

Christian Workers – Finance for Living Series

# volunteering while receiving benefits

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## introduction

For many Christian workers volunteering (whether inside or outside a church setting) is second nature. If you are currently receiving or are seeking to claim benefits, it is important to understand whether volunteering may restrict the type and amount of benefits that you can receive.

It is also important to understand when you might cross the line between volunteering and being supported by others to continue your ministry, which will mean that you are in fact self-employed.

Contrary to popular myth, volunteering does **not** in general restrict your ability to continue to receive benefits and that includes National Insurance credits which are important in building up the level of state pension that you will receive later in life. Volunteer work must be truly voluntary and unpaid and you have to continue to meet the rules associated with the specific benefit, but generally speaking volunteering is accepted as a good thing to do and therefore benefits are not usually restricted.

You are free to volunteer for any organisation. There is no restriction as to the nature or type of organisation, and there are no limits on the amount of time that you are prepared to commit.

To ensure that there is not a specific problem with your particular situation, it is always advisable to speak with a benefits advisor at Jobcentre Plus prior to volunteering.

## what is a volunteer?

You will be considered a volunteer if you:

- Do not receive payment (other than the reimbursement of expenses) for work done
- Are not legally obliged to volunteer
- Do something for a not-for-profit organisation
- Do something for someone who is not a family member

However, even when you meet all the listed criteria, if volunteering is in effect your Christian ministry and in order to continue in that ministry you are receiving gifts from people other than the organisation for whom you are volunteering, it is highly likely that you are in fact self-employed rather than acting as a volunteer.

Being self-employed will most certainly be taken into account when assessing benefits. Our briefing paper [a guide to the UK benefits system](#) explains in more detail the implications of being supported by gift income.



It is not volunteering if you:

- Help out a family member who would normally pay someone to do what you “volunteer” to do e.g. working in a family business. This provision is aimed at preventing work that should be paid for being done for free while allowing benefits to be claimed. It is not intended to extend to general care situations which are provided because of family relationships e.g. help cleaning an elderly relative’s house. If you are uncertain about your particular situation, please contact a benefits advisor at Jobcentre Plus who will be able to give you specific advice.
- Receive any payment (other than the reimbursement of expenses) whether in cash or in kind (e.g. gifts) for the work that you do
- Are under contract to do the work

## expenses – what can I claim?

As a volunteer you may receive money to cover expenses connected with volunteering. This may include the following:

- Travel to and from the place where you volunteer
- Any special equipment that you may require (e.g. waterproof clothes)
- Any meals that are taken away from home during the voluntary activity
- Childcare (if you have children)

All expenses must be disclosed to your advisor at Jobcentre Plus (remember to keep the receipts as evidence of expenditure), and as long as the money received does no more than cover the cost of your expenses from volunteering, any benefits received will not be affected.

Being paid anything over and above the actual costs incurred, may mean losing your volunteer status.

## a word of warning

Choosing not to be paid is not the same as volunteering. This may be the case if you are doing work for a family member and they would normally pay someone to do what you have ‘volunteered’ to do e.g. working in a family business. The same applies if you are doing work for a commercial organisation that would normally pay someone to do the work that you are doing.

In these cases, the amount that you would have been paid may be classed as ‘notional income’ and this may in turn impact onto a number of benefits including Jobseekers Allowance, Housing Benefit, and Council Tax Benefit.

When speaking with a benefits advisor at Jobcentre Plus, you should ensure that you fully explain **all** the circumstances surrounding your volunteering opportunity so that any concerns can be addressed before you start.

## volunteering and Jobseekers Allowance

Perhaps the most common myth relates to volunteering and Jobseekers allowance. There are certain conditions that need to be fulfilled, but you can still be a volunteer and continue to get Jobseekers Allowance as long as you:

- Follow the basic volunteering rules
- Are still actively looking for a full-time paid job
- Are available for work
- Are still able to attend an interview at 48 hours' notice
- Are still able to start a job at one week's notice
- Let an adviser at Jobcentre Plus know before you start and tell them about any expenses that you may get.

Meeting these conditions should allow you to continue to volunteer while receiving Jobseekers Allowance. For more information regarding jobseekers allowance, please see our paper [a guide to jobseekers allowance](#).

