

## Support for people with low incomes

A low income is where you have less money coming in than you need, to pay for your living costs, housing and bills. This article tells you more about services in Newcastle that can help you manage your money and avoid getting into debt.

---

### 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.

---

### Where to get benefits advice

You can get 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. Services in Newcastle include:

- [Citizens Advice Newcastle \(CAN\)](#).
- [Newcastle Welfare Rights Service](#) have [self help material](#) on their website
- [Search Newcastle](#) give benefits advice to older people in the West of Newcastle
- [Disability North](#) give disability related benefit advice, help with appeals and representation at tribunals

## Search for Benefits advice organisations

Location:

Postcode:

---

### 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](#)
- [Worried about becoming homeless? Help with housing](#)

- [Refugees and asylum seekers](#) who have no recourse to public funds/destitute asylum seekers
  - [Managing on a low income – saving money](#) contains guidance on what finance checks you can make and who can help with energy bills.
- 

## Food banks and free meals

- [Food banks](#)
  - [Free and cheap meals](#)
  - [Top Tips for Feeding Your Child on a Low Budget](#)
- 

## Housing costs

You may need help with housing costs. You can read more about local support with:

- [Council tax](#)
  - [Water](#)
  - [Gas and electricity and save money on your energy bills](#)
  - [How to pay for adaptations to your home](#) such as Disability Facilities Grant
  - [Home adaptations, equipment and aids](#)
- 

## 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](#)
- 

## Living costs

- [Help with clothing](#) includes cheap clothing, 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](#)
-

## Cost of living help and support

[Cost of living support website](#) from Newcastle City Council has information about where to get help and support with housing, energy, debt, benefits, money, council tax, school and learning costs. This includes [wellbeing hubs](#)

[Read more on cost of living support on InformationNOW](#)

---

## Healthy Start Scheme

[The NHS Healthy Start Scheme](#) is for people who are more than 10 weeks pregnant, or have children under the age of 4, who receive certain benefits. You get a free prepaid card that's topped up every 4 weeks to buy: milk, fruit and vegetables.

You can also collect free vitamins from [locations listed here](#). You can use the card in shops that accept Mastercard payments and sell at least one of these Healthy Start foods.

Find out if you are eligible and how to apply on the [NHS Healthy Start Website](#).

---

## Employment

You may want to change jobs or you may have been made redundant or become unemployed. There are 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
- 

## 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

---

## 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.

---

## Make sure you're claiming any benefits you're entitled to

If you're entitled to [welfare benefits](#) make sure that you're claiming the full amount that you're entitled to. A local independent advice service can help guide you through the process such as:

- [Citizens Advice Newcastle](#) give benefits advice to anyone in Newcastle
- [Newcastle Welfare Rights Service](#) give benefits advice to people in priority groups including those over 65. They have a [public advice line](#) open to all Newcastle residents and a [consultancy line](#) and [referral form](#) for professionals.
- [Newcastle libraries](#) offers remote access to advice on different days of the week. See the booklet below

There are more benefit advice services in Newcastle. Read the '[Where to get benefit advice](#)' booklet.

---

## Short breaks and holidays

[Tourism for All UK](#) support people with a disability and older people to find sources of finance towards the cost of a holiday for people on low income

---

## 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: March 25, 2026

---

## 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:** [newcastlefutures@newcastle.gov.uk](mailto:newcastlefutures@newcastle.gov.uk)

**Website:** <https://www.newcastle.gov.uk/newcastlefutures>

**Telephone:** 0191 277 4125

## 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

**Address:** \*\*POSTAL ADDRESS ONLY - No face-to-face advice is given here, NE7 7LX

## ACAS North East

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

**Telephone:** 0191 277 2627

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

## Newcastle City Council: Council Tax Enquiries

**Website:** <https://www.newcastle.gov.uk/counciltax>

**Telephone:** 0191 278 7878

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

## Energy Services, 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:** 0808 223 1133

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

## **Healthy Start Scheme**

**Email:** [healthy.start@nhsbsa.nhs.uk](mailto:healthy.start@nhsbsa.nhs.uk)

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

**Telephone:** 0808 223 1133

**Address:** Healthy Start, NE1 6SN

## **Refill**

**Website:** <https://www.refill.org.uk/>

**Telephone:** 0808 223 1133

**Address:** Studio 5 York Court, BS2 8QH

## **Social Justice Lass**

**Email:** [socialjusticelass@gmail.com](mailto:socialjusticelass@gmail.com)

**Telephone:** 07934 580 544

## **The Thrift Shop, Little Sisters of the Poor**

**Telephone:** 07908 182 420

**Address:** St Joseph's Care Home, NE4 7QA

---

## Related Articles

[Welfare benefits](#)

[Affordable furniture](#)

[Affordable electrical goods](#)

[Affordable Credit](#)

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

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

[Looking for a job or work](#)

[Managing your money](#)

[Dealing with debt](#)

[Help with health costs](#)

[Practical help to move home](#)

[Concessionary travel](#)

[Energy saving tips](#)

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

[Savings and Investments](#)

[Money saving and sustainable ideas for Christmas](#)

[Homeless or worried about becoming homeless](#)

[Emergency funds and crisis support](#)

[Water Supply](#)

[Gas and electricity](#)

[Support for addictions and harmful behaviours](#)