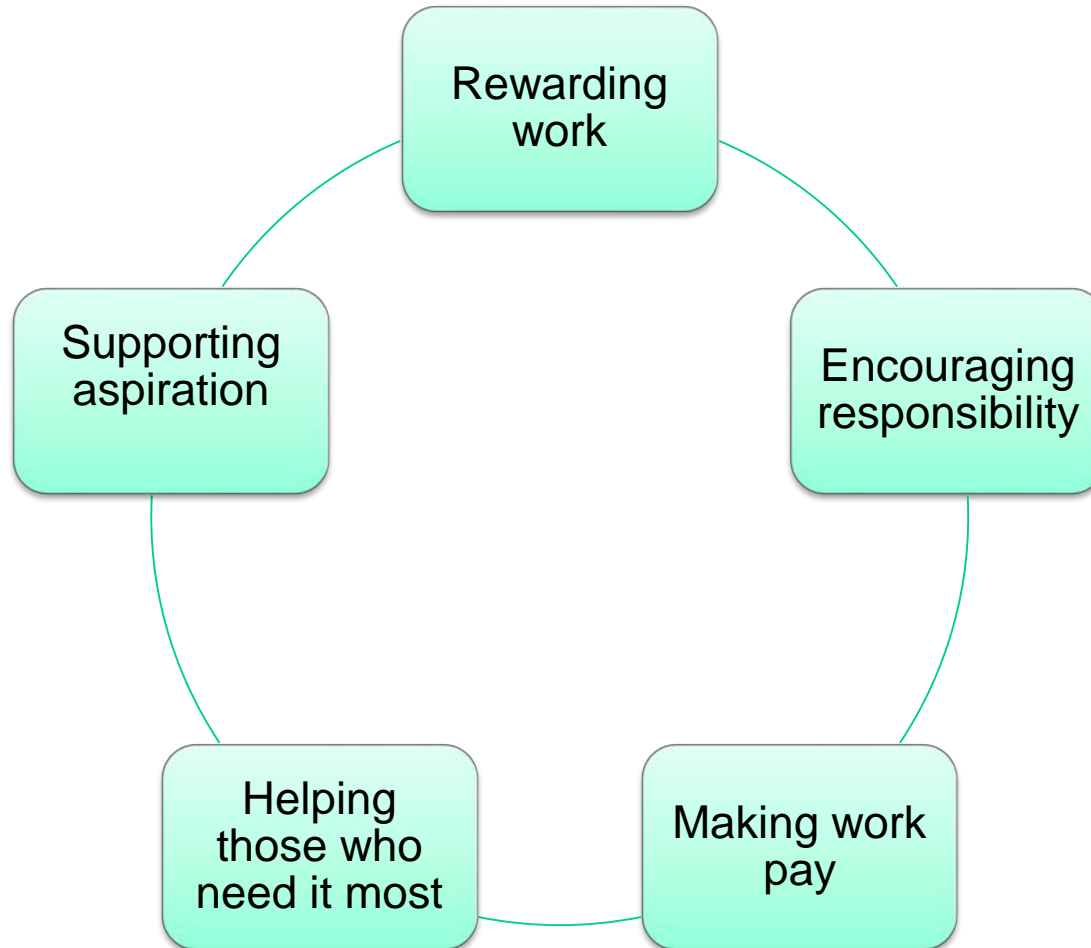


# Universal Credit



# Universal Credit

**The Government is introducing the most fundamental reforms to the welfare system for more than 60 years**



# Simplification of the Benefit System

Current System

Universal Credit

<b>Multiple benefits – potentially need to make more than one claim</b>
<b>Different entitlement rules – am I entitled or not?</b>
<b>Complex rates – ESA has 2 components with 2 additional premiums</b>
<b>Different organisations – DWP, HMRC, local authorities – who do I go to?</b>
<b>Fill in paper claim forms – many pages long</b>
<b>Difficult to understand how changes will affect entitlement</b>

One system – make one claim

Clearer rules – I'll know how much I'll get

Clearer rates – e.g., For people with limited Capability there is only 2 elements for different levels of capability

