**What is Universal Credit?**

Universal Credit is being rolled out to replace six working age benefits. It is currently claimed by 1.1 million people, which will rise to 10 million or more by the end of rollout.

The benefits that will be replaced are:

* Income Based Jobseekers Allowance
* Income Based Employment Support Allowance
* Income Support
* Working Tax Credit
* Child Tax Credit
* Housing Benefit

From 24th October 2018 new claimants will have to apply for Universal Credit (UC) rather than any of these 6 benefits and anyone already on these benefits but whose circumstances change will have to move to UC as well.

People already in receipt of any of these benefits and whose circumstances do not change will not be moved onto UC now and possibly will not be affected for several years.

**Applying for Universal Credit**

The application process can be complicated. If you need help please see our page *Where to go for help.* We will be adding to this as we get more information so please look again if you can’t find what you need. If you don’t understand or can’t manage please ask for help.

**Problems with Universal Credit**

* Claims must be made online making it inaccessible to many people. *If this is going to make it impossible for you, ring the Department for Work and Pensions (DWP) Universal Credit Helpline on 0800 328 9344*
* Claimants can wait up to 6 weeks and sometimes longer for their first payment. *You can apply for an advance from the DWP*
* Rent is paid directly to the claimant not to your landlord and this can lead to rent arrears
* Payments go to one named member of the household, making women and children experiencing domestic violence more vulnerable. *If this applies to you, you can get advice from Solace Women’s Aid - ring 080 8802 5565 (Freephone) Mon-Fri 10am-4pm, Tuesday evenings 6-8pm*
* Claimants can be sanctioned for being late for an appointment or not looking for jobs. *If this happens to you, you can appeal the decision, first by asking for a mandatory reconsideration*
* Some people will be worse off and some children may lose their free school meal
* Some part-time disabled workers may be forced to look for full time or unsuitable work
* Up to 40% of UC payments can be deducted to repay debts

**Make sure you ask for support with this if you need it. Go to our page which tells you where you can go for help.**