

# Speaking Frankly ...

*Is a practical advice column which will appear in Contact on a regular basis. The advice offered here is of a general nature. If you do have a specific query and would like a personal response then please contact Frank MacDonald at the address below. Your general views and questions are always welcome.*

**I have been unable to work following illness. My savings are low and I am unsure as to when I'll be able to return to work. What are my options as regards income?**

Assuming that you are an employee, you should be entitled to Statutory Sick Pay in the first instance. Provided that you inform your employer of the commencement date of your incapacity to work, backed up by medical certification to this effect, you should receive at least the SSP rate (£81.60 weekly). If your Contract of Employment provides more generously than the rate of SSP, you should receive the alternative amount. If your illness persists beyond 26 weeks continuously and your National Insurance Contribution record is complete for the tax years 2008-9 and 2009-10, you would be entitled to claim Employment Support Allowance.

Additional, potential entitlements include: help with rent/Council Tax. Full details regarding the range of potential State Benefits available in your circumstances, are available here:

[http://www.adviceguide.org.uk/index/your\\_money/benefits/benefits\\_for\\_people\\_who\\_are\\_sick\\_or\\_disabled.htm#benefits\\_for\\_people\\_who\\_cannot\\_work](http://www.adviceguide.org.uk/index/your_money/benefits/benefits_for_people_who_are_sick_or_disabled.htm#benefits_for_people_who_cannot_work)

Benefit Enquiry Helpline (voice): 0800 882200

Monday - Friday: 8.30am - 6.30pm, Saturday: 9am - 1pm

If you are self-employed, you would not be entitled to claim Statutory Sick Pay, and provided your Contribution record is complete, you should qualify for Employment Support Allowance (not less than £67.50 weekly). If your Contribution record is incomplete, you might qualify for Income-related ESA. Details available here:

[http://www.direct.gov.uk/en/DisabledPeople/FinancialSupport/esa/DG\\_171896](http://www.direct.gov.uk/en/DisabledPeople/FinancialSupport/esa/DG_171896)

**The CIOB Benevolent Fund offers advice and support to members and their families in times of difficulty:**

- *addressing concerns about employment; entitlements, options*
- *help and confidential advice on financial issue ; alternative sources of income; financial commitments, etc...*
- *direct grant assistance to members facing hardship*
- *continued liaison with members in instances of dispute or difficulty*

The Benevolent Fund cannot pay for CIOB Membership Subscriptions, though the CIOB can offer a concessionary rate to Members (at the renewal date) in cases of hardship. If you do have difficulty in paying your Membership subscription for next year, do contact the Finance Department for further information as soon as you receive your renewal documentation. There are strict time-limits for applications.

## **How can we help you?**

The service is financed wholly by the support of members. This is a service made possible by members and for members.

Whilst the CIOB Benevolent Fund is not able to help with meeting formal nor academic study costs, it has sometimes helped members who are studying, with general financial assistance towards day to day living costs. Naturally, individual circumstances vary greatly so each application for financial assistance is considered on a case by case basis.

The CIOB Benevolent Fund has made grants available to help members remain active and independent. The Fund is here to help members. Be it practical advice with employment matters, addressing housing issues or facing consequences of ill-health or early retirement, the Secretary is always ready to offer advice.

If you would like to discuss any concern then please do feel free to contact me. All enquiries are entirely confidential.

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