

Enfield Disability Action



Opening times

- Monday – Thursday 10am – 3pm
- **Independent Living Service** – Advocacy, Information and Advice, form filling, support with Direct Payments and Personal Health Budgets
- Telephone: 07561 691253 or 07523 272298
- Email: Independentliving@e-d-a.org.uk
- **EDA Main office**
- Telephone: 07745 795347 Email; eda@e-d-a.org.uk
- Facebook: @EnfieldDisabilityAction



Universal Credit

Sweeps away the complexity of the old system and provides a single monthly payment if you are on a low income or out of work.



What is Universal Credit?

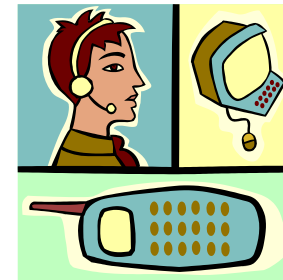
- Universal Credit replaces the old system and provides a single monthly payment if you are on a low income or out of work. It includes support for the costs of housing, children and childcare, as well as support for disabled people and carers.
- Universal Credit can be claimed from 16 years old to retirement age



Claiming Universal Credit

- Most people already use the internet to access services and to get information instantly. Under Universal Credit, you can make your claim online **at**

- www.gov.uk/universalcredit.



Claiming Universal Credit when you're sick or disabled

- When you make a new claim for Universal Credit, complete the application to explain how your condition makes it hard for you to work or find work.
- You will need to get a fit note from your GP and add it to your claim/online account.
- You need to complete an UC50 form and to prove that you have limited capability for work unless you have:
 - any terminal illness
 - some pregnancy-related conditions
 - Some cancer treatments, such as chemotherapy or radiotherapy
- You must fill the UC50 and send it to the Health Assessment Advisory Service within **four weeks**.



Universal Credit – assessment

- The Health Assessment Advisory Service will review the UC50
 - Sent as much evidence as possible
 - Hospital letters
 - School Reports
 - Education, health and care (EHC) plan
 - Social Service Support Plans
- Most cases a medical assessment will be needed
- Medical assessment must be attended and can be accompanied



When is a Universal Credit claimant treated as receiving education?

- Your son or daughter will be treated as 'receiving education' if any one of the following apply to them:
- They are in full time advanced education such as university course or NVQ/SVQ level 4 or above
- They are on another course for which a loan or grant is provided for maintenance.
- They are aged between 16 and the September after their 19th birthday and in full-time non-advanced education (e.g. a school or college course where child benefit is payable).
- Even if none of the above apply, they can still be treated as receiving education if they are on a course of education that is not compatible with any work-related requirements placed upon them by the Universal Credit work coach.

From December 15th 2021

- At present, if a Disabled student receiving DLA or PIP is found to have a 'limited capability for work' they can claim UC.
- However, the new rules that come into force from 15 December 2021 and provide that someone entitled to DLA or PIP will allow entitlement to UC only if they are determined as having limited capability for work before they start **receiving full time education**.

What's changing

Disabled students who received DLA or PIP were no longer to be 'treated as having a limited capability for work'.

Instead, for UC such students would need to have been determined to have a limited capability for work following a work capability assessment before they were eligible for the UC

But despite supplying medical evidence, the UC section would not then arrange for a work capability assessment to determine their limited capability for work -

What you need to do

- **Before starting the education course**

- disabled student needs to make a claim for contribution based New Style ESA (NSESA) - for which they will not meet the national insurance contributions entitlement conditions!
- Despite this, following their NSESA claim, a work capability assessment will eventually be held. If a LCW decision is made UC entitlement is possible.
- A judicial review action is being taken if successful hopefully the effect of these new regulations will be quashed.”

Having limited capability for work and work-related activity

- If you meet the criteria, you will not be asked to look for work, or to prepare for work.
- You will get paid more Universal Credit due to your sickness or disability. You will receive the limited capability for work and work-related activity component of Universal Credit – currently £328.32 per month.
- If you do not reach the criteria you need to agree on a work commitment with your work coach



A two way responsibility

- In return for receiving Universal Credit, you must accept and fulfil a Claimant Commitment that sets out your responsibilities and the consequences of not meeting them.
- The Claimant Commitment will take account of your personal circumstances, your current situation and potential for future earnings.
- If you are already working to your full potential you will still have a Claimant Commitment but this will not ask you to carry out any job seeking activities



Universal Credit payments

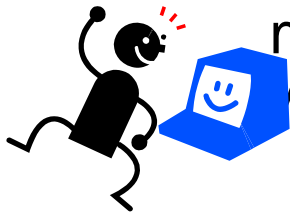
- Universal Credit is paid monthly, directly into the account you have chosen.
 - If you are part of a couple, living in the same household, and both of you are claiming Universal Credit you will receive one monthly payment into one account.
- Other adults outside the couple living in the same household who are claiming Universal Credit will be paid separately.
- Monthly payments match the way most salaries are paid. This will help you to move into work, as you will be used to managing a monthly budget

Where necessary it is possible to use alternative arrangements, such as twice monthly payments, for a period of time.



Better off in work

- Unlike the current system, your benefits won't be suddenly stop because you have started work. Universal Credit will be steadily withdrawn as your take home pay increases. You will be better off for every additional hour you work, whether in a full or part-time job. By combining in work and out of work benefits Universal Credit removes the financial risks of taking up a job.
- There are no fixed hours thresholds, such as the 16 hours a week rule. Even working just a few hours a week will make a difference, as you move towards financial independence
- Universal Credit is introducing Real Time Information (RTI) to help employers manage their payroll and help their staff get the right benefit payments. When you work and your hours change, your employer will report it on RTI and your Universal Credit payment adjust accordingly. This gives you more opportunity to work flexibly, and removes the risk of your benefits being stopped as you work as few hours.



When to can claim

- You have the option of claiming Universal Credit in their own right as a young disabled adult.
- Universal Credit is a means-tested benefit for people of working age. You normally have to be aged at least 18 to claim Universal Credit
- special rules allow 16 and 17-year-olds to claim if either:
 - they are submitting medical certificates from their GP, or
 - have established that they have a limited capability for work.
- If your son or daughter chooses to claim Universal Credit this will affect your benefits
- They are no longer dependent child and this means that you will stop receiving
 - Child Benefit,
 - Child Tax Creditpayments that you receive for them as part of your family.

When you claim

- If your child is aged 16-19 and stays in full time non-advanced education you will often have a choice –
- either carry on claiming for them as part of your family
- claim Universal Credit in their own right.
- Get a benefit check to see which option is best for your family

