

Other Children

If you are expecting a child but **get Child Tax Credit already**, you won't usually have to change from Tax Credits to Universal Credit when the new baby is born.

This is because you don't have to make a new claim to add children to an existing Tax Credit claim. However, you should check to see if you might be better off on UC.

New Relationships and Separations

If you get Tax Credits but you move in with a partner or separate from your partner, you will have to make a **new claim for Universal Credit**. You cannot convert a Tax Credit claim made as a couple to a single person's claim any more.

Separating

Janet and Peter have decided to separate. At the moment, Peter is looking for work and Janet works part-time. They claim Child Tax Credit and Working Tax Credit, plus Housing Benefit.

When they split up, Peter will have to **claim UC as a jobseeker**.

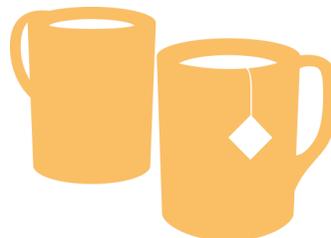
Janet will also make a **new claim for UC**, for herself and Ethan. She cannot swap her Tax Credits from a couple's claim to a single person's claim.

Moving in Together

Linda lives as a lone parent, with her daughter Faye.

Linda gets income-related ESA, Child Tax Credit, Child Benefit. Housing Benefit for her rent is paid direct to her landlord.

Her boyfriend Martin, who gets JSA, is moving in soon. When he does, they will have to **claim Universal Credit as a couple**.



Their whole monthly payment will usually be paid into one bank account, so they will have to decide whose to use or set up a joint account.

The UC for Linda's rent comes in this monthly payment too, although they can request direct payment to the landlord in some situations.

For more information go to www.citizensadvice.org.uk or contact our **Citizens Advice Helpline: 0800 144 8848**



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system
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Family Changes that mean claiming Universal Credit

Means-tested Benefits No. 13



Universal Credit is...

The means-tested benefit replacing:

- Income Support
- Income-based JSA
- Income-related ESA
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

The DWP call these *Legacy Benefits* **Universal Credit only replaces these benefits.**

When will I have to claim UC?

The Government plans to move everyone onto UC by 2028, although they plan to start moving people off of tax credits on the next two years..

If you are **working age** and want to make a **new claim** for means-tested benefits, you will now claim Universal Credit.

If you would be **better off on Universal Credit**, you can make a new claim whenever you like. Always get advice before you claim, as **you cannot swap back onto legacy benefits**, even if you are **worse off**, cannot cope with your Claimant Commitment, or don't qualify for UC at all.

You might also have to claim UC after a change of circumstances, like moving to a different council area or starting a job.

This leaflet is about the **changes in family life** that can move you onto Universal Credit.



Pregnancy

Anna is a single woman looking for work. She is claiming income-based JSA. Anna is pregnant.

Anna stops having to look for work **11 weeks** before her baby is due and cannot carry on claiming JSA.

In the past, she might have claimed Income Support.

Now, she has to claim UC instead.

Birth of your First Child

Ahmed and Saira have had their first child, Mohammed. Because Ahmed has been unwell, they were getting income-related ESA and Housing Benefit.

They expected to claim for **Child Tax Credit** when little Mo was born.

Instead, they will have to claim **Universal Credit**.

When they claim UC, both their **ESA** and their **Housing Benefit claims will end**.

Universal Credit will pay an amount for the couple, their baby and towards their housing costs, as one calendar monthly lump sum.

They may need budgeting advice to manage this.



A Lone Parent whose Youngest Child is 5

Jenny is a lone parent. She gets Income Support, Housing Benefit, Council Tax Support and Child Tax Credit.

Jenny's youngest child, her daughter Poppy, will soon be **five years old**. When their youngest child is five, lone parents getting IS have to be **available for work**.

Jenny will have to claim Universal Credit as a **jobseeker**.

Jenny's Universal Credit won't just replace her Income Support/JSA. It will replace her Child Tax Credit and Housing Benefit too.

She will get a single Universal Credit payment once every calendar month.

Universal Credit doesn't replace all other benefits. Jenny will still get **Child Benefit** for her daughter separately to her Universal Credit.

She will also need to claim **Council Tax Support** from her local Council.

If Jenny **gets a job** but it is part-time or not very well-paid, she can **stay on Universal Credit**. Her earnings will reduce her UC, but she should still be better off in work.

She cannot claim Tax Credits.

