

HOUSING, FINANCE, WELLBEING AND OTHER RESOURCES AVAILABLE TO PEOPLE WHOSE WORK AND LIVING SITUATIONS ARE AFFECTED BY THE COVID-19 OUTBREAK IN THE UK

The following resources are aimed at students, precariously employed, and other marginalised or low-income people who might be affected by the Covid-19 outbreak in the UK through loss of earnings, issues with accommodation and food supplies, mental health concerns, and domestic or sexual violence. I have included relevant websites and phone numbers for the different support services collated throughout the document, and where possible I've offered a summary of each service's provisions and eligibility criteria. Please note, however, that I am not an expert in this area and that individuals should use the listed resources as suggested paths for further investigation, rather than direct advice.

If anyone sees any factual mistakes in the document, please let me know.

If you know of additional resources that might be useful – in particular, any hardship funds set up to support precarious workers such as restaurant/bar/cinema staff or arts industry freelancers – please let me know.

The information under the 'University of Glasgow' heading is only available to University of Glasgow students. Students at other institutions should consult their university webpages and/or staff to access their specific hardship funds.

UNIVERSITY OF GLASGOW STUDENT FUNDS AND FINANCE

<https://www.gla.ac.uk/myglasgow/registry/finance/funds/#crisisloans,hardshipfund,discretionary&childcarefunds,part-timefeegrant,thesutherlandpagetrust,nursing&midwiferydiscretionaryfund,asylumseekeruniversityofglasgowsportmembershipsupport>

reg.finaid@glasgow.ac.uk

+44 (0) 141 330 2216 / 8778

Discretionary and Childcare Fund

This seems to cover most students with a few exceptions (see the website). You're required to fill in online documents and provide supporting evidence such as a student loan statements, bank statements, etc., which for many people are available via online accounts. You need to show a gap between your income and necessary outgoings. This looks like a good resource to use if you've lost income owing to Covid-19 cancellations and closures and are unable to pay rent, utility and food bills, etc.

If awarded, the funds are paid monthly if there is ongoing need, or as a one-off payment.

Full details about how to apply and all the document and forms you need are available via the link above.

Hardship Fund

This fund is open to students whose studies are affected by financial hardship. The website says you need to demonstrate that you've exhausted all other options (including credit cards) before requesting these funds. I have written to them to ask if that rule will be relaxed under the current crisis conditions and will update this information when I hear back.

There are a number of non-eligible categories of student, including thesis pending and stricter criteria for one-year Masters students. Again, I have written to ask if these rules will be relaxed. Updates to follow.

The website (the link above) says you should contact the [Financial Aid Team](#) (0141 330 2216 / 8778), or, if you are an international student, the [International Student Support Team](#), to discuss making an application. Currently it says applicants are invited to interview. I have asked if this will be available remotely and will update when I have further information.

The website also states that the fund is not available in the Easter vacation, but I have asked if this is changing owing to the current crisis. I will update you when I have more information.

The Sutherland Trust

This is a grant scheme that asks you to [show financial hardship](#) by providing evidence of higher outgoings than income. The forms are available online via the link above. It's only open to Scottish-born students and asks you to provide a copy of your birth certificate. I have asked if this rule will be relaxed given that access to documents may not be possible at the moment. I will update you when I have more information.

Emergency Loans

The University offers emergency loans to those facing financial hardship. Currently, the website says students should apply for these in person. I have asked for further information about maximum amounts, periods of repayment, and remote access. I will update accordingly.

GOVERNMENT SUPPORT/UNIVERSAL CREDIT

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>

Universal Credit helpline

Telephone: 0800 328 5644

Government support can be challenging to understand and access. However, there is some financial support available for people unable to work owing to illness or loss of work/income.

Universal Credit

If you're a full-time student, you may not be eligible for Universal Credit. If you have UK settled status and you are part-time, or are entitled to disability allowances, or you have a child/children, or if you have a partner who is entitled to Universal Credit, you are

potentially eligible. Eligibility guidelines are available here: <https://www.gov.uk/universal-credit/eligibility>. You can apply online at <https://www.gov.uk/apply-universal-credit>.

Statutory Sick Pay

If you are an employee, you can claim statutory sick pay from the first day that you cannot work owing to illness. You can also claim if you are self-isolating because of coronavirus. This is available even if you are on a zero-hours contract or a 'gig' worker. The rate is £94.10 per week. Exclusions do apply, for example, if you are a freelancer and/or have not yet done any work for your employer yet. More details about applying and eligibility during the coronavirus outbreak can be found at <https://www.understandinguniversalcredit.gov.uk/coronavirus/>

Employment and Support Allowance (ESA)

This is a benefit for those with health conditions affecting their ability to work. It is available to people who are employees or self-employed at different rates depending on age (£73.10 per week if you're over 25, less if you're under 25). Eligibility criteria include paying National Insurance for 2+ years, among others. It is now available to eligible applicants from the first day of reporting sickness or self-isolation in line with advice about Covid-19. Full details about eligibility and applications can be found at <https://www.gov.uk/employment-support-allowance/eligibility>

Information about other additional support (e.g. Disability Premiums, Jobseeker's Allowance, Statutory Maternity Pay) is accessible through the gov.uk pages linked to above.

