

Frequently Asked Questions:

General

I've been told that if I'm self-isolating then I may be able to claim benefits. But what exactly does self-isolating mean?

People self-isolate for different reasons. In the world of benefits special rules apply to someone who is self-isolating so it is important to understand what exactly it means.

The problem we have is that there is no useful definition.

In the amending ESA and UC Regulations they define isolation in relation to a person, as *'the separation of that person from any other person in such a manner as to prevent infection or contamination with Coronavirus disease.'*

And in the amending SSP Regulations, to be treated as incapable for work the claimant has to be *'...isolating himself from other people in such a manner as to prevent infection or contamination with coronavirus disease, in accordance with guidance published by Public Health England, NHS National Services Scotland or Public Health Wales.'*

At the moment, the government is advising 'social distancing' for those with certain health conditions - but this not the same as 'self-isolation'.

So those who would be classed as 'self-isolating' will be those who:

- Are infected or contaminated with Coronavirus
- Are showing symptoms of the Coronavirus
- Are in the same household as someone infected with or showing symptoms of the Coronavirus

I'm self-isolating and I've been told to claim Universal Credit – is this my best option?

That depends on whether or not you are currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit.

If you are, then:

- If you make a claim for Universal Credit any Tax Credits and/or Housing Benefit you are currently receiving will stop.
- You will then have to wait around 5 weeks before you receive any Universal Credit.
- If you make a claim for Universal Credit you can receive an Advance Payment, but this is a loan that needs to be repaid.
- For some people Universal Credit pays less than the Tax Credits and/or Housing Benefit they have been getting and so you could find that in the long run you end up worse off.
- More deductions for debts can be taken from a Universal Credit payment than from a Tax Credit or Housing Benefit payment – these reduce how much you receive every month.

My pay from work has dropped and I'm really struggling. I don't know how I'm going to pay this week's rent – I've been told that if I make a claim for Universal Credit I can get an interest free loan within days, and that would really help. Is this true?

Someone who makes a new claim for Universal Credit can receive an Advance Payment. How much they receive depends on their income and personal circumstances.

An Advance Payment is an interest free loan and you pay it back over 12 months – the repayments are taken out of your Universal Credit award before you receive the payment.

If you are not currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit, then you may have nothing to lose.

However, if you are getting them, then as soon as you make a claim for Universal Credit these benefits will stop and you will not be able to get back on them. Some people are worse off on Universal Credit. So before you make the claim for Universal Credit you need to ensure that this is – in the long run – the best option for you, and it could be that delaying your date of claim could be beneficial to you. So please seek advice from a Benefits Adviser.

And contact your landlord to let them know your current situation.

As my hours and therefore my income will drop for a couple of weeks, meaning I'm going to struggle to pay my rent this month, I've been told I should claim Universal Credit – is this a good idea?

That depends on whether or not you are currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit.

If you are not currently getting any of the means-tested benefits, then you may have nothing to lose by making a claim for Universal Credit. Whether you are entitled - and how much you will receive if you are - will depend of your income, savings and personal circumstances.

If you are currently getting Tax Credits and /or Housing Benefit, then you may be better off staying on these in the long run. Seek advice from a Benefits Adviser.

I'm self-isolating and work has said they will pay me Statutory Sick Pay (SSP), but this is all. I'm going to struggle to manage - is there anything else I can claim?

That depends on whether or not you are currently getting any of the benefits Universal Credit replaces in particular Tax Credits and/or Housing Benefit.

If you are not currently getting any of the means-tested benefits, then you may have nothing to lose by making a claim for Universal Credit. Whether you are entitled and how much you will receive if you are will depend on your income, savings and personal circumstances.

If you are currently getting Tax Credits and /or Housing Benefit, then you may be better off staying on these in the long run. If you do decide to claim Universal Credit, then it could be that delaying your date of claim could be beneficial to you. So please seek advice from a Benefits Adviser.

And contact your landlord to let them know your current situation.

On Universal Credit

I'm getting Universal Credit to top up my wages. But I've had to self-isolate - is there anything I should do?

Contact your Work Coach – let them know that you are self-isolating and that you should be treated as having a 'Limited Capability for Work', and, if your award does not already include a work allowance, you may now be entitled so request that this is included. Keep looking at your UC account / texts and watch out for any 'to-do's' – make sure you do complete any given to you. Keep your Work Coach informed of your situation. If you are likely to be off work for more than 7 days, get an 'isolation note' from NHS111 online and for your employer – the DWP should not ask you for this.

