

Claiming UC

Universal Credit makes claiming benefits **simpler and easier** for many people. Because you do not have to make a new claim every time your circumstances change, it can be easier to take **short-term** or **part-time work**.

However, some other changes can be a problem. Claims for UC are **made online**, so you need access to the Internet.



You will also need to use a **computer or smartphone** to manage your claim and stay in touch with the Jobcentre.

Your UC is usually **paid monthly** in arrears, so you will wait **at least five weeks** for your first regular payment. You can ask for an **advance payment** if this leaves you in hardship.

Your UC is usually **paid into your bank account** in one lump sum, once a month, including any help allowed with your rent.

Universal Credit will usually be paid to the **main carer** if you have a partner and children.

You can ask for **direct payments** to your landlord if you find it difficult to budget and may have your **rent paid direct** if you are already in arrears.



Find Out More

Our **Help to Claim** service is here to help you understand Universal Credit and to make your first claim, and can assist you until your first correct payment arrives.

Call **0800 144 8 444** for **Help to Claim**.

For other benefits enquiries, call our local advice line **0808 278 78 76**.

If you are worried about managing your money when benefits are paid monthly, our Potteries Moneywise project may be able to help. Call them on: **01782 408685**

Potteries Gold

Our Potteries Gold team are not currently funded to deliver face-to-face community briefings and outreach advice.

We are going to keep our Facebook or Twitter feeds live to share updated leaflets and benefits information so you can follow us for all the latest benefits news, leaflets and information.

For more information go to www.citizensadvice.org.uk or contact our **Citizens Advice Helpline: 0800 144 8848**



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.snsocab.org.uk/about-us/potteries-gold
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PotteriesGold

An Introduction to...

Universal Credit

Means-tested Benefits No. 1



Staffordshire North
& Stoke-on-Trent

Universal Credit...

Is a means-tested benefit. It is replacing:

- Income Support
- Income-based JSA
- Income-related ESA
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

The DWP call these *Legacy Benefits*.

You cannot make new claims for these benefits.

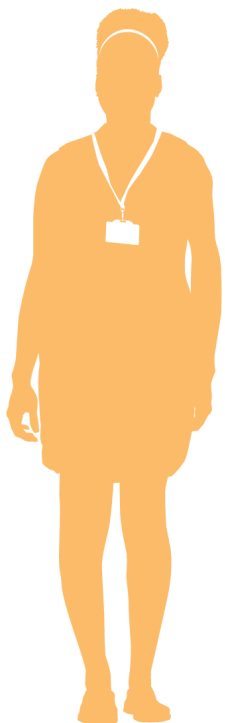
State Retirement Pension and Pension Credit are not part of Universal Credit. Nor is Council Tax Support from your Council.

Contribution-based or New-style JSA and ESA, based on National Insurance you have paid, are not part of UC.

Disability benefits like Disability Living Allowance, Attendance Allowance and Personal Independence Payment are not part of Universal Credit.

Bereavement Support Payments, Maternity Allowance and Industrial Injuries Disablement Benefit stay the same. So does Child Benefit.

You can find out more about these benefits in other **Potteries Gold** leaflets.



Who can Claim?

If you are working age and need to claim benefits to top up a low income or because you have no income, you might be able to get Universal Credit.

Universal Credit is for people in or out of work who do not have as much money to live on as the Government says they need.

How it works

Jo is a lone parent. She used to claim Jobseeker's Allowance for herself, Child Benefit and Child Tax Credit for her children, Housing Benefit for her rent and Council Tax Support.

When she moved to Stoke, she had to make new claims for Universal Credit and Council Tax Support.

The amount of UC Jo gets could change if her circumstances change, but she will stay on UC.

If she gets a job but is not well-paid, she might still get some Universal Credit; she cannot make a new claim for Working Tax Credit.

If she becomes ill, she can stay on UC; she cannot make a new claim for income-based Employment and Support Allowance.

Jo may have to change her Claimant Commitment, which is the agreement you make with the Department for Work and Pensions that says what you have to do to get UC.



Your Claimant Commitment

Everyone claiming Universal Credit has to make a claimant commitment.

If you are fit for work, you usually have to be available for work and actively seeking work, spending around 35 hours a week looking for a full-time job.

If you have limited capability for work (like the work-related activity group for ESA), or you are the main carer for a three-year-old child, you must take part in work preparation activity.

If you are the main carer of a child over 1 but under 3 you may have to attend work-focused interviews at the Jobcentre.

If you care for a child under one, are a disabled person's carer for over 35 hours per week or have limited capability for work related activity (like the ESA Support Group) there should be no work-related requirements.

Some other groups, including people threatened with domestic violence, may also have no work-related conditions for a time.

If you have a part-time or a very low-paid job, you may have to show that you are looking for extra hours or better-paid work to get UC.

