

UNISON Welfare

# network

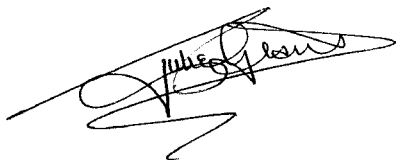
UNISON Welfare's newsletter for branch welfare officers and all volunteers

## Supporting members in difficult times

It is at times like these, that it pays to be in a union especially if that union happens to be UNISON. UNISON is the only large trade union with a charitable arm offering a range of support for its members and their families, and what's more that help comes free with membership. So we have a great opportunity to spread the word about our services to activists and members alike.

As welfare officers you have a special role to help us signpost members to other sources of support and advice including UNISON Welfare itself. But prevention is always better than cure and we must try to get the message out to our colleagues that the earlier they act the easier it is to find a solution to any difficulties they may encounter. We will do our best to support you and provide you with information.

We are part of a huge network of agencies and self-help organisations that exist to provide support. They include citizens advice bureaux, community organisations and grant making charities like those (including UNISON Welfare) who are part of the Benevolence Today group of charities. So there are many sources of help. Do feel free to call us if you need some advice or help in your role as a branch welfare officer or welfare contact E-mail: [welfare@unison.co.uk](mailto:welfare@unison.co.uk) Tel: 020 7551 1620



Julie Grant, Head of UNISON Welfare



The squeeze on credit together with steep price rises in food, energy bills and petrol at the pumps means these are difficult times for UNISON members, especially those on low incomes. UNISON Welfare has an important role to play in helping members to protect themselves from the worst effects of the credit crunch and inflation.

In particular we can help to signpost members to the many sources of help and support that are available and provide information and guidance to our colleagues at branch and regional level.

As part our response to the impact of the credit crunch we need your help to spread the word to branches and members about the support and

advice available through UNISON Welfare and other organisations. In particular, many of those who come to us for help say they wish they had got to grips with their problems earlier. Members who are behind with mortgage payments or rent are also more likely to avoid repossession or eviction the earlier they contact their lender or landlord.

Our newsletter, UNISON Welfare News, contains plenty of tips and advice for saving money and where to go for help as well as examples of how we are supporting members. Over the coming weeks we will be making this information more widely available through our web pages.

All our newsletters are currently posted to the website so you have a ready supply of articles, quotes and case stories which you can reproduce for your branch.

### checklist

- Checkout the new volunteer zone for branch welfare officers on our webpages [www.unison.org.uk/welfare/volunteer\\_zone.asp](http://www.unison.org.uk/welfare/volunteer_zone.asp)
- Our newsletter UNISON Welfare News is also sent electronically to branches with E-Focus so it can easily be forwarded to stewards. The winter issue is out now.

### in this issue

- Save Xmas
- Tax Credits
- Energy best deal
- Financial capability forums
- Handy guides
- Questions & answers
- Regional events
- Benefits news
- Benevolence Today

## Credit crunch – national initiatives

As part of our response to the credit crunch we have teamed up with a number of organisations to help members take steps to protect themselves and provide branches with additional tools to support them.

### Energy Best Deal

We are liaising with Citizens Advice to publicise the Energy Best Deal initiative which they have developed with Ofwat and the Department of Business, Enterprise and Regulatory reform.

Like Save Xmas, the campaign is being rolled out across the UK (except Scotland) with locally delivered presentations and offers simple advice for consumers on how to cut energy bills. See the latest issue of UNISON Welfare News (Issue 23) for energy saving tips. Also visit [www.consumerfocus.org.uk](http://www.consumerfocus.org.uk) for information on the best energy deals.

### Tax credits

We have teamed up with work life balance charity, Working Families, to provide branches with information so they can help members to claim tax credits and to signpost them to sources of advice and information. November's In-Focus magazine for UNISON stewards publicised the new tax credits guide for branches and this can also be found at [www.unison.org.uk/welfare](http://www.unison.org.uk/welfare).

Working Families can also undertake a limited number of workplace visits. You can contact Working Families to arrange a tax credits outreach session at your workplace, or request posters or leaflets from Lei Lau on 0207 253 7243 or email [lei.lau@workingfamilies.org.uk](mailto:lei.lau@workingfamilies.org.uk). The Working Families helpline (0800 013 0313) provides advice on tax credits.