I'm off work at the moment due to self-isolating, but I still need to pay for my child care. Universal Credit usually pay 85% of the cost – will they still do so when I'm not actually going into work?

If you're receiving Statutory Sick Pay (SSP), the UC rules still class you as working, so you will continue to qualify for the Childcare Costs Element of UC. But you will still need to report the childcare costs and notify UC once they are paid.

If you don't qualify for SSP then it will depend on how quickly you go back to work. If you are back within a couple of weeks you should see no difference, but if you are off more than a month, you might find that your Childcare Costs Element stops. You could try asking your Work Coach if the Flexible Support Fund could help – explain that if you lose the childcare place you'd have to give up work.

I'm on UC, been working but I've been told that there's no work for me for the next few weeks and I'm not protected by the Job Retention Scheme. The children are at home, but no one is ill. What should I do?

You should let your Work Coach know that you do not have any hours at present and they will review and probably set up a new claimant commitment for you. This could include some work search, although what is required of you must be reasonable given the current situation. If your children are under 13, they may suspend your work requirements as you have children at home who need looking after. You must ensure you accept this new claimant commitment online within 7 days, otherwise your claim could be closed.

The next time your UC is assessed – at the end of your Monthly Assessment Period - it will be based on any wages that were received during that Monthly Assessment Period. So if your work income has dropped you should see an increase in your UC award. This may also mean that you become eligible for free school meals, if your earnings will be less than £616.67 in any Monthly Assessment Period. You can ask the school / LA for free school meals: while schools are shut, the government have announced a voucher system for children who aren't in school. If you qualify for free school meals for a child, they will keep that entitlement until they finish the level of education (ie. primary / secondary / further) which they are in at the time when Universal Credit is fully rolled out (now expected to be 31st December 2023).

If you cannot wait until you receive your next Universal Credit payment, you could request a Change in Circumstances Advance. Whether you receive one will be up to the DWP and it is a loan that would be repaid over 6 months out of your future UC payments.

I am worried that I will be laid off – can I claim Universal Credit?

As long as you satisfy the basic claiming criteria for Universal Credit you will be able to make a claim. You have to: be working age, have savings/capital under £16,000, be in GB, not be excluded from UC (some students are excluded depending on age, level of course etc), not be claiming Tax Free Childcare, and agree to a claimant commitment. Whether you will have an award paid/how much will depend on your individual circumstances. You could use an online calculator to give an estimate of how much you may be entitled to.

Hopefully, due to the recent government announcements regarding the Job Retention Scheme your employer will be able to keep you on.

If you are laid off, then the timing of your UC claim may be important (see below) and you should also make a new claim for Council Tax Support.

I've just been laid off and I'm due some holiday pay - when can I claim Universal Credit?

You can claim immediately, but depending how much holiday pay you are due, and when, you may be better off delaying your claim until you receive it. If you are due a significant amount of holiday pay in the next few days / couple of weeks, then it is more likely that it would be better to delay the claim until after you receive this payment. This is because this payment from your employer will reduce your UC award.

If you are entitled to a work allowance and the amount of holiday pay (and any wages you are still due) is less than this allowance, then you should claim immediately. This is because the payment from your employer will be totally disregarded and so not affect your UC award.

If you are not sure what you are best doing, contact a Benefits Adviser

I've just been laid off, and I've made a claim for Universal Credit. But my outgoings are going to be much higher than my income – what can I do?

Make sure you claim Council Tax Support to help you with your Council Tax Bill. If you pay rent and so have a Housing Costs Element included in your Universal Credit award you can also try for a Discretionary Housing Payment from your Local Authority.

Think about what bills / expenses you can cut down – there's lots of useful information online. Speak to a Money Adviser who can help you renegotiate debt repayments and draw up a realistic budget.

Contact your Local Authority and ask if they can provide any help through their Local Welfare Assistance fund – note not all Local Authorities have these.

You could also contact your local Food Bank to see what help they can provide.

I need to make a claim for Universal Credit but I'm self-isolating and don't have access to the internet at home. How can I make that claim?

You should ring the UC Helpline 0800 328 5644 and explain your situation. They will be able to take your claim over the phone and explain what happens next.

I'm on Universal Credit as a jobseeker. I'm meant to spend 35 hours a week looking for work, but my household has gone into self-isolation. What should I do?

You should contact your Work Coach by sending them a message via your UC journal and ring the UC Helpline 0800 328 5644 and explain your situation. You should have your claimant commitment altered to reflect the fact that you do not have to be available for work nor do any work search. Make sure you accept this online within 7 days, otherwise your claim could be closed.

