

# The **Potteries Gold** Post

## ESCAPE FROM UNIVERSAL CREDIT!

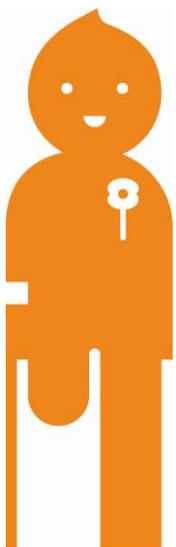
### WOULD YOU BE BETTER OFF ON "LEGACY BENEFITS"?

Following changes in the **Budget**, it is no longer possible to make a new claim for **Universal Credit** in the Stoke-on-Trent area. From **13th June 2018**, most new claims for **working age, means-tested benefits** will be claims for UC but, until then, no new UC claims can be made.

A few people could be **better off** back on the old **legacy benefits** like Income Support, Housing Benefit and Tax Credits. Some of them could gain a great deal by changing what they claim. Unless there is a change in your circumstances, you should also keep any extra benefit as **transitional protection** when you are eventually switched back to UC. You might also find it easier to budget if you are **paid fortnightly**, rather than calendar monthly, or might find it easier to make a claim for Housing Benefit for help with your rent, rather than getting UC with a **Claimant Commitment**.

Here are a couple of examples of people who are better off.

### THE DISABLED JOBSEEKER



Peter has a permanent disability but he does not qualify for ESA. He claimed **Universal Credit** before he was awarded PIP at the standard rate for mobility. His UC **standard allowance** is £317.82 per month (£**73.34** per week). He gets no extra UC for being disabled because he doesn't have 'limited capability for work.'

If he claimed **Jobseeker's Allowance** instead, his personal allowance would be £73.10 per week, plus a disability premium of £32.55 because he gets PIP, making a total of £**105.65** per week.

If he finds a job, UC won't treat him as a disabled worker.

However, he would count as a **disabled worker** if he claimed **Working Tax Credit** so could be better off on this.

## THE YOUNG LONE PARENT



Gail, who is 20, claimed UC as a single jobseeker before she knew she was pregnant. Her child was born at the end of last year. Her rent is £80 per week. Her UC entitlement is **£191.56** per week.

On legacy benefits, she would get £73.10 Income Support, £53.34 Child Tax Credit and £80 Housing Benefit – a total of **£206.44** per week. Legacy benefits do not pay a lower amount to younger lone parents.

If you are in a similar situation to one of these examples, make sure you **get benefits advice** from us before deciding to end your UC claim. If you find out later that you were **better off on UC**, or an unexpected change in your circumstances means UC is a better option for you, you will not be able to make a new UC claim until June 2018 at the earliest.

You may have to claim several benefits to get your full entitlement, which will all take time to be assessed and paid.

One downside of changing back to the old benefits system is often having to **swap benefits** after a change of circumstances. If you are in and out of short-term work, for example, or a health problem means you are sometimes fit for work but also have long spells of illness, the bother of changing back and forth between JSA and Tax Credits or ESA and JSA might be so inconvenient you would cope better on UC.

Don't try to swap benefits without getting advice!

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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