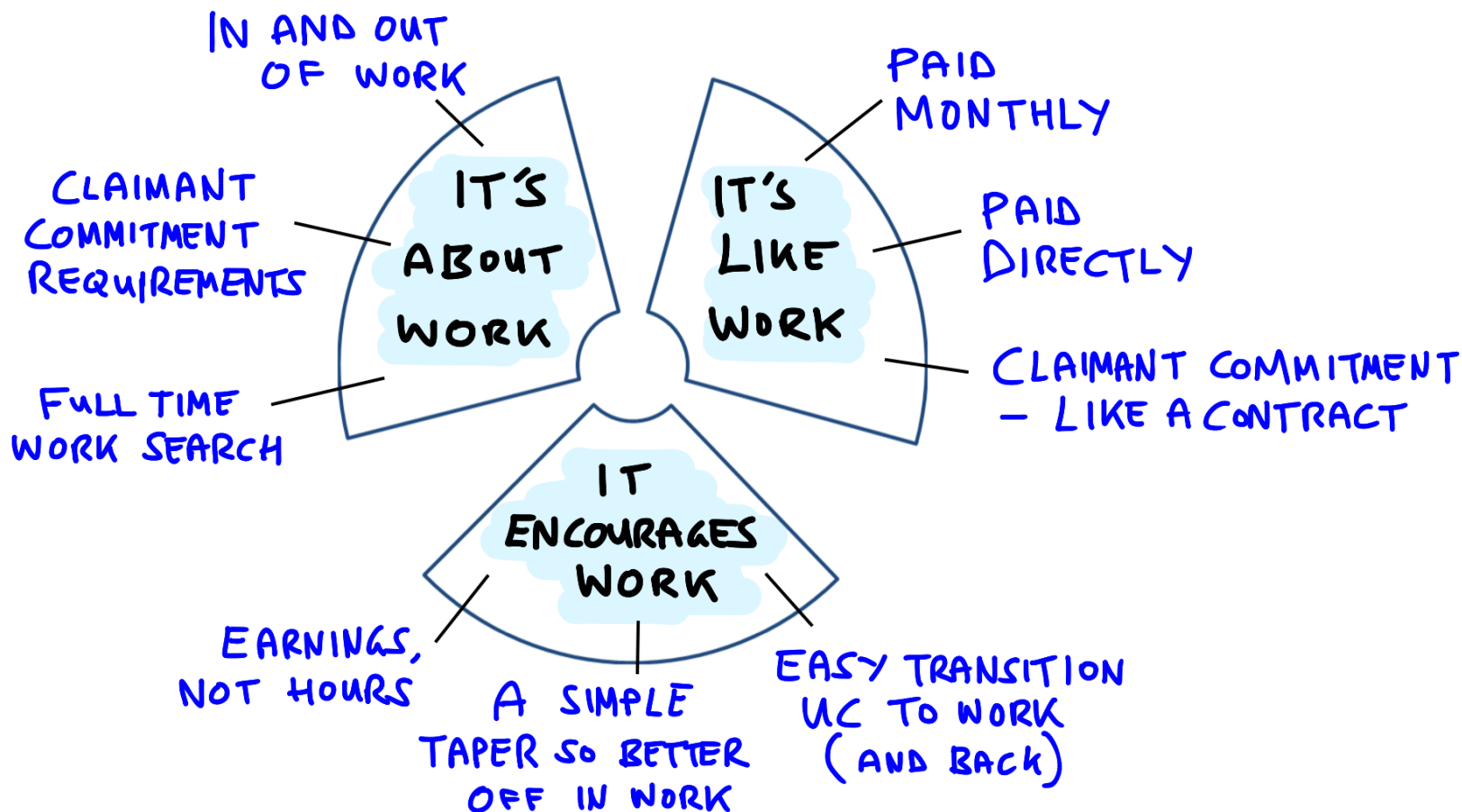
One organisation – DWP

Clear, on-line application

Can make changes on-line – impact is clear straight away

Can be claimed by all those who need support – will impact on 7m recipients when rolled out