Keep in contact with your Work Coach and watch out for any texts and 'to-do's'. As soon as you stop self-isolating your claimant commitment will be altered again to reflect your new situation – and again you will need to agree to it within 7 days.

I'm on Universal Credit and usually have a claimant commitment requiring me to do 20 hours per week job searching when the kids are at school. I'm having to self-isolate as one of my kids has a cough - will I still need to do the 20 hours?

Explain on your journal why you are self-isolating (or phone the UC helpline 0800 328 5644 if you cannot access your online account at home) and ask to be treated as having a Limited Capability for Work as you are following the guidelines for self-isolation.

Your Work Coach should agree to this as it is reasonable that you are having to self-isolate. You will then have your claimant commitment altered to show that for the next 2 weeks you do not have to be available for work or looking for work. You will need to accept this online within 7 days or your claim will be closed. Your Work Coach will review this when your need to self-isolate stops.

I'm currently on UC as a jobseeker, but need to provide care for my Mum who has come down with Coronavirus. I'm worried that my UC will be sanctioned as I'm having to stay with Mum temporarily. And she's no access to the internet.

Let your Work Coach know what is going on. If you are having to self-isolate due to government guidelines you should be treated as having a limited capability for work.

This means that your Work Coach should review your claimant commitment and tailor it to your current situation. As, in addition to having a limited capability for work, you also have temporary caring responsibilities, we would hope the DWP would suspend all work-related requirements.

The main thing is making sure the DWP know your situation as soon as possible – call the Helpline 0800 328 5644 if you can't access the internet to get on your journal.

I need to send my Work Coach a message but I'm self-isolating and don't have access to the internet at home. What should I do?

You should ring the UC Helpline 0800 328 5644 and explain your situation. They will be able to explain what happens next.

I need to make a claim for Universal Credit. I am self-isolating as my partner is showing symptoms of the Coronavirus. Will I have to attend the Jobcentre for a New Claim appointment? I've heard that if I miss this appointment our claim for UC will be closed. What should I do?

You should not be asked to attend an appointment at the Jobcentre at the current time, due to the Coronavirus. You can communicate with your Work Coach by sending them a message via your UC journal and ring the UC Helpline 0800 328 5644.

I am a jobseeker and I get Universal Credit for myself and my two children. The children get free school meals, but the school has closed – what should I do?

The government has said that families who get free school meals due to being on a low income will be offered vouchers for supermarkets or local shops, or food or meals by their schools.

So if you have not already been contacted by the children's school, you could ring the school to find out what the local arrangements are.

I am claiming Universal Credit for myself and my two children who are age 7 and 10. My claimant commitment says that I have to spend 35 hours per week looking for work, but that is going to be difficult now that I am having to supervise the children at home and make sure that they complete their school work. What should I do?

Contact your Work Coach and explain the situation. If you have an online UC claim, use your journal to send a message. If you have no internet access, ring the UC helpline. Your Work Coach might agree to review your claimant commitment because your situation has changed, although you will probably still be expected to spend some time looking for work. When your claimant commitment has been changed you will need to accept it within 7 days (either online or by calling the UC Helpline) or your UC claim could be closed.

On Tax Credits

I'm self-isolating so can't go into work – I've let my employer know. I get Working Tax Credit – will this continue whilst I'm off work?

Whilst you are self-isolating you can receive Statutory Sick Pay or 'New-Style' Employment and Support Allowance, and you are then treated as still working your normal hours whilst you are receiving these benefits for up to a maximum of 28 weeks. So your Working Tax Credit is unaffected.

Will they re-assess my Tax Credits to take account of my lower wages?

Firstly, if your hours drop below the minimum required to qualify for Working Tax Credit (WTC), this may end (see next question). If you continue to work the required number of hours to qualify for WTC, read on.

If your wages are only dropping for a couple of weeks, your Tax Credits are unlikely to be affected and you can continue to receive your Tax Credits as normal.

This is because HMRC will only reassess your entitlement to Tax Credits if your annual income reduces by £2,500 or more. So you need to work out how much your wages are reducing by, and for how long, to work out whether your annual income will reduce enough for your Tax Credits to be reassessed.

If your wages are going to be affected by the Coronavirus outbreak for a long time then your earnings are more likely to drop by more than £2,500 in total and so your Tax Credit award could be reassessed.

