

How we helped Anna*

Anna had been a bar manageress for two years, but had been furloughed for six months as, unable to offer 'a substantial meal', the bar had struggled to stay open. Sadly, she had eventually been given notice and two weeks redundancy pay. The terms of her redundancy seemed in order and her friend had urged her to apply for Universal Credit quickly, as there would be a five week wait before her first payment and 'who knows how long it will take in this crisis?' Anna had started to make a claim online and had been about to submit it when she thought she would just check with Citizens Advice. She called her local Citizens Advice Adviceline where an adviser directed her to an online benefit calculator. This revealed that not only would she **not** be eligible for Universal Credit – her live-in partner earned too much – but that they would also lose their working tax credits, a vital source of extra income, particularly in these straitened times. Our adviser helped Anna to claim new-style Jobseekers Allowance instead which would support her for the first six months. We also suggested she contact her mortgage provider to request a payment 'holiday', and gave her the contact details of a hub in her local area providing practical and emotional support for the unemployed.

So, if you find yourself in a similar situation and don't know what to do next – or even if you think you do! – why not contact us? Citizens Advice is here for you!

*Names have been changed for reasons of confidentiality