

Real help now

for women

**Where to find help
when you need it**

March 2009

www.realhelpnow.gov.uk

Real help for women

The international financial crisis and the recession it has caused around the world, and now in the UK, is having a real impact on individuals, families and businesses.

The Government is acting because extra support is needed to get us through the downturn. So a range of new help is being made available to those who need it. Women, especially those who are pregnant or work part time, can feel particularly vulnerable during economic downturns.

This booklet has been specially produced for women. It explains what help is available now and where to find it on a range of issues from managing family finances and finding good quality child care to coping with problems at home.

The Government's priorities to get Britain through the recession are:

- **to prevent the collapse of the banking system so that people's savings are secure and the banks can do their job;**
- **to get the financial system lending responsibly again so as to support businesses, jobs and growth;**
- **to support the economy and jobs through direct government action, including tax cuts and important investment projects; and**

- **to help people through more difficult times with the support described in this booklet.**

Action has also been taken to boost our economy by putting money in people's pockets and bringing investment plans forward. This includes:

- **income tax cuts of £145 for every basic rate tax payer;**
- **£60 extra for pensioners this winter;**
- **a VAT cut worth on average over £200 to every family this year;**
- **an extra £3 billion investment in projects that will protect and create jobs; and**
- **a £75 above inflation increase in the child element of the Child Tax Credit from April 2009, worth up to £2,235 a year for families.**

Real help now, when you need it.

Real help for women now

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Help with family finances

If your family's budget is being squeezed in the downturn – perhaps you or your partner have had the hours you work cut and you are finding it difficult to manage or a new baby is on the way – there is a range of financial help to meet your needs. There is also financial support available if you are looking after a disabled child or elderly relative.

Help through tax credits

If you are responsible for at least one child or young person who normally lives with you, you may qualify for financial support through Child Tax Credit if your family income is less than £58,000 a year or up to £66,000 if you have a child under one.

Child Tax Credit is a regular payment made to support families with children, including those with 16 to 19 year olds still in full-time education or approved training. Extra money is available if any of your children is disabled. The amount you receive is based on your income and you can receive help whether or not you are in work. If you work more than 16 hours a week, you could get Working Tax Credit as well.

If you are working but earn low wages, you may qualify for Working Tax Credit. If you have a dependent child for whom you are using a registered or approved childcare provider, you may also be entitled to the childcare element of Working Tax Credit (CCE) to help you with the childcare cost.



You may be eligible for CCE if you are:

- a lone parent working at least 16 hours per week; or
- a member of a couple where both are working at least 16 hours per week; or
- a member of a couple where one partner is working at least 16 hours per week and the other is incapacitated, in hospital or in prison.

The CCE can cover up to 80 per cent of childcare costs up to a maximum of £175 per week for one child and £300 for two or more children depending on your family circumstances and household income. Even if you do not have children you may still be eligible for Working Tax Credit if you are earning low wages and are:

- aged 25 or over and work at least 30 hours per week;
- aged 16 or over, work at least 16 hours per week AND have a disability which puts you at a disadvantage of getting a job; OR
- aged 50 or over, work at least 16 hours per week and have returned to work within the last year, after a period of at least six months receiving out-of-work benefits.

For detailed advice on **Tax Credits** visit
[www.direct.gov.uk/taxcredits]
or call 0845 300 3900.

- From April Child Benefit for a first child will rise to £20 a week.
- Tax credits already provide an average of £3,400 a year to 6 million families, helping 10 million children.


Help if you are having a baby

All employed women are entitled to 52 weeks' maternity leave and that right is not dependent on how long you have worked for your employer or how many hours you work. The pay you receive will depend on your particular circumstances.

Your employer may have their own arrangements for maternity pay but there are also two schemes you are entitled to by law and any employee scheme must pay at least as much as statutory maternity pay.

You are entitled to Statutory Maternity Pay (SMP) for up to 39 weeks if you have worked for the same employer for at least 26 weeks into the 15th week before the week your baby is due and earn an average of at least £90 a week before tax. For the first six weeks this is paid at 90 per cent of your average weekly earnings and the remaining 33 are paid at a flat rate of £117.18 a week.