Tax Credits are assessed for each tax year. As we are now in March, you might not see a drop of more than £2500 in the tax year 6th April 2019 – 5th April 2020, but you might do in the next tax year. Let HMRC know about your situation.

You should also check to see whether claiming Universal Credit would be a better option for you – especially if you pay rent. Contact a Benefits Adviser.

My hours have now dropped below those required to claim Working Tax Credit – so will my Tax Credits stop?

If your hours are reducing for 4 weeks or less, then you can stay on your Tax Credits. However, if you know that the reduction in your hours is going to last longer than this, then, if your hours have dropped below those required for you to remain entitled to Working Tax Credit, you must notify HMRC and your Working Tax Credit award will stop – although you will be entitled to a 4 week run-on.

If you are also getting some Child Tax Credit this can continue (although if the drop in your hours is going to be long term it is worth checking whether or not you'd be better off on Universal Credit).

If you are not getting any Child Tax Credit you may need to claim Universal Credit instead.

My partner has Coronavirus so the whole family has to self-isolate. We're getting Tax Credits to top up her income, but no Housing Benefit as our earnings are too high. We're waiting to see if anyone else comes down with Coronavirus but, because our only income is now Statutory Sick Pay and Tax Credits, we are going to struggle to pay the rent. She doesn't think her employer will be entitled to pay her under the Job Retention Scheme as her job is not under threat. We don't want to claim UC and would rather stay on Tax Credits if we can. If we delay claiming UC to see what happens (as this could just be a short term thing) - but then decide to claim UC - will we be able to get the claim backdated?

Unfortunately, delaying claiming UC for these reasons wouldn't fall under the rules that would allow a claim for UC to be backdated.

In the short term, as your partner is receiving Statutory Sick Pay (SSP) she is still treated as being in work for Tax Credit purposes, and so your Tax Credits can continue. If she is likely to be off longer than a few weeks then HMRC may be willing to reassess your entitlement.

You may also wish to contact a Benefit Adviser to do a benefit check to compare any potential UC award with your current Tax Credit entitlement and then make an informed decision.

Also, let your landlord know about your current situation.

I currently work part time (16 hrs pw) and care for my severely disabled son who receives DLA high rate care. I do get some Housing Benefit and Tax Credits, but my employers have said there is no work at the moment, so I am staying at home on unpaid leave, but I'm not self-isolating – do I have to claim Universal Credit?

No, you don't have to claim Universal Credit, although this could be an option.

If your employer is unable to give you any work at the moment but is keeping you on their payroll then they will be entitled to receive a grant that will mean they can pay you at least 80% of your normal wages or £2,500 a month (whichever is the lower). You are likely to be treated as working your contracted hours and therefore able to stay on Tax Credits. You can request HMRC to reassess your Tax Credits but whether they are able to do so or not depends on whether your earnings in any tax year are dropping more than £2,500 or not.

So, you could choose to claim UC. This would mean your Tax Credits and HB awards would stop. You would have to wait around 5 weeks until you got your first UC payment – although you could request an Advance Payment.

If you are spending 35 hours or more a week caring for your son then your UC award would include a Carer Element, and this could continue when you start back at work regardless of your hours or pay.

There's a lot to consider here – including the additions for your disabled son, and potential deductions (more debt deductions can be taken from your UC than from Tax Credits and/or HB). So you are best contacting a Benefits Adviser and getting a calculation done to see which situation would be better for you now and in the long term.

I'm a self-employed physiotherapist. I live with my partner and 3 children in a rented property. The majority of my customers have cancelled their bookings due to the Coronavirus outbreak and I can't see that I'll have much work in the coming weeks.

My partner does not work and we don't have any savings. We do get some Working Tax Credit and Child Tax Credit.

Even though you are no longer working the required number of hours for WTC, your WTC can continue for 4 weeks – so if you think your work will pick up again within 4 weeks, you could remain on Tax Credits.

However, it might take longer for your work to pick up. So, you might need to consider making a claim for Universal Credit - particularly as you have rent to pay.

If you do claim UC, then your Tax Credits will end straight away (ie no 4-week run-on).

You will be able to apply for an Advance Payment to tide you over until your first UC payment- and you can apply online. But this will be recovered from your on-going payments.

The government announced on 20th March that the Minimum Income Floor would be suspended for anyone affected by the economic impacts of Coronavirus. Whilst we need more detail about this, we would strongly suspect that this would apply to your situation. If this is the case your Universal Credit award will be based on your actual income less allowable expenses.

