



Chartered
Institute of
Editing and
Proofreading

CIEP members in need

Hardship funds and other support

Version 2: Updated 15 March 2022



[ciep.uk](https://www.ciep.uk)



Chartered
Institute of
Editing and
Proofreading

CIEP members in need: Hardship funds and other support

Many of us will experience periods of financial hardship at some point during our working lives. This has become more apparent during the past couple of years of turmoil and uncertainty, and in the current difficult economic climate. For those of us who are freelancers, some of the safety nets that provide workers with protection in times of need may not be available.

That's why we've put together this brief booklet. It lists various funds and other resources that can assist CIEP members in need of financial support.

Please be aware that not all the funds mentioned operate on a permanent rolling basis, which means we'll be checking and updating it fairly regularly.

You'll also notice that it's UK-centric at present. We're committed to broadening the geographic scope of the booklet to reflect the fact that our members live all over the world. If you can help us do that, we'd love to hear from you.

To suggest an amendment or addition, please get in touch with Luke Finley, EDI director: edi@ciep.uk.

What's not included

Information about the following levels of support is *not* included in this booklet:

- Mainstream benefits (for more information, search on www.gov.uk)
- Directly Covid/pandemic-related funding, most of which is coming to an end

With our best wishes,
The CIEP Council

UK-based sources of support

Booksellers Association

The Booksellers Association's free helpline – Quest – offers advice on legal and tax issues. The service is for members only.

FIND OUT MORE: www.booksellers.org.uk/Member-Services/Business-Support/Business-Support-Helpline

BPIF (British Printing Industries Federation)

BPIF members can use its search service to access information about funding available for business and other needs. It's searchable online or by contacting one of the organisation's advisers. BPIF membership also gives you access to its legal support (though there's a cost to this service).

FIND OUT MORE: www.britishprint.com/membership-services/recruitment/support-services

BTBS (The Book Trade Charity)

BTBS provides grants to anyone in the book industry facing difficult personal circumstances, such as critical illness, redundancy or insecure housing. It will also supplement low-income internships and it makes tenancies at two properties available to help new entrants to the book trade establish themselves.

FIND OUT MORE: www.btbs.org

Citizens Advice

Citizens Advice offers advice on a wide range of subjects, including debt resolution, state benefits, and legal, housing or health difficulties.

FIND OUT MORE: www.citizensadvice.org.uk

Funds Online

Members of Funds Online can search the site for grant-making charities that fund individuals. You can subscribe to the site for only a week in the event of an emergency.

FIND OUT MORE: <https://fundsonline.org.uk/subscribe/charities-for-individuals>

Gov.uk

The UK government offers several state benefits that can support someone with terminal illness or a chronic health condition or other long-term diagnosis, including:

- Attendance Allowance (for those above State Pension age)
- Personal Independence Payments (PIP) (for those above State Pension age)
- Employment and Support Allowance (ESA)
- Universal Credit
- New Enterprise Allowance
- Council Tax Reduction

Carer's Allowance is also available if you support someone living with illness or disability.

FIND OUT MORE: www.gov.uk/terminal-illness-benefits

The **Access to Work programme** is another form of government support that can help you to get or stay in work if you have a disability or physical or mental health condition.

FIND OUT MORE: www.gov.uk/access-to-work and www.disabilityrightsuk.org/access-work

IPSE (The Association for Independent Professionals and the Self-Employed)

IPSE is a not-for-profit organisation that offers tiered membership levels with different ranges of legal cover, including for illness and injury, and other wellbeing services, tax and legal helplines and discounted business offers for members.

FIND OUT MORE: www.ipse.co.uk

Macmillan

Macmillan grants are small, one-off payments to help with the extra living costs that can come with a cancer diagnosis. It's for those with a low level of income and savings.

FIND OUT MORE: www.macmillan.org.uk/cancer-information-and-support/get-help/financial-help/macmillan-grants

Society of Authors (SoA)

The SoA's Authors' Contingency Fund offers hardship grants to writers, translators, illustrators, journalists and others whose 'author-related activities' make up a substantial amount of their income; this could include anyone who is both a writer and an editor. The Fund is open to non-members.

The SoA also offers members-only support via the PD James Memorial Fund.

FIND OUT MORE: www2.societyofauthors.org/grants/grants-writers-in-need

The Printing Charity

The Printing Charity provides grants predominantly to those who 'have worked in the print or allied trades for three or more years', as well as practical support with mobility issues and household repairs, and emotional support for those experiencing bereavement.

FIND OUT MORE: www.theprintingcharity.org.uk

US-based sources of support

While there's generally less support at a federal level in the US than in the UK, a US-based member has provided us with the following links.

211

A 24/7 national helpline that connects people with local support to find food, housing, healthcare etc.

FIND OUT MORE: www.211.org

The Small Business Association

The SBA provides loans to help small businesses, reducing risk and enabling easier access to capital. It also offers loan forgiveness on the Paycheck Protection Program (PPP) loan, a scheme (now closed) from which some freelancers received financial support during the pandemic.

FIND OUT MORE: www.sba.gov/funding-programs/loans and www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protection-program/ppp-loan-forgiveness

Career One Stop

This site has a search function leading to information about what unemployment benefits are available in different states and how to apply for them.

FIND OUT MORE: www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx