

## Support for people with low incomes

A household is in persistent low income if it has less than 60% of the UK's average income for 3 out of 4 years – this was £28,000 for a couple with no children in 2016-2017. This article aims to bring together all the services that are available in Newcastle to help you manage your money and avoid debt. You can also struggle if you have unexpected costs, such as, your boiler breaking down, car repairs, zero hours work, you lose your job. It is useful to have a savings account for unexpected costs and we cover some options in this article.

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### Bank accounts

If your credit rating is low or you don't have a credit history you will struggle to access bank accounts. Here's a list of high street [bank accounts](#) that may be easier for you to use.

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### Benefits

You may be eligible for some benefits and our [Welfare benefits](#) article takes you through what is available and who can give you support to access them. You can get [Welfare benefits](#) advice from a local independent service. They can help guide you through the application process and explain how some benefits may impact upon another:

- [Citizens Advice Newcastle](#) give advice to anyone in Newcastle
  - [Newcastle Welfare Rights Service](#) give advice to people in priority groups including those over pension age. They have [self help material](#) on their website.
  - [Disability North](#) give disability related benefit advice, help with appeals and representation at tribunals
  - [Search Newcastle](#) run a benefits advice drop-in for older people in the West of Newcastle.
  - Find more about [benefit advice services](#) available across Newcastle.
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### Crisis or emergency support

if you can't afford to buy food, heat your home, pay your mortgage or rent, the following are available to support you:

- [Emergency funds](#)
- [Crisis support scheme](#)
- [Worried about becoming homeless? Help with housing](#)

- [Refugees and asylum seekers](#) who have no recourse to public funds/destitute asylum seekers

## Food banks and free meals

- [Food banks](#)
  - [Free and cheap meals](#)
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## Housing costs

You may need help with housing costs. There are a number of routes to support:

- [Council tax support](#)
  - [Water](#)
  - [Gas and electricity](#)
  - [How to pay for adaptations to your home](#) explains the Disabled Facilities Grant
  - [Home adaptations, equipment and aids](#) includes links to Care & Repair Newcastle, Minor adaptations service, Disability North and [Your Equipment Newcastle](#)
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## Affordable household items and credit

When you need to purchase a new item or white goods there are some cheaper ways to make these purchases:

- [Affordable credit](#)
  - [Affordable furniture](#)
  - [Affordable electrical items](#)
  - [Credit unions](#)
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## Living costs

- [Help with clothing](#) includes where to get affordable school uniform and who can help when you have an interview.
  - [Menstruation](#) includes how to find period products for free across the City.
  - [Looking for Work](#) gives information about the organisations that can help you find work and child care support options.
  - [Child benefit](#)
  - [Gov.UK](#) help with 15 hours of education for [3 to 4 year olds](#)
  - [HM Revenue & Customs](#) administer [tax credits](#)
  - [Healthy Start Scheme](#) provide free vouchers or payments to people on certain benefits, who are pregnant or have children under the age of 4. The vouchers can be used to buy formula milk, fruit, vegetables and vitamins.
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## Employment

You may want to change jobs or you may have been made redundant or become unemployed. There are several services that can support you and details are in our [Looking for Work article](#).

### Local employment support available

[Newcastle Futures](#) help people to build their confidence and find work. They work with partners such as:

- [Leonard Cheshire](#) and [JET](#) which supports people from BAME communities and asylum seekers.
- [The Wise Group](#) runs Wise Steps which supports people on low income or with a disability or who may be in crisis, including those who are homeless or in debt.
- [Newcastle Futures](#) supports YHN tenants who want to join the job market. through North of Tyne Working homes initiative
- [Tyne Online](#) helps you find a job and think about your next career move
- [Crisis](#) helps homeless job seekers
- [Workers Educational Association](#) offers a range of courses including job seeking modules
- [Redundancy](#) support is available from a union such as Unison or USDAWS or through the ACAS service
- [The Wise Group](#) offers mentoring support, employment, skills, and energy advice.

### Travel support for unemployed people

There are a number of small pots of funding to help with travel to interviews from those listed above.

- [Stagecoach](#) offers reduced fares to job seekers

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## Managing debt

[Managing Debt](#) can be a problem at any time or age. There are many factors that can lead to debt problems, including retirement, illness, disability, divorce, bereavement and poverty. Pay priority debts and get support. The following are priority debts and should be dealt with immediately:

- [mortgage arrears](#)
- [rent arrears](#)
- [council Tax arrears](#)
- [TV licence](#)
- [court fines](#)
- [arrears of maintenance payments](#)
- [income tax or VAT arrears](#)
- [hire purchase debts](#) in some circumstances
- [heating problems and paying for them](#)

- [independent voluntary arrangements](#) (legally binding between you and the creditor)

## Loan Sharks

- [Stop Loan Sharks](#) offers you the chance to report illegal money lending confidentially
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## NHS low income scheme

[The NHS Business Services Authority](#) support people on a low income with prescriptions, dental charges, sight tests and glasses and other healthcare expenses. Follow the links to apply on their website.