If you have the right to SMP you will still receive it even if you decide to leave your job or are made redundant before it begins to be paid. Even if you don't intend to return to work you still get



statutory maternity pay. For more information on your rights at work when pregnant see the section **Help when you are working**.

If you are self-employed or work for an employer but don't qualify for SMP you may be entitled to Maternity Allowance which is paid at £117.19 for 39 weeks or 90 per cent of your average weekly earnings before tax, whichever is less.

To claim Maternity Allowance call **Jobcentre Plus** on 0800 055 6688.

- **Most employed fathers are also entitled to 2 weeks paternity leave paid at £117.18 a week.**

How you can get extra help

If you are on a low income the Sure Start maternity grant is a one-off payment of £500 to help with the costs of a new baby. It does not have to be repaid. You can claim the grant if you are expecting a baby within 11 weeks or have given birth in the last three months. You may also be entitled to free milk, fresh fruit and vegetables, infant formula and vitamins under the Healthy Start scheme if you have a child under four.

Call **Jobcentre Plus** on 0800 055 6688 to make a claim (8am – 6pm Monday to Friday). Find out more from **Directgov** [www.direct.gov.uk/en/MoneyTaxAndBenefits].

Financial support if you are a carer

Many women are caring for a relative or disabled child and may have financial worries. If you are a carer there is a range of benefits, tax credits and other financial support that you may be entitled to claim.


You may be able to claim Carer's Allowance of £50.55 a week if you are 16 or over and you spend at least 35 hours a week caring for someone who is receiving certain benefits. You can earn up to £95 a week after deduction of allowable expenses without it affecting your entitlement to the allowance. Visit **Directgov** [www.directgov.uk/en/caringforsomeone] for more information or call the **Carer's Allowance Unit** on 01253 856123 for advice or to make a claim.

If you can't be available for full-time work, your income is low and your savings are below £16,000 you may be able to claim Income Support so you have enough money to live on. If you are also entitled to Carer's Allowance you will receive a carer's premium.

If you are caring for a disabled child your child may be entitled to Disability Living Allowance.

Protecting your savings

If you have savings deposited in a bank, building society or credit union and it goes bust, you have some protection. Since October 2008 you may be eligible to receive up to £50,000 in compensation



from the Financial Services Compensation Scheme (FSCS). If you owe money or you have more than that saved the situation may be different. For more information and advice visit [www.moneymadeclear.fsa.gov.uk] or the consumer section of the **FSCS** website [www.fscs.org.uk].

Help if you are on a low income

The national minimum wage (adult rate £5.73 an hour), along with Working Tax Credit and other benefits, provides a guaranteed income of at least £292 a week for families with one child and one full-time worker. This is equivalent to well over £7.38 an hour.


Visit the employment section of **Directgov** [www.direct.gov.uk/nmw] or call 0845 6000 678 for more information.

- **Around 1 million low-income workers are helped each year by the national minimum wage. Since October 2008 the adult rate has been £5.73.**

Help with housing costs

If you need financial help to pay all or part of your rent you may be entitled to Housing Benefit, provided your income is below a certain level and you do not have savings of more than £16,000.

If you rent from a private landlord there is a new way of working out Housing Benefit – known as Local Housing Allowance – based on where



you live and the number in your family. Your local council will provide advice on whether you are eligible and how to claim. If you are single and aged under 25 you can only get Housing Benefit for bed-sit accommodation or one room in shared accommodation.

Help with fuel bills

If you are on a low income and either you are disabled, have a child under five or have an older disabled child, you may be entitled to Cold Weather Payments when temperatures are low. You don't need to apply. You'll get the payment as long as you qualify.

A new package of support means that all households can save money on energy bills. This includes help with loft and cavity wall insulation and a range of energy-saving devices. In addition, people aged 70 or over and low-income households may also be eligible for free energy-saving improvements to their homes, such as insulation, and other support.

For more information visit the **ACT ON CO₂** website [www.direct.gov.uk/actonco2] or call 0800 512 012.

For details of a comprehensive range of help visit the money, tax and benefits section of **Directgov** [www.direct.gov.uk/en/MoneyTaxAndBenefits/index.htm].