### Save Xmas



We are working with Citizens Advice to promote

the Save Xmas toolkit which was developed by the Office of Fair Trading in response to the collapse of Farepak. The toolkit is a great resource for you to use with stewards and members to inform them about the alternatives to the Christmas hamper schemes when saving for Christmas or other expensive items such as holidays or furniture. You can access the toolkit via the OFT website at [www.of.gov.uk](http://www.of.gov.uk)

We can also offer a little external funding towards a limited number of Save Xmas presentations between now and March 2009 (except in Scotland). All you have to do is guarantee an audience of employees, members and/or activists at your event or workplace and if possible someone who is facility trained to deliver the presentation. Please contact UNISON Welfare on 020 7551 1620 or e-mail [welfare@unison.co.uk](mailto:welfare@unison.co.uk) if you are interested.

### Financial capability forums

Citizens Advice are rolling out Save Xmas and Energy Best Deal presentations through regionally based financial capability forums. These are local networks of agencies and organisations involved in money advice and financial capability work usually based around a Citizens Advice Bureau. By getting in

## Handy guides



If you received this issue of Network in the post from UNISON Welfare national office you should also have received a copy of the Financial Service Authority's Moneymadeclear

budgeting guide\*, which is part of their everyday money series of guides.

Other series of guides include: The Basics; Life Events and Getting older. These guides can also be downloaded or ordered by visiting; [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk) or calling the FSA Consumer Helpline on 0845 606 1234 Minicom/Textphone: 08457 300 104. The FSA guides also include a list of useful contacts.

\* Eagle eyed readers will have noticed that the booklet contains a reference to Payplan, who are of course our partners in providing debt advice and support to members. Reference is also made to checking you are not paying too much in tax. UNISON can also help here through the Tax Refund Company operated by Personal Taxation Services. They are the UK's leading tax rebate specialists and can be accessed via the UNISON membership benefits pages on the website at [www.unison.org.uk/benefits](http://www.unison.org.uk/benefits)

touch with your nearest forum you will find out about presentations in your area and become part of a local network to share resources and knowledge. We will be posting contact details for the forums on our web pages. Alternatively you can request a copy at [welfare@unison.co.uk](mailto:welfare@unison.co.uk) and we will e-mail one to you.



## Questions and answers

### How long does someone need to be in UNISON membership before they can qualify for financial assistance from UNISON Welfare?

In general terms, applicants to UNISON Welfare need to have been in membership for at least 13 weeks before qualifying for financial assistance. You may have heard that it is 4 weeks, but this appears to be a misunderstanding arising from National Delegate Conference when the qualification period for legal help only was changed.

Details are checked against the RMS when a case is created and if membership is shown to be less than 13 weeks we will try to verify this with the branch. Assistance can be given when membership is less than 13 weeks in

exceptional circumstances, for example, in an emergency situation or exceptional trauma, in which case the decision will rest with the Board of Trustees.

Alternatively if, weighing up all the circumstances surrounding an application, the conclusion is reached that the member has taken out membership of UNISON with the primary aim of accessing financial assistance from the charity, this can be declined even after 13 weeks. Again the Board of Trustees is consulted in these instances.

### How can I keep stewards and members informed about the help that is available?

There are many ways for you to do this and many different materials you can use. Have you introduced yourself in the branch newsletter? You can copy articles and case stories from UNISON Welfare News for your branch publication as well. Stewards are a key channel for information and some welfare officers like to address steward meetings. There is an updated Powerpoint presentation with speaker's notes on the website which you can use. As well as our leaflets, booklets, publicity cards and newsletters we also have a set of two new posters one of which carries a space for branch welfare officer details.



#### checklist

- Our new poster set can be ordered through the online catalogue quoting the relevant stock numbers: A4 UNISON Welfare services poster stock no. 2563 (with space BWO details) and A4 UNISON Welfare debt service poster stock no. 2731

## Help!

UNISON Welfare national office is still receiving far too many applications on old forms, even on forms over ten year's old! This causes delay as we then do not have the correct

information on which to make an assessment. To obtain the latest forms simply download printer friendly versions from our web pages or order through the online catalogue.

