

## 7 MINUTE BRIEFING

## **Universal Credit**

Where can I go for further information? Claimants can contact the UC helpline on 0800 328 9344 to request help at any time, or should talk to their DWP Workcoach. To find out more about Universal Credit, visit the <u>Understanding</u> <u>Universal Credit</u> website or watch <u>Universal Credit</u> Full Service <u>Overview YouTube</u>

> To make a claim, visit www.gov.uk/universal-credit

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Visit the Council's '<u>financial advice'</u> page for local support.

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What other help is available? 'Personal Budgeting Support' gives help to manage all aspects of a monthly budget to Universal Credit claimants. It is provided by Knowsley Council. Each jobcentre offers digital access and support; residents can visit the 'digital drop-ins' run by FACE across the borough and Centre 63 provides support to 16-25 year olds. Digital Champions in the Council One Stops provide help to get online. Background

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Universal Credit replaces 6 benefits and tax credits for working age adults in Knowsley from 16<sup>th</sup> May 2018. It will not be possible to make a new claim for one of the benefits being replaced (known as 'legacy' benefits) after this date. These are Income Support, Jobseekers Allowance, ESA, Housing Benefit, Working and Child Tax Credit.

When will someone move to

Universal Credit? Anyone receiving 'legacy' benefits may move to UC following a change of circumstances. These include; youngest child of a lone parent turning 5, household becomes responsible for their first child or the start/end of a relationship. Families with 3+ children will not move until 2019. All 'legacy' benefits will move to UC by 2022, but many will move with a change of circumstances.

What support is there within Universal Credit? Residents can apply for an 'advance payment' of up to 100% of their first payment. This is repaid over 12 months but can help cover early costs. In some circumstances rent can be paid directly to a landlord, paid more frequently or split between partners but this needs to be requested. All can be requested through the DWP Workcoach.

How can residents

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prepare? Residents will need access to a computer and basic digital skills to make their claim. They will need an email address and an account for the payments to be received, ideally one which will allow payments for rent. They should review their budget to see what changes need to be made to manage monthly. How is Universal Credit different? Claims are made and managed online. It is paid as a single household payment, monthly in arrears, to 1 partner, even if 2 are eligible and claiming. It includes a payment for rent

(where eligible) and in some circumstances the claimant will be responsible for paying their rent directly. The amount can fluctuate as it based on the previous months income.

For more information regarding 7 minute briefings, please email <u>sarah.herron@knowsley.gov.uk</u> Knowsley Safeguarding Children Board, 2<sup>nd</sup> Floor, Nutgrove Villa, Westmorland Road, Huyton L36 6GA Tel: 0151 443 3859 www.knowsleyscb.org.uk