In situations where you are volunteering and by continuing to do so you would inhibit your ability to be ready for work, it would be wise to advise the church or other organisation that you are also seeking to claim Jobseekers Allowance and that one of the conditions in claiming it is that you are available for work with only one week's notice. This may help to manage expectations and to avoid future misunderstandings or disappointments.

## volunteering overseas

Seeking to volunteer abroad, particularly for a significant amount of time, is likely to restrict the amount of benefits that you receive. If you are considering this, then you must speak to a benefits advisor at Jobcentre Plus before starting.

The longer the time that you plan to be abroad, the greater the impact this will have on your ability to claim benefits.



## full-time volunteering

There may be instances where you become a full-time volunteer. Such a role may impose certain conditions and restrictions on you and may result in you being paid a subsistence allowance. Should you be considering becoming a full-time volunteer, then it is important to speak first with a benefits advisor from Jobcentre Plus.

For Christians, full-time volunteering may well equate to exercising your ministry. In such cases, and where you are supported by others to continue in that ministry, your status may be that of a self-employed worker rather than that of volunteer. Being self-employed will be taken into consideration when assessing benefits. Our briefing paper [a guide to the UK benefits system](#) explains in more detail the implications of being supported by gift income.

## closing thoughts

Volunteering is considered to be a good thing, both in terms of its benefit to the community and in providing additional experience and an environment in which to learn new skills.. which may help the volunteer to secure other employment in the future.

Because of this belief, volunteering is not deemed incompatible with receiving benefits and should not be a barrier to getting involved. If you have any doubt whatsoever about your own position then you should speak with your benefits advisor, or seek help from your local Jobcentre Plus.

## more information

For more information on benefits and volunteering please see the Department for Work and Pensions' guide on volunteering while getting benefits: [www.dwp.gov.uk/docs/dwp1023.pdf](http://www.dwp.gov.uk/docs/dwp1023.pdf)

For more general information on volunteering please see the website of Volunteering England [www.volunteering.org.uk](http://www.volunteering.org.uk)

The Finance for Living series of papers forms part of Stewardship's resources for Christian Workers. With contributions from a panel of advisors each of whom has significant experience within the area of mission, the series draws on their expertise to offer biblical teaching and practical guidance on issues affecting those living on personal financial support. The papers are available to download from the Stewardship website see <http://www.stewardship.org.uk/christian-workers>

This paper has been written by Alan Hough and edited by Stewardship. Alan has a background in corporate finance, compliance and risk alongside that of church leadership and trusteeship.

If you have any questions or comments arising from the material presented here, you can contact us at [education@stewardship.org.uk](mailto:education@stewardship.org.uk) or by telephone on 0208 502 8585.



## Appendix

### volunteers, voluntary workers and the National Minimum Wage

A Volunteer, as defined in the main body of this paper, will not be classified as a worker and as such will not qualify for the National Minimum wage (NMW). On the other hand someone who is classified as a worker (normally working under a contract of employment) will qualify for the NMW and these earnings will be taken into account when assessing a number of benefits.

However, for NMW purposes there is another classification of person known as a voluntary worker. This is a person who is no longer a volunteer (hence the term worker) but may still be exempt from the NMW.

A voluntary worker must work for a charity, voluntary organisation, associated fund raising body or statutory body. The benefits in kind and the expenses that they can receive, without altering their NMW status, are extremely limited, and certain conditions must be met. If these limits and conditions are met, the voluntary worker will not qualify for the NMW and, for the purposes of social security benefits, will be treated the same as a volunteer.

This exemption is designed to allow people who genuinely wish to work without profit for good causes to continue to do so without fear of qualifying for the NMW. On the other side of the equation it also serves as a safeguard to the charity or organisation if a volunteer unexpectedly turns out to be a worker. By meeting the necessary conditions the individual does not qualify for NMW.

For more information on voluntary workers please refer to the House of Commons Library Standard Note [SN/BT/697](#).

As the rules surrounding this area are not straightforward, it is always recommended to speak to an advisor at Jobcentre Plus before entering into any volunteer or voluntary worker situation.