

People who will be worse-off if they end their UC claim

Part-Time Worker

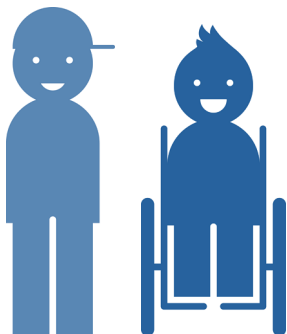
Katie works 20 hours a week and receives £150 a week wages plus Universal Credit of £53.84 a week; a total income of £203.84 a week.

If she came off UC she would not be able to claim Working Tax Credits as she does not work as least 30 hours a week. She would only be entitled to Housing Benefit of £28.27, giving her a total income of £178.27 a week. She would be £25.57 a week worse off.



People who are temporarily in and out of work

You may also be worse off if you are in and out of short-term work, or you have a health problem which means you are sometimes fit for work but also have long spells of illness, as you will need to change back and forth between JSA and Tax Credits or ESA and JSA.



What do I have to do to end my UC claim and claim legacy benefits?

If you think you might be better off claiming legacy benefits instead of UC, you should get advice from us before deciding to end your UC claim. If you find out later that you were better off on UC, you will not be able to make a new UC claim until 13th June 2018.

You could also carry out a benefit entitlement check yourself using a free on-line benefit checker such as www.turn2.us.org.uk or www.entitledto.co.uk

To end your UC claim you need to phone the **UC helpline** on **0800 328 9344** to tell them this is what you want to do. You will then need to make new claims for the legacy benefits.

When you swap over to legacy benefits there will be a delay in processing your new benefit claims and you may lose some JSA or ESA at the beginning of the claim as there is a 7 day waiting period, but as Universal Credit is paid on month in arrears you should still have another UC payment to come.

For more information go to www.citizensadvice.org.uk or contact our Citizens Advice Helpline: 03444 111 444

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
www.sncab.org.uk/about-us/potteries-gold
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Universal Credit

Changes from January 2018

Can I end my claim for UC and claim other benefits instead?



LOTTERY FUNDED

What has changed?

Following the 2017 Budget, the DWP has temporarily stopped new claims for Universal Credit in Stoke-on-Trent and North Staffordshire. You will not be able to make a new claim for Universal Credit (UC) in the Stoke-on-Trent area until 13th June 2018.

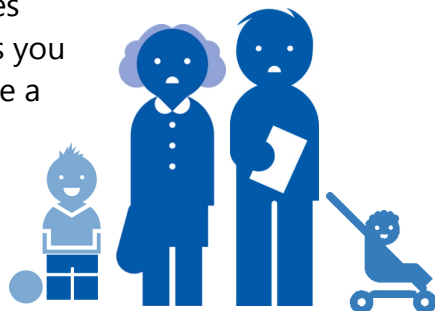
Instead you will have to claim one or more of the following 'legacy' benefits

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance (ESA)
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

What happens if I am already receiving UC?

If you are already receiving Universal Credit you will stay on Universal Credit, unless you have a change of

circumstances which means you need to make a new benefit claim, or you choose to end your UC claim.



Would I be better off ending my UC claim and going back onto legacy benefits?

You may be better-off claiming legacy benefits instead of Universal Credit if:

- you have a disability, or
- you are under 25 and have a child, or
- you receive an occupational pension.

However, you would be better-off staying on UC if you are working part-time and do not work enough hours to qualify for Working Tax Credit.

Pros and Cons of switching

Pros

- You could get more money.
- If your legacy benefits are higher than the amount you would receive on Universal Credit, you may be able to keep the higher amount when you eventually have to move back to Universal Credit.
- You won't be required to look for alternative work if you only work part-time.

Cons

- You might get less money.
- You may lose 7 days benefit when you switch and there may be delays before you get your first payment.
- If you are in and out of work you will have to keep switching between unemployment and in-work benefits.

People who would be better-off ending their UC claim

The Disabled Jobseeker

Peter, aged 29, 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, he will still be better off on legacy benefits as Working Tax Credits has extra allowances for disabled workers



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.