

Help with Money

This leaflet gives basic information about the financial support you may get if you leave a violent partner.

You may be worried about how you will manage for money if you are on your own. Any relationship breakdown can cause money difficulties. However, domestic abuse often involves keeping women short of money and controlling what they spend it on. Many women find that they have more control over their money when they are on their own.

There is help available, in emergencies and in the longer term, and this leaflet gives an idea of what you can claim. However, this is complex and it is best if you speak to an adviser, for example from the Citizen's Advice Bureau (CAB) or the East Lothian Council Welfare Rights Team. They can tell you about any legal requirement on your partner or ex-partner to support you or any children and what to do about any joint assets such as savings or any debts. They can help with budgeting and managing your money. They can tell you about any reductions you might get, for example for council tax.

If you are not a UK/EEC citizen you may not be able to claim the same benefits. You can get more information on this from CAB or the Welfare Rights Team.

Details for CAB and the Welfare Rights Team are at the end of this leaflet.

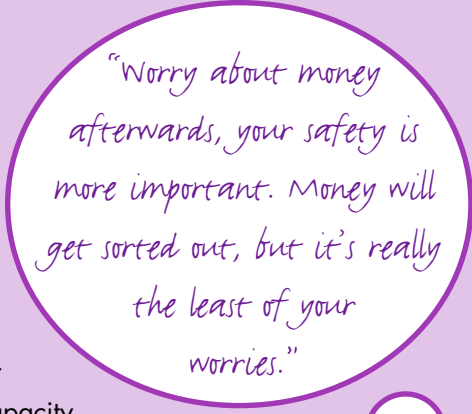
Income Support

Income support is means tested on your income. It is usually claimed by people aged 16-59 who have children or other caring responsibilities or who are too sick to work. If you are a lone parent, then Income Support would be paid. You apply for this at Jobcentre Plus (see below).



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Jobseekers Allowance (JSA)

You may be entitled to JSA if you are of working age but unemployed and seeking work. You apply for this at Jobcentre Plus (see below).



"Worry about money afterwards, your safety is more important. Money will get sorted out, but it's really the least of your worries."



Incapacity Benefit

If you can't work because of illness or disability you may be able to get Incapacity Benefit. You apply for this at Jobcentre Plus (see below).

Employment and Support Allowance

Employment and Support Allowance replaces Incapacity Benefit and Income Support that is paid because of illness or disability for new claimants from 27 October 2008. If you are already receiving Incapacity Benefit, you will continue to get it as long as you are eligible. You can apply for this by calling the helpline (see below) or at www.dwp.gov.uk/eservice.

Housing Benefit

This benefit helps with the cost of rent. It is assessed on income. If you receive Income Support you will probably get full Housing Benefit. If you rent from the private rented sector, your Housing Benefit may not cover the cost of your full rent although additional discretionary payments may be possible. You apply for Housing Benefit from your local council office (see below).

Tax Credits

You may be able to claim **Working Tax Credit** if you are working but on a low wage. It is means tested. If you have children, you need to work 16 hours a week or more. If you do not have children, you

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need to work 30 hours or more. You can find out how to claim this by phoning the helpline (see below) or at www.taxcredits.inlandrevenue.gov.uk

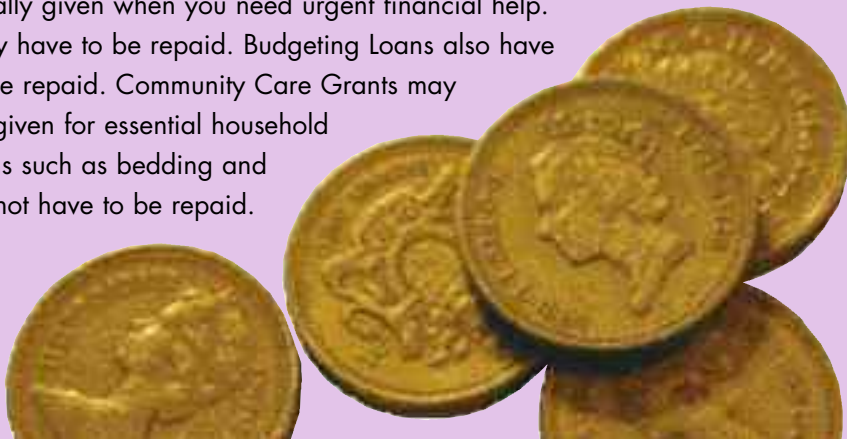
You may be able to claim **Child Tax Credit** if you have responsibilities for children. It is means tested. You can claim this if you are working or on benefits. You can find out how to claim this by phoning the helpline (see below) or at www.taxcredits.inlandrevenue.gov.uk

Pension Credit

This is means tested and is for people over 60. If you are over 60, you would claim this instead of Income Support. You claim it through Jobcentre Plus. You can find out more about Pension Credit by phoning the Pension Service (see below) or at www.thepensionservice.gov.uk

Social Fund

You may be able to apply for a Crisis Loan, a Budgeting Loan or a Community Care Grant. You apply to Jobcentre Plus for these or you can phone Glasgow direct where all claims including Crisis Loans are dealt with (see below for helpline numbers). East Lothian Women's Aid, CAB and the Rights Team can help you apply. Crisis Loans are usually given when you need urgent financial help. They have to be repaid. Budgeting Loans also have to be repaid. Community Care Grants may be given for essential household items such as bedding and do not have to be repaid.



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You may be able to get the rent on your main property paid as well as the rent in your emergency accommodation (Discretionary Housing Payment) from your local council. East Lothian Women's Aid, CAB and the Rights Team can give you more information about this.

Disability Living Allowance

You may be able to claim this if you have a disability, a serious illness or you care for a child who has a disability or serious illness. CAB and the Rights Team can give you more information about this and can help you apply.

Family Fund

If there is a disabled child in the household, you can apply to the Family Fund for household items, clothing and a family holiday. Phone 0845 130 4542 or see www.familyfund.org.uk

Appeals

If you do not receive a benefit you think you are entitled to you can appeal. East Lothian Women's Aid, CAB and the Rights Team can help you appeal.

Debt

If your partner has left you with debts or you are finding it difficult to repay debts in your name or joint names, contact CAB as soon as possible. It is important to:

- Start to deal with any debts as soon as you can
- Inform the company concerned and tell them about your situation
- Avoid contacting a commercial company offering debt advice as they will charge

"You may have to start again because you could lose all your material things, but you can replace these and get them back. You can't replace your life."

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Bank accounts

If your earnings, benefits, Child Benefit and so on are paid into a joint bank account with your partner, you will need to change the arrangements or you may lose the money. Let the Child Benefit office know that there is a change in circumstances (see below). You can open a bank account in your own name. Close or avoid using any joint bank account as your partner/ex-partner could use this to trace your movements and spending.

Criminal Injuries Compensation

You may be entitled to compensation under the Criminal Injuries Compensation scheme if you have suffered an injury from an act of violence and you have reported it to the police. For more details speak to East Lothian Women's Aid or the CAB. You can also phone the Criminal Injuries Compensation Authority free on 0800 358 3601 or see online at www.cica.gov.uk

Contact:

East Lothian Women's Aid: 0131 665 9552

Citizen's Advice Bureau East Lothian

141 High Street, Musselburgh • Tel: 0131 653 2748/2544

38 Market Street, Haddington • Tel: 01620 824 471

East Lothian Council Welfare Rights Team

Brunton Hall, Ladywell Way, Musselburgh

Tel: 0131 653 5230

(Also runs surgeries in Dunbar, Haddington, North Berwick, Prestonpans and Tranent)

Musselburgh Jobcentre Plus

Eskmills Park, Station Road, Musselburgh • Tel: 0131 456 5100

Crisis Loans: 0800 587 6716

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Social Fund: 0845 608 8763

East Lothian Council Housing Offices

Area housing offices: central no. 01620 827 827

Mon & Fri 10am-1pm, Wed 1pm-4pm

48 High Street, Dunbar

2 Quality Street, North Berwick

6-8 Lodge Street, Haddington

Brunton Hall, Ladywell Way, Musselburgh

Aldhammer House, High Street, Prestonpans

8 Civic Square, Tranent

Child Benefit Helpline: 0845 302 1444

Tax Credit Helpline: 0845 300 3900

Pension Service/Pension Credit Helpline: 0845 60 60 265

Employment and Support Allowance Helpline: 0800 055 66 88



**Phone the Scottish Domestic Abuse Helpline in confidence
on 0800 027 1234 any time, day or night.**

Domestic abuse: there's no excuse

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