Scottish Welfare Fund

This fund is for Scottish residents who face a crisis in their living situation (e.g. domestic violence, or 'an unexpected crisis happens' – I hope that this includes sudden loss of income due to the Covid-19 outbreak!). It's administered by local councils. Eligibility criteria and available grants are not entirely clear but you can find out more and make an application via this link: <https://www.mygov.scot/scottish-welfare-fund/apply-or-track-your-application/>

ACCOMMODATION

Shelter

<https://scotland.shelter.org.uk/>

<https://england.shelter.org.uk/>

0808 800 4444

If you are at risk of homelessness, Shelter are a service that will offer confidential advice and support. They have suspended face-to-face consultations owing to the Covid-19 outbreak, but their website says they're still offering advice by phone and online.

FOOD BANKS

There are food banks operating across the UK that provide dried and tinned food, as well as hygiene products, etc. and don't require payment. Some (like the Trussell Trust) require

referrals from other agencies and will only provide food if you produce a voucher. Others will allow you to access the service without a referral or voucher and you can just show up. You can find your local services with a simple Google search (e.g. 'food banks Manchester').

A useful resource for locating food services and supplies in Glasgow is

<https://www.urbanroots.org.uk/freefood/>

MUTUAL AID NETWORKS

These are community groups set up across the UK to enable local people to assist others with getting food, medication and other essentials during the Covid-19 outbreak – especially as food banks and other services will be hard to access during periods of self-isolation.

A full list of these networks and links to their organising and resources pages can be found [here](#). The Glasgow branch tells me that information about how to access support will be available soon. The Facebook page is

<https://www.facebook.com/groups/glasgowmutualaid/>

MENTAL HEALTH AND WELLBEING

Mind

<https://www.mind.org.uk/>

0300 123 3393

Mind are a mental health charity that offer confidential advice and support about mental illness and how and where to seek treatment. They have some great resources for helping cope with the potential stress and loneliness of self-isolation. You can find these at the following link <https://www.mind.org.uk/information-support/coronavirus-and-your-wellbeing/>

Samaritans

<https://www.samaritans.org/>

116 123 (free phone)

The Samaritans are an organisation that provide a non-judgemental and confidential suicide prevention service through phone calls and emails.

DOMESTIC AND SEXUAL VIOLENCE SUPPORT

Women's Aid

<https://www.womensaid.org.uk/>

Women's Aid offer confidential advice, support and emergency accommodation for women and children (including, [according to various documents I've looked at online](#), trans women) who experience domestic violence. They are continuing their service through the Covid-19

outbreak and are working to find strategies to help those affected by domestic violence who are now spending more time at home.

They have live chat and email contacts that you can access at the following link

<https://www.womensaid.org.uk/information-support/>

Refuge

<https://www.refuge.org.uk/>

0808 2000 247

Refuge is another service offering support to people experiencing domestic violence. In addition to women and children, Refuge also offers specific help to men who are experiencing domestic violence in straight or gay relationships. That phone number is 0808 801 0327, and there are further resources at <https://www.refuge.org.uk/get-help-now/help-for-men/i-am-being-abused/>

Rape Crisis

<https://rapecrisis.org.uk/>

08088 01 03 02

Rape Crisis offers confidential support to survivors of sexual violence – whether the violence is ongoing or a previous experience. They have a live chat helpline, which is available via the following link <https://rapecrisis.org.uk/get-help/live-chat-helpline/about-the-live-chat-helpline/>

The Glasgow and Clyde branch has suspended face-to-face support but are still offering phone-based appointments and services. You can contact them at <https://www.glasgowclyderapecrisis.org.uk/> or on the branch phone number 08088 00 00 14.

OTHER HARDSHIP FUNDS

Sex Worker Advocacy and Resistance Movement (Swarm)

<https://www.swarmcollective.org/>

Contact - contact@swarmcollective.org

SWARM is a collective for and led by sex workers. They've created a hardship fund for members which will be essential to help people affected by the massive loss of earnings caused by the Covid-19 outbreak. Contact them if you're a sex worker who needs assistance. For anyone in a position to donate to the hardship fund, the link is as follows <https://www.swarmcollective.org/donate>

If you know of hardship funds to help other precarious workers or marginalised groups affected by Covid-19 through loss of work and income, please get in touch and I'll add

them to the list. This could include bar and restaurant staff, cinema employees, cleaners, caterers, retail staff, musicians, artists, and freelance journalists. UK-based only, please.

Becca Harrison
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