

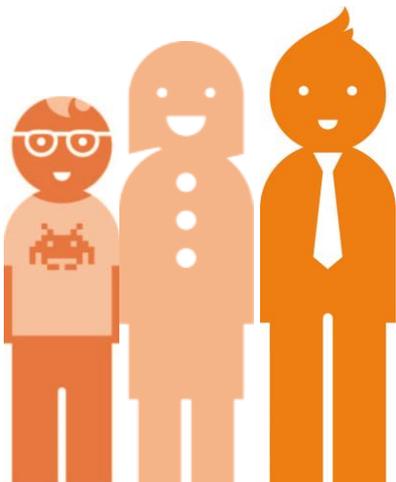
The **Potteries Gold** Post

MOVING IN TOGETHER OR SEPARATING? 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 the **legacy benefits** - Income Support, Income-based JSA, Income-related ESA, Tax Credits and Housing Benefit for working age people. If you already get legacy benefits, you do not have to change over to Universal Credit on 13th June but from that date, all **new claims** which would have been for legacy benefits will be for UC instead.

Starting a new relationship or separating from a partner may mean making a claim for UC and being paid your benefits very differently to now.

MOVING IN TOGETHER



Linda has been living as a lone parent, with her son Chris. She gets **income-based Employment and Support Allowance** for herself, **Child Tax Credit** and **Child Benefit** for Chris and **Housing Benefit** for her rent, which she has paid direct to her landlord.

Her boyfriend Martin is moving in soon. He is currently looking for work and claiming **income-based JSA**.

If Martin becomes Linda's partner, her ESA and Child Tax Credit claims will have to end and so will his single person's claim for JSA. If this happens **after 13th June** they will need to make a couple's claim for **Universal Credit** instead. Although they will both make the claim, the **monthly payments** will be made to just **one member of the couple** – they will have to decide which one. The UC **rent element** will come in this monthly payment too, unless they request an **alternative payment arrangement** to the landlord.

SEPARATING



Jan and Peter have been living together, with their son Ethan. Jan works part-time and Peter has been getting statutory sick pay from work, which is due to end soon. They have been claiming **Child Tax Credit** and **Working Tax Credit** as a couple

Jan and Pete have decided to separate at the end of June. Both will then need to make new claims for **Universal Credit**.



Jan will claim **UC** instead of **Tax Credits** for herself and Ethan. If she pays rent, her UC claim may include a rent element: she cannot claim Housing Benefit. She will get **one payment** per **calendar month**.

Peter may be able to claim **Contributory ESA** but if not, he would claim **UC** not **Income-based ESA**. If he rents somewhere to live, he will need to claim **UC**, not **Housing Benefit**.

Becoming part of a couple or separating from a partner are changes of circumstances which cause what the DWP calls **natural migration** to UC. There is **no transitional protection** to make sure you are not worse off on UC – you might be better off, worse off or about the same, depending on your circumstances.

If you are **starting a new relationship** or **splitting up from your partner**, 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

★ **Benefit Talks for your community group** ★ **Pop-Up Benefit Advice** ★

★ **PIP/ESA Workshops** ★ **Benefit Leaflets** ★ **The Potteries Gold Post** ★ **Volunteering** ★

www.snsCab.org.uk/about-us/potteries-gold

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