

Advice Column – Benefits for the out of work self-employed

I work freelance, and have been self-employed for the last five years. Recently work has completely dried up, leaving me without a main income. What benefits can I claim while I look for another job?

You may be eligible for income-based Jobseekers Allowance (JSA), provided you do not have savings of more than £16,000. The amount you could claim would depend on your circumstances, such as savings over £6,000, any other income you may have, your age, as well as other aspects of your situation. If your partner works more than 24 hours a week you will not be able to claim JSA.

You may also be entitled to Housing Benefit and Council Tax Benefit, which would be processed by your local authority. When you make your claim for income-based JSA, the Jobcentre should provide you with forms for these benefits as well. Some local authorities only accept their own forms, so it is advisable to obtain copies from them and return them as soon as possible. If you have children you may also be able to claim Child Tax Credit.

For guidance on these and any other benefits you may be entitled to, as well as help with making your claim, speak to an experienced adviser at your local CAB. You can find their details at www.citizensadvice.org.uk or in the phonebook. You can also find more information on benefits at www.direct.gov.uk or www.adviceguide.org.uk.

To make a claim for JSA in England and Wales, you can ring Jobcentre Plus on freephone 0800 055 6688 (textphone 0800 023 4888), or 0800 012 1888 for Welsh language.

August 09