I'm a single parent with two children. I'm a self-employed delivery driver. I currently get Working Tax Credit, Child Tax and a small amount of Housing Benefit.

My income has increased. What should I do?

You should notify both HMRC and the HB Office. It is likely that your Tax Credit award will reduce and your HB award could stop altogether.

Should your income drop again in the future, then let HMRC know and they may be able to reassess your award. But you will not be able to make a new claim for Housing Benefit, so at that point you may be better claiming Universal Credit – but get advice first.

Not currently on UC, Tax Credits or HB

My partner earns £2278 net per month but we are still going to struggle as I've been told I've no hours at work for the next few weeks and we have two children to support, bills outstanding and £500 per month rent to pay. I know the government has announced a Coronavirus Job Retention Scheme but I'm not sure if my employer will be able to get any help from this for me as I'm on a zero hour contract. And we cannot afford to wait to find out. We have heard that Universal Credit is for people on low incomes, so we don't think we would qualify. Is there anything else we can claim?

First of all, check if you could be entitled to some Universal Credit – it's not just for people on low incomes. Based on the information you've given you could be entitled to some.

If you're not entitled to UC, and you don't receive help through the Job Retention Scheme then you may be entitled to 'New-Style' Jobseekers Allowance - this all depends on whether or not you have paid the correct level of National Insurance contributions in certain tax years.

Contact your landlord and let them know your current situation.

My hours have reduced at work – I don't think I will get help from the Job Retention Scheme as I am doing some work, but can I make a claim for Housing Benefit as I am unable to pay my rent?

If you have been working and not getting any benefits you will not be able to make a new claim for Housing Benefit. Your only option will be to make a claim for Universal Credit.

If you are going to make a claim for Universal Credit, then consider whether you may be better off long term if you delay this by a few days (see below).

My hours are dropping from Monday. I don't get any benefits at the moment but will need help paying my rent - what can I claim?

As long as you satisfy the basic claiming criteria for Universal Credit you will be able to make a claim. Whether you will have an award paid/how much will depend on your individual circumstances.

The timing of your UC claim can be important, especially if you are paid monthly (see below) or if you are due a payment of wages in the next few days. If you are not already receiving any help with your Council Tax Bill, you should also make a new claim for Council Tax Support.

My hours are reducing at work and I've been advised to claim Universal Credit, but I have been told that, because I am paid monthly, the date I claim can make a big difference – can you explain this?

Universal Credit is a monthly benefit. It is assessed and paid in chunks of a month called Assessment Periods. Your date of claim determines when your Assessment Periods start and end. So, for instance, if you claim UC on 25th March, your first Assessment Period would be 25th March to 24th April, and all following Assessment Periods would run from 25th of one month to 24th of the next.

When the DWP work out how much UC you are entitled to, they take into account the wages you've received during that Assessment Period.

If you are paid monthly, then depending on your pay date and Assessment Periods you can sometimes find that two wages are paid within one Assessment Period.

Let's say you get your wages paid on 26th of the month. Then in July, because 26th falls at the weekend, your employer will pay you early – on Friday 24th July. This means that when your UC award is assessed on 24th July it will include two monthly wages – the one paid on 26th June as well as the one paid on 24th July. This will mean that your UC award for that Assessment Period drops dramatically – which may make it difficult for you financially as your wage amount hasn't actually changed. Your next UC payment would then be higher than normal as no wages will be taken into account in your next UC Assessment Period ie for 25th July – 24th August, but overall this can leave you worse off (although those with small UC awards can sometimes be better off).

So if the date you are looking to claim Universal Credit is on or just before your normal pay date from work, you may be better delaying your claim by a few days. Seek advice from a Benefits Adviser.

I'm off work at the moment self-isolating and I'm not entitled to any SSP. I've been advised to claim Employment and Support Allowance, but isn't this for people who have had to give up work through ill health?

'New-Style' Employment and Support Allowance is not just for those finishing work through ill-health – if you meet the qualifying conditions for it then even if you still have an employment contract you can make a claim for it.

Depending on your situation you may be able to make a claim for Universal Credit and / or Council Tax Support too – contact a Benefits Adviser to find out more.

I've been working full-time for the last couple of years as a self-employed beautician. A lot of my regular customers have cancelled their bookings and my work has suddenly dried up.

I'm single and not currently claiming any benefits – what help is available?

You can make a claim for Universal Credit, assuming you meet the basic eligibility requirements (eg. savings not more than £16,000, not a person from abroad who is excluded etc).

If you are not due any large payments from customers, you're probably best claiming UC online as soon as possible. You'll not need to attend the JobCentre, but you'll need to communicate with your Work Coach either via your UC journal or over the phone.

The government announced on 20th March that the Minimum Income Floor would be suspended for anyone affected by the economic impacts of Coronavirus. Whilst we need more detail about this, we would strongly suspect that this would apply to your situation. If this is the case your Universal Credit award will be based on your actual income less allowable expenses.

If you need an Advance Payment to tide you over until your first UC payment, she can apply via your UC account.

I'm 60 and work as a self-employed plumber/odd job man and have done so for several years. I'm not currently claiming any benefits. My 24 year-old nephew lives with me. My nephew is unemployed and is on UC.

I think I may have Coronavirus symptoms, so I will have no income whilst I'm self-isolating for the next 14 days. What should I do?

You should make a claim for Universal Credit as soon as possible. You can do this online, or if that is not possible, by ringing the UC helpline.

You might also qualify for New Style ESA – although any New Style ESA you receive will be taken into account when your UC is calculated.

For the period you need to self-isolate, you will be treated as having a Limited Capability for Work so your Universal Credit award will not be affected by the Minimum Income Floor and may include a work allowance.

Once you start work again, in 14 days' time, the Minimum Income Floor will not kick in until the following UC Monthly Assessment Period, or later if your Work Coach agrees.

Keep reporting your income and expenses to the DWP. If your level of earnings is lower than normal due to the Coronavirus then you may find that you continue to receive UC payments. The government announced on 20th March that the Minimum Income Floor would be suspended for anyone affected by the economic impacts of Coronavirus. Whilst we need more detail about this, we would strongly suspect that this would apply to your situation. If this is the case your Universal Credit award will be based on your actual income less allowable expenses.

I'm a self-employed taxi driver. I'm single, live alone and don't currently claim any benefits. I have diabetes – so I have stopped work as I feel at risk from the Coronavirus. My friends are currently doing my shopping for me. I do have savings of £2,000, but I've been told that I might be able to claim Universal Credit?

Yes, you can make a new claim for Universal Credit.

You will need to agree to a claimant commitment and because you are not required to self-isolate it could be that you are not treated as having a Limited Capability for Work.

At the moment, the government is advising 'social distancing' for those with certain health conditions – which is what you are doing. But this is not the same as 'self-isolation'.

Therefore, it is currently unclear whether you would be covered by the suspension of the Minimum Income Floor announced on 20th March, although the government has indicated that the MIF will be suspended for any self-employed person who is economically affected due to the Coronavirus.

However, if the MIF is applied, explain to your Work Coach that you are not currently in 'gainful self-employment' as your takings are going to be lower / nil for the foreseeable future. If they agree to this, the MIF will be lifted, but your claimant commitment will be changed and you might be expected to look for work. But this requirement must be reasonable given your situation. If you do not agree to your claimant commitment within 7 days, your claim for UC will fail.

Other legacy benefits

I get Income-Related Employment and Support Allowance and have been earning £100 a week permitted earnings. My employer has told me not to come in for 3 months and that they won't be paying me during this time. I'm not sure how I'm going to manage financially – what can I do?

If you are paid via PAYE then your employer should be able to pay you a minimum of 80% of your average earnings under the Job Retention Scheme.

If you are still going to struggle and pay rent and have a contribution to make – for example because of a Bedroom Tax reduction - you could try for a Discretionary Housing Payment from your Local Authority.

Think about what bills / expenses you can cut down – there's lots of useful information online. Speak to a Money Adviser who can help you renegotiate debt repayments and draw up a realistic budget.

Contact your Local Authority and ask if they can provide any help through their Local Welfare Assistance fund – note not all Local Authorities have these.

You could also contact your local Food Bank to see what help they can provide.

You could also think about claiming PIP, although claims can take several weeks or months to be processed.

If you are advised to claim UC, please get advice first to check that this is your best option.

I've been claiming Income-Based Jobseekers but need to self-isolate although it's not me who's ill. I can do some work search from home but only have access to the internet on my smart phone and don't have enough credit. What should I do?

Let your Work Coach know. They can temporarily suspend your work availability and work search requirements. Having to self-isolate to protect the spread of Coronavirus is being classed as being sick. Normally after 7 days of 'sickness' you would be required to provide a 'fit' note from your GP but at the moment the need to do this has been suspended. But keep your Work Coach informed of your situation. If the country gets deeper into a 'lockdown' your ability to look for work and the jobs on offer will probably reduce: the DWP will need to take account of this.