## Criteria for financial assistance

Thank you to everyone who completed and returned our online survey. This is informing our review of the criteria for financial assistance which we use as a basis for deciding on what level of financial assistance to give. This year's review has been lent special significance because of the impact of the global financial crisis. You can still feed back to us any suggestions or thoughts you have on the criteria especially through your regional welfare committee.

#### checklist

- You can download a copy of the current criteria for financial assistance from the documents folder on the welfare pages on the UNISON website [www.unison.org.uk](http://www.unison.org.uk).

## Regional events in '09

You will probably be aware that because of our Centenary Year celebrations in 2010 we will not be organising a national seminar in 2009. Instead we are encouraging regions to organise their own events and have invited them to apply for funding towards this. Please do get involved with your regional welfare committee and feed into your region's plans.

#### checklist

- For details of East Midlands and Eastern regions seminar on 3-4 April 2009 and to register please contact Leslie Bailey in the East Midlands centre email [l.bailey@unison.co.uk](mailto:l.bailey@unison.co.uk)

## Benefits news

### Employment and Support Allowance overview

Employment and support allowance (ESA) is a new benefit paid if someone's ability to work is limited by ill health or disability and they are claiming after 27 October 2008. It replaces both incapacity benefit (IB) and income support (IS) paid on the grounds of incapacity. If someone is claiming ESA they must:

- be at least 16 years old
- be under pensionable age
- undergo a 13 week assessment phase
- satisfy one of the following:
  - Contributory test – they will need to have paid enough National Insurance contributions in specific tax years to satisfy this test. If they do pass the test they will receive a flat-rate benefit, which is similar to incapacity benefit;
  - Be under age 20 (or 25 in certain cases);
  - Low income test - this is a test similar to income support. In brief, their needs (and those of their

partner if they have one) are compared with their resources, such as their income and savings, and the income-related allowance worked out from this comparison.

This applies to all new ESA claimants, with the exception of those who are terminally ill. The assessment usually takes place over 13 weeks, but can be longer, during which claimants undergo a work capability assessment and a work focused interview.

The ESA work capability assessment (WCA) is more complex than that currently used for incapacity benefit. The assessment will be carried out by a health care professional working on behalf of the Department for Work and Pensions. It is intended to:

- find out whether the claimant has a 'limited capability for work'.
- find out whether they have a 'limited capability for work-related activity'.

- carry out a 'work-focused health-related assessment'.

The test for 'limited capability for work' has many similarities to the incapacity benefit PCA. Points are scored based on the claimant's ability to carry out a range of physical or mental health activities as appropriate.

The claimant scores points according to their inability to carry out these tasks. If they score 15 points they are deemed to have limited capability for work and can stay on ESA. If they fail this part of the test they will be moved onto jobseeker's allowance instead.

#### checklist

- You can view the activities for the limited capability for work test at [www.opsi.gov.uk/si/si2008/uksi\\_2008\\_0794\\_en\\_15#sch2](http://www.opsi.gov.uk/si/si2008/uksi_2008_0794_en_15#sch2).

## What's new?



In addition to the latest issue of UNISON Welfare news and the new posters we have also updated our Powerpoint presentation based on our new booklet. You can still use our old Powerpoint as it contains useful messages on recruitment but you may need to update some of the service information.

We have also created a brand new volunteer zone on the welfare pages on the UNISON website. We hope this will give us a greater capacity to make information aimed at welfare officers available on the website and means members don't have to plough through material that is not relevant to them.

For more information about anything in this newsletter and for all casework enquiries e-mail [welfare@unison.co.uk](mailto:welfare@unison.co.uk) or call the general enquiry no. on 020 7551 1620. You might also find what you are looking for on our web pages on the UNISON website [www.unison.org.uk/welfare](http://www.unison.org.uk/welfare).

## New Benevolence Today initiative

UNISON Welfare, together with 29 other grant making charities, set up Benevolence Today campaign to promote the work of benevolence charities to members of the public and third party agencies. There is a new information pack aimed at third party organisations and you can download the pack and find out more about the campaign at [www.benevolencetoday.org](http://www.benevolencetoday.org).