Help with saving on food bills

If you are worried about family food bills you can save around £610 a year by cutting back on food waste. The Love Food Hate Waste campaign is full of advice on how to save by reducing food waste. Visit [www.lovefoodhatewaste.com].



Help with looking after your children

Finding the right child care can give you the chance to work or boost your skills. The Government has made providing quality child care facilities a priority and there is a wide range of support available, including funding through tax credits. There is also help on hand if you need extra support with parenting skills or dealing with a difficult child.

Finding the right care for your child

Details about child care places around the country are provided on the website [www.childcarelink.gov.uk]. You can also call the **National Childcare Helpline** on 0800 2 346 346 for advice. If you live in Scotland you can find information relevant to you on [www.scottishchildcare.gov.uk].

If you have a child aged three to four you are entitled to 12.5 hours of free early education, 38 weeks a year. In many areas this can be offered at a time to suit your working needs.

If your child has not yet started school they can visit your local Sure Start Children's Centre. There your child can play and make friends with others and you can get professional advice on health and family matters, learn about training or job opportunities or just socialise with others. You can find out where your nearest Children's Centre is by contacting the **Families Information Service** on 0800 2346 346.



Child care if you are looking for work

If you are out of work and want to train in order to boost your skills there are a number of schemes available: Care to Learn, Free Childcare for Training and Learning for Work and the Adult Learning Grant. Eligibility will depend on your circumstances. Visit **Directgov** [www.direct.gov.uk] for more information.

If you are a lone parent or the partner of a person claiming benefits you may also be entitled to childcare subsidy if you work less than 16 hours per week. The subsidy provides help towards childcare costs of up to £87.50 a week for one child and £150 for two or more children.

Extra help with your child

If you are experiencing problems with your child there is a range of support available. Your local council has a duty to provide information about services locally. If the difficulties involve severe behaviour problems Early Intervention Projects can help. No charges are usually made for these services. You will usually be referred to support of this kind by schools or community services. Contact your local council for more information.

Help with money problems

If you find that with the downturn your finances have become a problem there is a help at hand. In order to help you find free, independent sources of advice on, and support with, debt the Government set up a one-stop online advice centre on **Directgov**. Visit [www.direct.gov.uk/debtadvice].

If you have money problems you can call the **National Debtline** for advice on 0808 808 4000 or visit the website [www.nationaldebtline.co.uk]. In addition, your local **Citizens Advice Bureau** can provide you with free, confidential and impartial advice. Details of your nearest bureau can be found in your local telephone directory or at your local library or visit [www.citizensadvice.org.uk].

- The Government has increased funding for the National Debtline until 2011 to provide help for 70,000 more people with their debt problems and increased support by one-third for the Citizens Advice Bureau so that they can help over a third of a million more people each year with local face-to-face advice.



Credit card repayments and other debts

If you are having problems paying your credit card bills, don't ignore them. Contact the card provider to discuss a realistic repayment plan. Credit card companies have agreed to give a breathing space of up to 60 days to borrowers in difficulty, so they won't chase a debt when you are trying to get back on your feet. You can find more information about the sensible use of credit cards on the website [www.choosingandusing.com].

There are a number of not-for-profit bodies that can help in dealing with credit card companies or other organisations you may owe money to. As well as contacting the **National Debtline** and **Citizens Advice Bureau** you can get help from:

- **Consumer Credit Counselling Service** – a free confidential service to help provide advice on personal budgeting, advice on the wise use of credit and managing achievable plans to repay debts. Visit [www.cccs.co.uk] or call 0800 138 1111.
- **Money Advice Scotland** – provides contact details for free, impartial, independent and confidential money advisers throughout Scotland. Visit [www.moneyadvicescotland.org.uk] or call 0141 572 0237.

- **Payplan** – provides free confidential advice to anyone with a debt problem.
Visit [www.payplan.com] or call 0800 085 4298.
- **Advice UK** – a network of free, independent advice centres across the UK.
Visit [www.adviceuk.org.uk] or call 020 7407 4070.

Help with keeping your home

You may be concerned about how the economic downturn might affect your housing. If your job, or that of your partner, has been affected, you may be worried about keeping up with your mortgage repayments.

