



# PotteriesGold

## Universal Credit Uncertainty after Autumn Statement.

At the start of the **Coronavirus Crisis**, the Government put **Universal Credit (UC)** and **Working Tax Credit** up, by **£20 per week**, on top of the small increase for inflation.

The Chancellor has been under pressure from to **keep the £20 benefit uplift**, but when he made his **Autumn Statement** on Wednesday, he refused to commit to this.

Other benefits got an **inflation-based rise only**, meaning many people on **JSA, ESA, Income Support** and **Child Tax Credit** were **better off changing over to UC**.

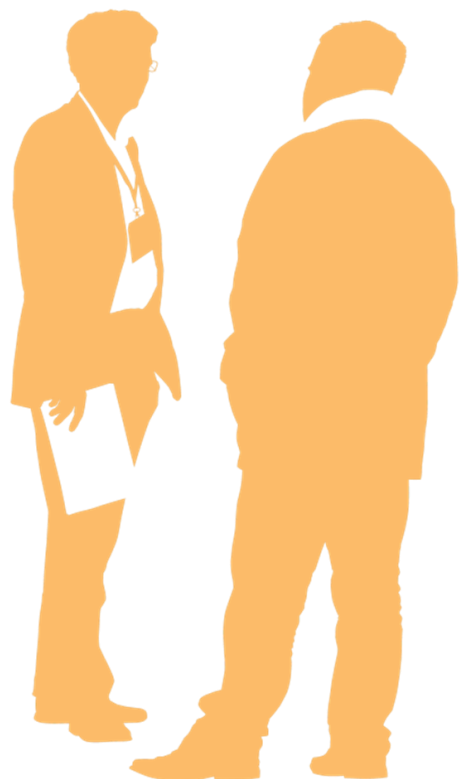
But, if the £20 increase is only for this financial year and **could end next April**, how do you decide if you should **swap or not**?

If you would be better off on Universal Credit by **more than £20 per week**, you are probably safe to swap.

If you are better on UC by less than £20 per week, but currently get **Working Tax Credit of £20 per week** or more, you are still likely to be better off on UC. If UC is cut, WTC will probably be cut too!

Always **get advice** before you claim Universal Credit, especially if you already get other benefits.

Call **Help to Claim** on **0800 144 8 444**



## ARE YOU BETTER OFF ON UC?

Bella is a lone parent with two young children. The family pay £90 rent per week. She works **14 hours per week** and earns £120. She gets **£119.14 Child Tax Credit** and **£87.89 Housing Benefit**, but no Working Tax Credit because she works too few hours.

Bella should get **£1173.33 per month** on Universal Credit, which is £270.77 per week. This is **£63.74 per week more** than her current benefits. Even if UC is cut by £20 next April, she will be better off by over £43 per week.

However, Bella will have to make a **Claimant Commitment** to get UC, which could mean she has to look for **more hours** or a **better paid job**, and she could be **sanctioned** if she does not keep to it.



Ben is a lone parent with one child, who is disabled and qualifies for **DLA** at the lowest rate for care. Ben pays £90 rent per week. He works part-time in a well-paid job, getting **£300 per week** (before tax) for **14 hours** work. He gets **Child Tax Credit of £130.27 per week** but no Working Tax Credit or Housing Benefit.

If Ben claimed Universal Credit now, he would get **£632.89 per month** (£146.05 per week), which is **£15.78 more** per week than he gets on Tax Credits.

However, if Universal Credit is cut by £20 next spring, Ben could be worse off than before, and would not be able to go back on Tax Credits.

## LOOK AHEAD!

No-one knows everything the future holds, but there are some changes you can predict, like your children starting or leaving school, or a short-term job ending. If you contact **Citizens Advice** or another agency for a benefit check, remember to ask how these or other possible changes could affect what you get. Don't only look at what is happening now.



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

« **Online Benefit Talks for your community group** »

« **Specialist Benefit Advice** »

« **Online Training and Workshops** » **Benefit Leaflets** «

« **The Potteries Gold Post** » **Volunteering** «

[www.snsCab.org.uk/about-us/potteries-gold](http://www.snsCab.org.uk/about-us/potteries-gold)