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## Other support available

- [North East Law Centre](#) support people on low incomes from a variety of backgrounds and circumstances.
- [CityLife line](#) offers support if you are unwell or self-isolating during the pandemic

Last updated: July 21, 2021

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## Useful Organisations

### Stagecoach North East – Customer Services

**Email:** [northeast.enquiries@stagecoachbus.com](mailto:northeast.enquiries@stagecoachbus.com)

**Website:** <https://www.stagecoachbus.com/>

**Telephone:** 0191 566 0231

**Address:** Stagecoach North East, SR5 1AQ

### Lets Talk Charis

**Email:** [EnergyFund@Lets-Talk.online](mailto:EnergyFund@Lets-Talk.online)

**Website:** <https://www.lets-talk.online/>

**Telephone:** 0191 566 0231

### Stop Loan Sharks

**Email:** [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)

**Website:** [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)

**Telephone:** 0191 566 0231

## **Newcastle Futures**

**Email:** [info@newcastlefutures.co.uk](mailto:info@newcastlefutures.co.uk)

**Website:** <https://www.newcastlefutures.co.uk/>

**Telephone:** 0191 230 2970

**Address:** 1 Cathedral Square, NE1 1EE

## **Newcastle Welfare Rights Service**

**Email:** [welfare.rights@newcastle.gov.uk](mailto:welfare.rights@newcastle.gov.uk)

**Website:** [www.newcastle.gov.uk/welfarerights](http://www.newcastle.gov.uk/welfarerights)

**Telephone:** 0191 277 2627

## **ACAS North East**

**Website:** [www.acas.org.uk](http://www.acas.org.uk)

**Telephone:** 0300 123 1100

**Address:** Acas - Newcastle City Council, NE1 8QH

## **North East Law Centre**

**Email:** [reception@nelawcentre.co.uk](mailto:reception@nelawcentre.co.uk)

**Website:** [www.newcastlelawcentre.co.uk](http://www.newcastlelawcentre.co.uk)

**Telephone:** 0191 230 4777

**Address:** MEA House, NE1 8XS

## **Newcastle City Council: Council Tax Enquiries**

**Website:** <https://www.newcastle.gov.uk/services/council-tax/how-pay-your-council-tax/council-tax-who-has-pay>

**Telephone:** 0191 278 7878

**Address:** Council Tax Section, NE1 8QH

## Energy Services at Newcastle City Council

**Email:** [energy@newcastle.gov.uk](mailto:energy@newcastle.gov.uk)

**Website:** [www.newcastle.gov.uk/energyadvice](http://www.newcastle.gov.uk/energyadvice)

**Telephone:** 0191 278 3427

**Address:** Operations and Regulatory Services, NE1 8QH

## British Gas Energy Trust

**Email:** [bget@charisgrants.com](mailto:bget@charisgrants.com)

**Website:** [www.britishgasenergytrust.org.uk](http://www.britishgasenergytrust.org.uk)

**Telephone:** 01733 421 021

**Address:** PO Box 42, PE3 8XH

## Citizens Advice Newcastle (CAN)

**Email:** [citycab@newcastlecab.org.uk](mailto:citycab@newcastlecab.org.uk)

**Website:** <http://citizensadvice-newcastle.org.uk/>

**Telephone:** 0191 229 2750

**Address:** 4th Floor, City Library, NE1 8AX

## Healthy Start Scheme

**Email:** [helpdesk@tiu.org.uk](mailto:helpdesk@tiu.org.uk)

**Website:** <https://www.healthystart.nhs.uk>

**Telephone:** 0191 229 2750

**Address:** Freepost RRTR-SYAE-JKCR, WA55 1EG

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## Related Articles

[Welfare benefits](#)

[Affordable furniture](#)

[Affordable electrical goods](#)

[Affordable Credit](#)

[Food banks and free emergency food in Newcastle](#)

[Free meals and cheap food in Newcastle](#)

[Looking For Work](#)

[Managing your money](#)

[Dealing with debt](#)

[Help with health costs](#)

[The practicalities of moving home](#)

[Concessionary travel](#)

[Energy saving tips](#)

[Help with heating problems and how to pay for them](#)

[Savings and Investments](#)

[Money saving ideas for Christmas](#)

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[Emergency funds and support](#)

[Water Supply](#)

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