We want to help people in financial difficulties stay in their homes. If you are worried about paying your mortgage you should talk to your lender first as they may be able to help you find alternatives, such as reducing your monthly repayments. New rules introduced in November 2008 mean that repossession should always be a last resort and lenders have agreed to look at all possible options to prevent it happening.

There is also a range of help with mortgage payments available, depending on your circumstances:



Support for Mortgage Interest may help you to stay in your home if you've been on certain benefits for 13 weeks or more, or if you are on the lowest income and have limited savings. Visit **Directgov** [www.direct.gov.uk] for more information.

The Mortgage Rescue Scheme is designed to help you stop your home being repossessed if this would mean that you became homeless and entitled to support from your local council. Contact your local council housing department or local **Citizens Advice Bureau** [www.citizensadvice.org.uk] for more details.

In Scotland the Scottish Government is introducing the **Homeowners Support Fund**, incorporating a Mortgage to Rent Scheme and a Mortgage to Shared Equity Scheme. Visit [<http://www.scotland.gov.uk/Topics/Built-Environment/Housing/access/grants/4418>] for more information.

If you do face repossession you may be able to get free legal advice from the **Community Legal Service** to help you avoid immediate repossession if you are attending court. To find out about this help in England contact your local county court.



Help when you are working


If you are working part-time or are pregnant and are worried how this might affect your job at this time, or have other concerns about the way you are treated at work there are employment rights designed to protect you.

Help to work flexibly

As a parent you may believe working different hours – perhaps going part-time or job-sharing – could help with family life. If you have worked for the same employer for 26 weeks, your child is under six, or if you have a disabled child under 18 who receives Disability Living Allowance, you have a right to ask to work flexibly. From April the right will extend to parents of children aged 16 and under. Your employer must seriously consider any request you make and only reject it if there are good business reasons for doing so. Visit **Directgov** [www.directgov.co.uk] for more information.

Help to spend time with your children

Parents are entitled to 13 weeks of unpaid leave per parent per child to be taken before the child's 5th birthday. If your child is disabled you can take 18 weeks unpaid leave before your child is 18. You agree how your parental leave is to be taken with your employer but if you cannot agree there is



a fallback scheme that leave should be taken in weekly blocks with a maximum of 4 weeks a year. Find out more about your employment rights at **Directgov** [www.direct.gov.uk/employment].

Protecting you against discrimination

By law your employers are not allowed to discriminate against you because you:

- **work part-time;**
- **are expecting a baby; or**
- **are a woman.**

If you work part-time you have the same statutory employment rights as all other employees. You do not have to work a minimum number of hours to qualify for employment rights. Your employer must also have your agreement to change your hours of work and in some cases it is possible that if you are part-time and your employer insists you work full-time this could constitute indirect sexual discrimination.

It is unlawful for your employer to treat you less favourably because of your pregnancy or because you take maternity leave. This includes things like:

- **trying to cut your hours without your permission;**
- **suddenly giving you poor staff reports;**
- **giving you unsuitable work;**

- making you redundant because of your pregnancy; or
- treating days off sick due to pregnancy as a disciplinary issue.

If you believe you are suffering discrimination at work you can get advice and support from the **Equality and Human Rights Commission**. Ring the helpline on 0845 604 6610.

Protecting you against bullying and harassment

You shouldn't have to deal with bullying or harassment at work. If the behaviour of a colleague or manager is intimidating or offensive you can take action to stop it, including starting a formal grievance procedure.

The **Advisory, Conciliation and Arbitration Service** (ACAS) offers help in understanding your employment rights and free advice on how you can help yourself during difficult economic times. Call the Helpline on 08457 47 47 47 Monday to Friday, 8am to 6pm.



Help with jobs and benefits

If you are worried about losing your job and about what you would do for money if the worst happened, there are services to support you.

Help if you are about to be made redundant

Redundancy can be a worrying time. Jobcentre Plus provides information on what to expect from your employer and what effect redundancy has on making a claim for benefit. Jobcentre Plus will give you details of where to find extra information and help on redundancy issues, making a claim for benefit and finding a new job.

