

Lost your job and income? We can go through your options with you.

Unemployment figures have soared during the CV pandemic. Citizens Advice has found that, amongst those workers currently facing redundancy, parents, carers and disabled people were at least twice as likely to be at risk of losing their job.

Anika's* Story

Anika asked our advisers: "It seems so unfair. I know I've had to take extra time off since I returned from furlough in August, but I couldn't find a regular childminder for my three-yearold and I'm a single mum." Anika said her employer had decided to make her redundant, rather than one of her male colleagues, because she had worked fewer hours over the past couple of months.

*Name has been changed to protect client confidentiality.

How we helped Anika

We explained to Anika that her employer's redundancy criteria appeared to affect women as a group worse than men, and this could potentially be a case of indirect discrimination as women are more likely to have childcare responsibilities.

We showed Anika our online page "<u>Discrimination during Redundancy</u>" on the national Citizens Advice website which had more information about how to challenge a redundancy decision which seemed to be unfair. Our advisers are now helping Anika to explore all her options.

How we advised Anika about what benefits she could get

Anika also asked us what benefits she could claim now that she had lost her income. We advised Anika to make an online application for the means-tested benefit **Universal Credit** which would help her with everyday living costs and rent.

Anika told us she had worked for her employers for the last 3 years, paying National Insurance throughout. As this was the case, we advised her to also apply for **New Style Job Seekers Allowance** (JSA) which is not means-tested. We explained that this is a fortnightly payment that can be claimed on its own or at the same time as Universal Credit. We made clear that, if someone qualifies for both New Style JSA and Universal Credit, any New Style JSA received will be considered as income for Universal Credit. We explained, though, that claimants often received the JSA award much quicker than Universal Credit.

Like many others, Anika felt much less stressed and more in control of her circumstances after using Citizens Advice.

*Name has been changed to preserve client confidentiality

Contact us for advice - please note change to ADVICELINE

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CONSUMER HELPLINE 0808 223 1133	UNIVERSAL CREDIT 0800 144 84 44 - making a new claim
or chat online to an advisor on our website.	or chat online to an advisor on our website.

Waiting times for these services may be slightly longer than usual, please be persistent and patient with us!