Universal Credit & Work

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RBG Advice & Benefits Service
Legacy Benefits

- Housing Benefit
- Income-Based Job Seekers Allowance (ESA)
- Income-Related Employment and Support Allowance (ESA)
- Income Support
- Child Tax Credit
- Working Tax Credit
Universal Credit – What’s it about?

In and out of work

Claimant commitment requirements

Full time work search

It’s about work

Paid monthly

Paid directly

Claimant commitment - like a contract

It encourages work

Earnings, not hours

Easy transition UC to work (and back)

A simple taper so better off in work
What is happening?

• It is not possible to make a new claim for any of the legacy benefits for working age people (except in limited circumstances)

• Instead, you will need to claim Universal Credit online.

• This will mean all legacy benefits will stop once UC is claimed.

• Rolled out to every JCP by 12/12/2018
Who is not affected?

- **Pension** age claimants
- Families with **three or more** dependant children (ending 1/2/2019)
- Households in **specified or temporary** accommodation – will receive UC for living costs and HB for housing costs
- Claimants who are entitled to the **severe disability premium** (from 16/1/2019)
Who will the roll out effect, when?

**Natural Migration**
- This is where a claimant moves due to a change in their circumstances, meaning that they need to claim UC
- No transitional protection if entitlement is lower

**Managed Migration**
- This is where the DWP have selected a claimant to move to UC
- Expected to start from November 2020, due to be completed December 2023
- Transitional protection should be available
## Natural Migration triggers

<table>
<thead>
<tr>
<th>Moving from out of work to sick, or sick to out of work</th>
<th>Moving from out of work to work, or work to out of work</th>
<th>Moving from in work to sick</th>
<th>Moving from sick to in work</th>
</tr>
</thead>
<tbody>
<tr>
<td>HB claimant moves to different Local Authority</td>
<td>IS lone parent child under 5 reaches 5yrs old or leaves the household permanently</td>
<td>Separating claimants</td>
<td>Household becomes responsible for a child for the first time</td>
</tr>
</tbody>
</table>
Claim on 10th (called the “relevant date”)
Entitlement begins (the start of the AP)
End of AP on the 9th
First payment on the 16th
Value of first payment (31 days)
Payment processing period
1 month and 7 days before first payment

**If transferring from HB to UC, will receive two week run-on of HB also
# Work Allowance

<table>
<thead>
<tr>
<th>Category</th>
<th>HOME OWNERS or NO HOUSING COSTS</th>
<th>RENTERS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Maximum disregard</td>
<td>Minimum disregard</td>
</tr>
<tr>
<td>Single or couples without children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Couple with children</td>
<td>£409 / £492*</td>
<td>£198 / £281*</td>
</tr>
<tr>
<td></td>
<td>*(Rates from April 19)</td>
<td></td>
</tr>
<tr>
<td>Lone parent</td>
<td>£409 / £492*</td>
<td>£198 / £281*</td>
</tr>
<tr>
<td>Disabled</td>
<td>£409 / £492*</td>
<td>£198 / £281*</td>
</tr>
<tr>
<td><em>Need LCW</em></td>
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</tbody>
</table>
Claiming Universal Credit

- Need an email address, bank account & mobile number
- Can verify online or at JCP
- Most people need to claim online - .GOV
- If unable to manage claim online, can make the claim over the phone. This is recommended if they will be unable to manage online claim due to their disability
Supporting claimants with complex needs

- Assisted Digital Support
- Personal Budgeting Support
- Alternative Payment Arrangements
- Advanced Payments
Facts about Universal Credit

- Housing Costs paid directly to you
- Let your work coach know of any vulnerabilities
- UC claim managed online
- Paid Monthly
- Claim Council Tax Support separately
- Five weeks for first payment