To find out more visit the **Jobcentre Plus** website [www.jobcentreplus.gov.uk]. If you are a member of a trade union, you can get help, advice and support from them if you have concerns about redundancy.

If you are made redundant and have worked for your employer for two years you may be entitled to redundancy pay. The amount you are entitled to will be based on your weekly pay, age and length of employment with your employer.

If your employer is declared legally insolvent you can claim your payment from the **Redundancy Payments Office**. Call them on 0845 145 0004.

Support while you are out of work

If you become unemployed, the usual benefit available to you is Jobseeker's Allowance (JSA), which you can claim over the phone. Call 0800 0 55 66 88 (Monday to Friday 8am to 6pm). You will also be given an appointment to come into one of over 750 Jobcentre Plus offices.

You can also make a claim for Jobseeker's Allowance online at **Directgov**, [www.direct.gov.uk/benefitsadviser] to check whether you are eligible for other financial help.

Jobcentre Plus gives you access to a range of practical advice and support to help you get back to work. Jobcentre Plus has a "Five Point Pledge" for anyone who has lost a job. This means you will:

- **Get to see an expert adviser who can you support you;**
- **Have access to a wide range of jobs;**
- **Be given help with CV writing and completing job application forms;**
- **Where necessary, get help with skills and advice on retraining; and**
- **Once eligible, be offered help with your mortgage.**

Extra support to help you back to work

During the time that you claim JSA, Jobcentre Plus gives you access to a range of practical advice and support to help you get back to work.

If you are still unemployed and claiming JSA after three months you will be given more intensive help to find work. If you are still unemployed after six months, from April 2009 we may offer you extra support, including:

- **help to set up a business** – advice on creating a business plan, plus funding for the first months of trading;
- **new training places** – extra funding for training places to help you get new skills in order to increase your chances of getting a job;
- **volunteering options** – more opportunities to volunteer to help you keep your skills and experience up to date or develop new skills; and
- **the opportunity to be employed by an employer who may receive a recruitment subsidy and in-work training support.**

The longer you are out of work, the harder Jobcentre Plus will work with you. Visit **Directgov** [www.direct.gov.uk] to search for a job.



Help with skills and training

New skills can help you get on in life. Whether you are in work or not, you can get independent advice about boosting your skills and improving your job prospects. From basic skills to work-related training, management and leadership training and university courses, you may be able to get free or partially funded training.

Financial support while you are training

Whatever course you are taking, you may be able to get a grant, a loan, including Professional Career Development Loans, to study at college or university, help with childcare costs, or other financial support. Visit the education and learning section of **Directgov** [www.direct.gov.uk/learning].

Improving your reading, writing and number skills

If your skills need improving in these areas there are a number of free courses in your area and you will be able to choose how to learn. Developing your skills in these areas can help you to plan your money, get another job, help your child with homework and give you new confidence. Courses are also available in IT. If you want an informal and confidential chat about improving your skills call the **Get On** helpline 0800 66 0800.



Help to train while you work

Apprenticeships are a way to learn while you work in more than 180 different careers. They are open to women – both younger and older workers – and you can apply whether or not you are already in employment. Contact the **Apprenticeships Service** [www.apprenticeships.org.uk] or call 0800 015 0600.


You can get advice on skills, training and jobs from the **Careers Advice Service** [www.direct.gov.uk/careersadvice] or call 0800 100 900. For face-to-face advice, contact your local **Nextstep**, a free, friendly service that offers information about training, learning and the world of work. Visit [www.direct.gov.uk/nextstep] for details of your nearest office.

Training and skills advice in Wales and Scotland

For advice on careers and learning support in Scotland, visit **Skills Development Scotland** [www.careers-scotland.org.uk] or call 0845 8 502 502.

For advice on free and low-cost learning options, visit **learnirect Scotland** [www.learnirectscotland.com] or call 0808 100 9000.

For advice on funding, visit **ILA Scotland** [www.ilascotland.org.uk] or call 0808 100 1090.



In Wales – For careers and learning support, including information about the ReAct programme to help you retrain and find work after redundancy, and the ProACT programme to get additional training if you are facing redundancy, visit **Careers Wales** [<http://careerswales.com>] or call 0292 0906 801.

For advice on funding for training, visit **Welsh Assembly Government** [www.wales.gov.uk].




Help to start or grow a business

You may be among a number of women who are considering setting up a business but are worried about the prospects in the current economic downturn. You might already run a company and want advice about seeing your way through current difficulties or you may want help to grow your business.

Full advice on starting, running and growing businesses is provided by Business Link. Call your local **Business Link** adviser on 0845 600 9006 or visit [www.businesslink.gov.uk] which has a special section for women starting a business. The initial support available from Business Link is free but depending on the assessment of your needs there may be a charge for some of the services offered and available.

Two other organisations – **Enterprise Insight** [www.makeyourmark.org.uk] and the **National Council for Graduate Entrepreneurship** [www.flyingstartonline.com] – are working with Government to provide support for women with business ideas. The services they offer are free of charge.



If, as a woman business owner, you are looking for investment you may be eligible to apply for equity from the Aspire Fund, which is delivered on behalf of the Government by **Capital for Enterprise Ltd.** Visit [www.capitalforenterprise.gov.uk/portfolio.html].

If you are unemployed and out of work for six months **Jobcentre Plus** [www.jobcentreplus.gov.uk] may be able to help you set up a business, giving you advice on creating a business plan and providing funding for the first months of trading.



Help with staying safe and well

Economic downturns can be difficult times for family relationships. Worries about finances can create additional tension and in some cases, where couples have already decided to part, problems over selling the family home can deepen the tensions.

A range of help is available if you are experiencing difficulties with your family relationship or your relationship has broken down. A good source of information is the booklet produced by the Government called “Kids in the Middle: An Agony Aunt’s Guide for Parting Parents and their Children.” This is available from the Department for Children, Schools and Families publication centre on 0845 60 222 60. The booklet lists sources of help, including: **Relate** [www.relate.org.uk] or call 0300 100 1234 and **Gingerbread** [www.oneparentfamilies.org.uk] or call 0800 018 5026.

The Government funds a range of voluntary organisations to provide information, counselling for those having relationship difficulties and mediation services for resolving family problems. A trained family mediator can help couples come to agreement over practical issues without the need to go to court. You can find these services in your area by calling the **Family Mediation Helpline** on 0845 60 26 627.



In Scotland, the **Relationships Scotland** helpline is 0845 119 2020, or visit [www.relationships-scotland.org.uk].

If you have to go to court specific advice is also available. Information on how to apply for a divorce can be found on Her Majesty's Courts Service website [www.hmcourts-service.gov.uk].

Unfortunately in a small, but significant, number of cases women may face threats from violent or abusive partners. If you are in an abusive relationship there are three important steps you can take:

- **Recognise it is happening to you;**
- **Accept you are not to blame; and**
- **Get help and support.**

If you need to talk to someone and get advice call the **National Domestic Violence Helpline** on 0800 200 0247 which is run in partnership by Refuge and Women's Aid. More information is on [www.womensaid.org.uk]. The **Scottish Domestic Abuse Helpline** is 0800 027 1234.



In an emergency you should call the police on 999. Police forces have trained officers with the skills to deal with domestic violence effectively. If you need to leave home you can set up a bank account without the usual need for multiple proofs of identity or address and there is additional help to find alternative housing.

If you know someone who might be suffering from an abusive relationship visit [www.homeoffice.gov.uk/crime-victims/reducing-crime/domestic-violence] for a useful leaflet explaining how you can recognise the signs and setting out what practical support is available.

Help in your area

If you want to find more advice and support available in your area visit the **Real Help Now** website [www.realhelpnow.gov.uk]. You can find useful information from locating your local college, to job search help, to details of your local housing association. You can also read how investment in health, housing and other services will help your area in the future.

In Scotland the Scottish Government has announced an Economic Recovery Programme which includes a range of help to people and businesses. If you live in Scotland and need advice visit [www.scotland.gov.uk].

In Wales the Welsh Assembly Government is helping people and businesses to deal with tough times. You can get advice on health care, finding a job, dealing with debt and much more. Visit [www.wales.gov.uk].

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