

Universal Credit

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@UnitedWelsh

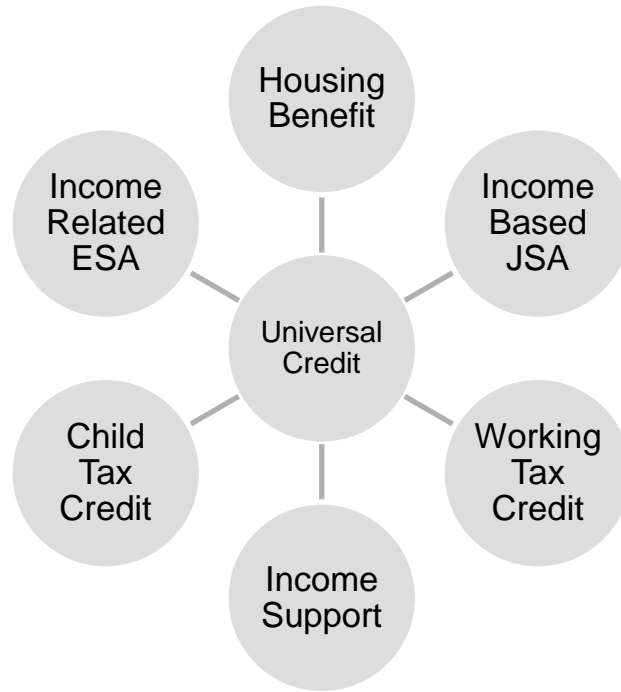


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Universal Credit - Overview



Will replace six main working age benefits with **one simple payment**

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Aims of Universal Credit



- Make work pay
- Encourage people to take financial responsibility
- Simplify the system
- Ensure people are claiming the benefits they are entitled to
- Reduce the amount of fraud and errors.
- Reduce welfare spending

How is Universal Credit Paid



- Paid Monthly
- Into one bank account
- Possible 7 waiting days
- 5 – 6 weeks wait for initial payment

E.G Assessment Period

Claim on 2nd May – assessment period 9th May – 8th June – paid 15th June & 15th monthly

Who can claim? Live Service



People need to satisfy certain conditions to apply for Universal credit.

These are called the gateway conditions and can be summarised as:

- Aged 18 – 60 years 6 months
- Single
- Fit for Work
- Not living in temporary or supported accommodation
- With or without housing costs (no mortgages)
- No savings over £6000

How is Universal Credit claimed?



- Digital where appropriate
- Claim online at www.gov.uk. Can be claimed via a smartphone or tablet.
- Claims in Welsh made over the phone by calling 0800 012 1888
- Telephone claims where English is a second language can be arranged by calling the Service Centre on 0345 600 723

Universal Credit Allowances



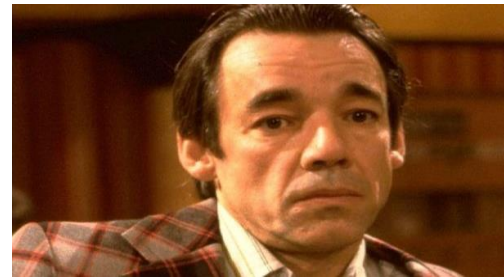
Single Person under 25	£251.77
Single Person 25 & over	£317.82
Couple both under 25	£395.20
Couple one or both 25 & over	£498.89
Child element – First child	£277.08 - Pre April 2017
Child element – Subsequent	£231.67

Universal Credit Roll Out – Full Service



- New claims from couples and families with 2 children or less – Full Service
- For South East Wales District :
 - Torfaen July 2017
 - Newport November 2017
 - Cardiff February 2108
 - Merthyr March 2018
 - Monmouth March 2018
 - Blaenau April 2018
 - Caerphilly May 2018
 - Vale of Glam June 2018
 - RCT July 2108
- July 2019 – Managed Migration
- March 2022 – Expected Completion Date
- <https://www.gov.uk/government/publications/universal-credit-transition-to-full-service>

Triggers



- Found fit for work
- Relationship starts or ends
- Bereavement
- Change in working hours (change in tax credits)
- Loss of Job
- Jobseekers to income support (birth of a child)
- Becoming a carer
- Youngest child turns 5
- In work to sick
- Moving address from one LA to another

Claiming UC in Full Service



<https://www.youtube.com/watch?v=fy06rAVZuss>

Key Messages



Preparing for Universal Credit

- Digital Skills
 - Claimants need an email address to make a claim
 - Set up an account on [Gov.uk/verify](https://www.gov.uk/verify)
- Have a Bank or suitable account for payment
- Personal Budgeting Skills

The Journal & Digital Access

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- “ I love being able to log into my account and update any information required and keep an eye on any appointments I have or anything in my to do list”.
- “ It wasn’t always obvious to me when there was something in my to do list. Perhaps an email alert could be set up. I didn’t like the time it took to get through to UC by phone or the cost”.
- “If you have no access to the internet it is impossible to communicate with people”.



Challenges/ Support



- Average age of United Welsh current claimants is 38 years old
- 56% would struggle with managing their account on line
- PBS/Digital support is managed differently by each local authority
- Cost and coverage of internet service

Any Questions?