

# The **Potteries Gold** Post

## COUNTDOWN TO UNIVERSAL CREDIT!

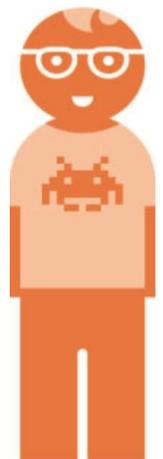
All **new claims** for certain benefits are changing to **Universal Credit** from **March 2018** for people in Stoke-on-Trent. Each month between now and then we'll use one edition of the PG Post to tell you more about this benefit.

We're starting with a reminder of the **basics**.

### WHAT IS UNIVERSAL CREDIT?

Universal Credit (UC) is a **means-tested** Social Security benefit. This means that, to claim it, you must tell the Department for Work and Pensions about any **income** or **savings** you have and what your housing costs are. They work out whether this is more or less than they say you and your family need to live on. If it is less, you may get UC.

Alan is 40. He works part-time. He earns **£120** per week. His rent is **£80** per week. This is **less** than the Government say he needs to live on so he can claim UC. He can get about **£77** UC per week (paid monthly) although he has to meet a **Claimant Commitment** to get this money. We will look at Claimant Commitments in a future PG Post.



### IS IT REPLACING ALL OTHER BENEFITS?

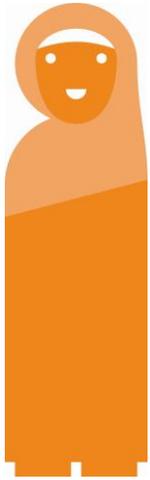
No. UC is only replacing these **means-tested benefits** for people who are of **working age** and **their families**:

- Income Support
- Income-Based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Working Tax Credit
- Child Tax Credit
- Housing Benefit



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Benefits paid on your **National Insurance record** like contributory JSA and ESA stay as they are. So do **disability benefits** like PIP and Industrial Injuries Benefits, **Bereavement Benefits** and **Child Benefit**. Most **pensioners** won't claim UC, although you may have to if your **partner** is **working age**.



Anita works part-time and is also her mother's carer. She rents a small flat for herself and her daughter. If she claimed benefits **today**, she might apply for Carer's Allowance, Child Tax Credit, Child Benefit and Housing Benefit. Depending on how many hours she worked, she might also get Income Support or Working Tax Credit.

If she was claiming after March 2018, she would claim UC instead of Tax Credits, Income Support and Housing Benefit, but would still have to claim **Child Benefit** and **Carer's Allowance** separately.

If you have an **existing claim** for Income Support or any of the other benefits being replaced by UC, this will **not change** in March. The Government are setting **later dates** to start switching people from these **legacy benefits** as they call them, to UC.

## **IS ROLLING SIX BENEFITS INTO ONE THE ONLY CHANGE?**

No. There are also changes to how your benefit is **worked out**, the **conditions** you have to meet to get it, how it is paid and **how often it is paid**.

In the next Universal Credit update, we will look at the **Claimant Commitment** and explain how this might be different to what you have to do now.

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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