# What is different about UC?

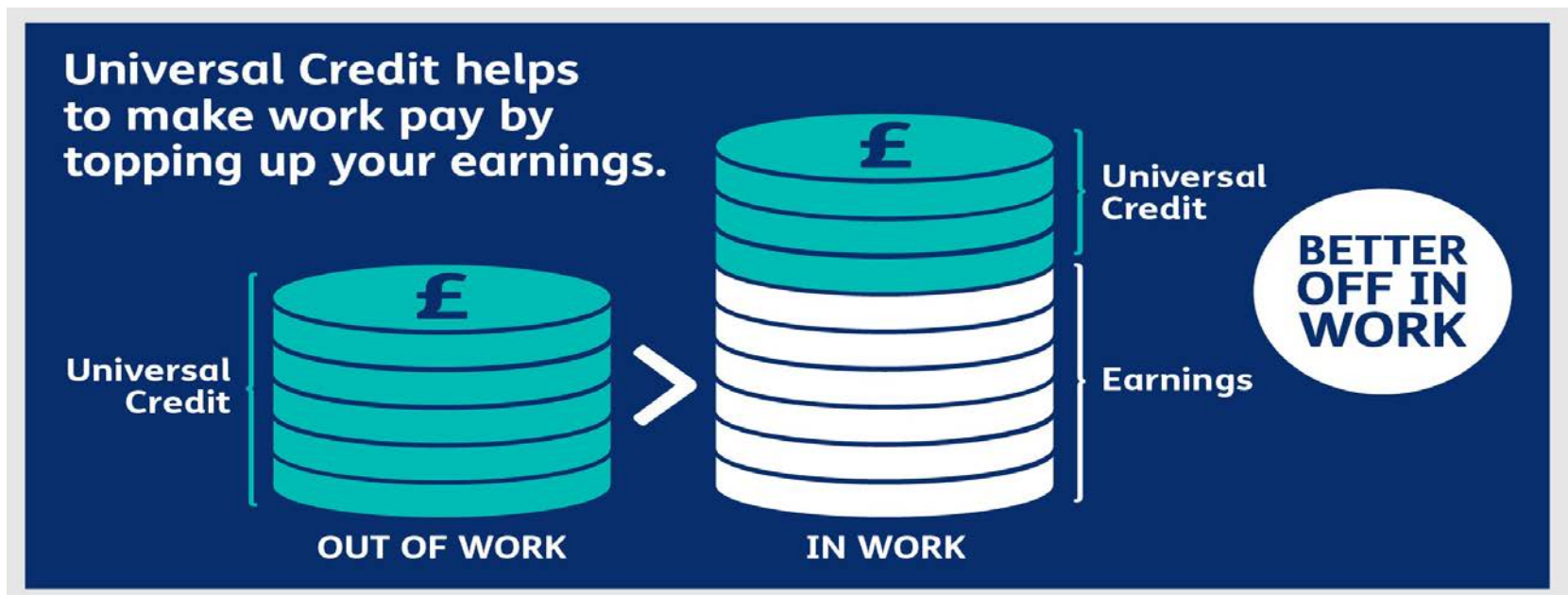


# Universal Credit - making work, and more work pay



Universal Credit helps to ensure people are better off in work than on benefits by:

- **Removing the limit** to the number of hours someone can work each week.
- Reducing a claimant's Universal Credit payment **gradually** as their earnings increase, so they won't lose all their benefits at once if they're on a low income.
- The Universal Credit **taper** means that financial support is withdrawn at a **consistent and predictable rate**, meaning claimants can **clearly understand** the advantages of work



# Supporting claimants with complex needs.



Assisted Digital Support

Personal Budgeting Support

Alternative Payment Arrangements

Advance payments

# Personal Budgeting Support



Support for claimants requiring budgeting advice, supporting UC claimants who might require assistance to budget appropriately

The UC Work Coach will discuss budgeting support with the claimant to provide an opportunity to discuss further financial guidance and support

Working with Local Authorities and organisations, such as Citizens Advice and the Money Advice Service, to signpost claimants in need of advice around budgeting and financial matters



# Alternative Payment Arrangements

**For a minority of claimants, alternative payment arrangements may be required; these might include -**

- paying the housing element directly to the landlord**
- making more frequent than monthly payments**
- splitting the payment within the household.**

**We will also have the option to make rent payments direct to the landlord if a claimant reaches a certain level of rent arrears.**



	<b>Jobcentre Postcodes to Go Live</b>
Currently Live	Musselburgh, Inverness, Kirkintilloch, Greenock & Port Glasgow, Dalkeith & Penicuik
JUNE 17	Alloa & Stirling
JULY 17	Dingwall, Fort William, Invergordon, Portree, Wick
OCT 17 *	Cumnock, Kilmarnock, Cambuslang, Rutherglen, East Kilbride, Hamilton & Lanark
NOV 17	Arbroath, Forfar, Montrose, Dundee, Irvine, Kilbirnie, Saltcoats
DEC 17	Cowdenbeath, Cupar, Dunfermline, Glenrothes, Kirkcaldy, Leven & St Andrews



## Difference between Live Service and Full service

### **LIVE SERVICE**

- Available in all Jobcentres in Scotland
- Gateway Criteria – mainly single, available for work, non owner occupiers
- Online application
- Claim managed by Telephone
- Claimant Commitment
- Regular face to face interviews
- 39,475 Claimants

