

The **Potteries Gold** Post

WILL A CHANGE AT WORK MEAN A CLAIM FOR UNIVERSAL CREDIT?

CHANGES OF CIRCUMSTANCES MEAN A MOVE TO UC!

On 13th June 2018, the **Universal Credit Full Service** starts in **Stoke-on-Trent**. Universal Credit is replacing Income Support, Income-based JSA, Income-related ESA, Tax Credits and Housing Benefit for working age people. The DWP call these **legacy benefits**.

If you already get legacy benefits, you do not have to change over to Universal Credit on 13th June. However, from that date, all **new claims** which would have been for legacy benefits will be for UC instead.

A lot of people overlook the fact that **Universal Credit** is replacing Tax Credits and Housing Benefit for **Working People** and isn't only for people out of work. Here are some examples of workers who will go onto UC soon after the Full Service starts.

A CUT IN WORKING HOURS



Daljit, who has a wife (who doesn't work) and two young children, usually works at least 35 hours per week. He has been claiming **Working Tax Credit** and **Child Tax Credit** from HMRC.

His employer has warned him that, from the end of June this year, a fall in orders means his regular working hours will only be 18 per week. This is too few for Working Tax Credit.

When this has happened in the past, Daljit has carried on claiming **Child Tax Credit** and applied to the Council for **Housing Benefit**, to help with the cost of his rent. When the Universal Credit Full Service starts in June 2018, Daljit won't have the option of claiming Housing Benefit



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Daljit will have to claim **Universal Credit**. His Child Tax Credit claim also ends and support for his children will come through UC. He will have to make a **claimant commitment** to get Universal Credit which could require him to look for **extra hours** or **better paid work**. Even if his hours eventually go back **above 24 per week**, he won't go back onto Tax Credits, but will stay on UC unless his earnings are too high for him to qualify.

AN INCREASE IN WORKING HOURS



Steve, who is a lone parent to one teenage child, has been getting **income-related ESA**, **Child Tax Credit** and also working part-time under the **permitted work** rules. He also gets **PIP**. The job has worked out well and Steve has been offered over **16 hours per week**, starting in **July**.

Steve runs a **Turn2Us** calculation as if his job was starting today and sees that, as a **disabled worker** earning £15,000pa he would be entitled to about **£75 per week Working Tax Credit** and **Child Tax Credit**, and more in his first year.

Unfortunately, Steve's change of circumstances will happen after the roll-out of **Universal Credit**. This doesn't treat him as a disabled worker, even though he gets PIP, so his UC payment will be about **£32 per week**. If he can start his extra hours before 13th June and claim WTC, he will be much better off.

If your working hours are due to change soon, you can check to see how the roll-out of Universal Credit might affect you on:

<https://benefits-calculator.turn2us.org.uk/AboutYou>,

or come to a **Potteries Gold** event or benefits clinic for 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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