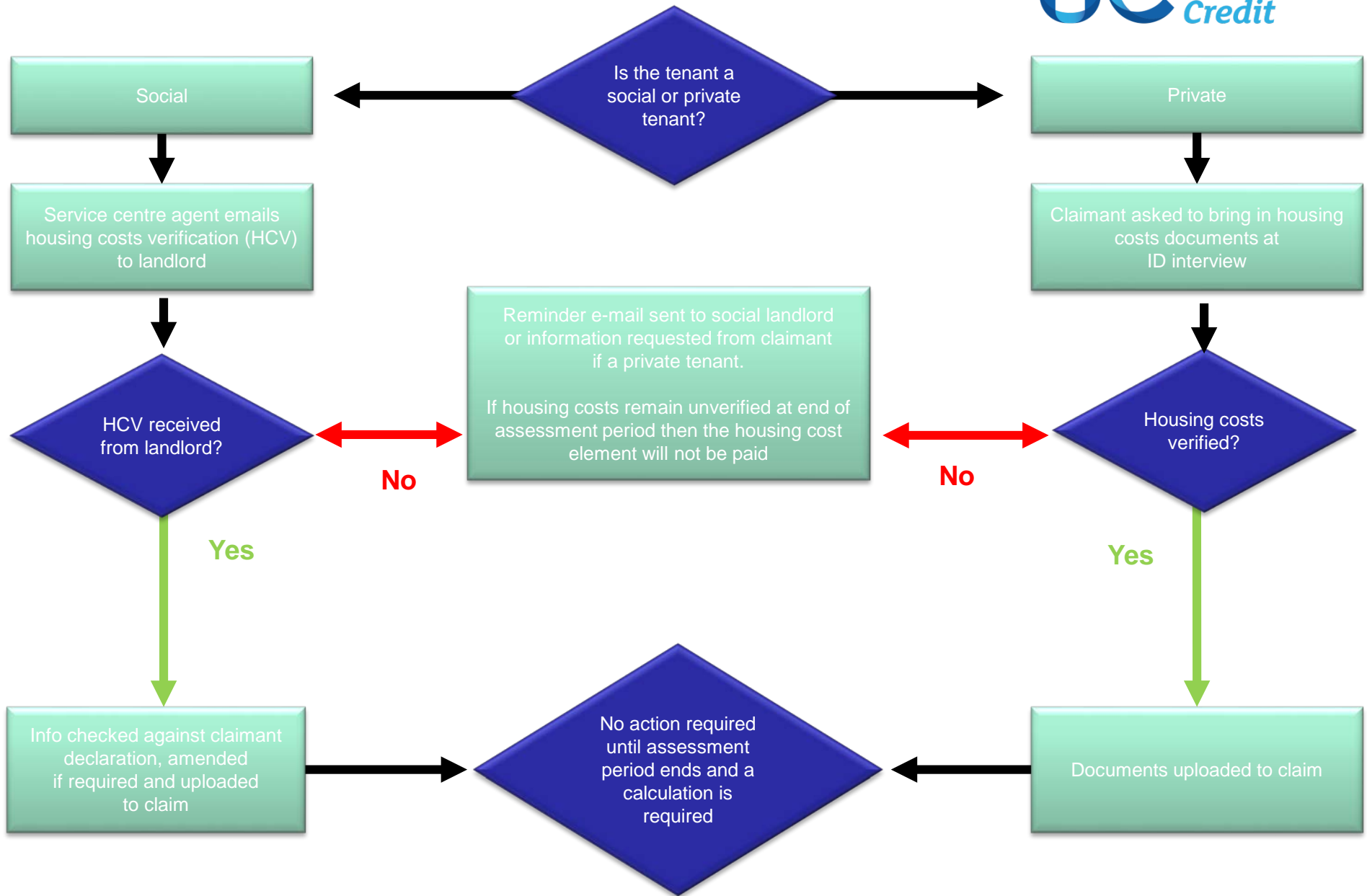
### **FULL SERVICE**

- Currently available in 7 Jobcentres in Scotland
- All claimant types (except those in Specified Supported Accommodation)
- Application made online
- Account maintained online
- Digital by default
- Claimant Commitment
- 11,740 Claimants (23% of total UC in Scotland but only 7 Jobcentres)

# Demo of Full Service



# Housing Cost verification



# QUESTIONS

