



*The Help and Advice  
You Need!*

## WELFARE BENEFITS FACTSHEET

V1, 22/4/2020

# UNIVERSAL CREDIT—KEY FACTS

Universal Credit replaces six benefits:

Income based Job Seekers' Allowance  
Income based Employment and Support Allowance  
Income Support

Child Tax Credit  
Working Tax Credit  
Housing Benefit

If, as a result of the current situation — you have been furloughed, lost your job, are self-employed, but cannot currently work — then you can apply for Universal Credit.

However, Universal Credit is paid to **a household**, not an **individual**. This means that your partner's income will be taken into account, and if they were receiving any of the above benefits, then these will stop being paid, and instead paid as part of your joint Universal Credit claim.

### **CASE STUDY**

*You have been made redundant from your work, and your partner claims Child Benefit and Child Tax Credit for your two children. They also receive Income Support as your youngest child is 18 months old. You live in a three bedroom house which you rent from a Social Landlord.*

*On Universal Credit, your household will receive one monthly payment, which will include an amount for you as you have no income coming in, an amount equivalent to the Income Support and Child Tax Credit your partner was receiving, and also an amount to cover the rent on a two-bedroomed property, as you are now affected by the Bedroom Tax, and only given support to cover the rent of a two-bedroomed property. It is your responsibility to pay this rent to your landlord.*

*You may also be eligible for a Discretionary Housing Payment and/or Council Tax Support, but you need to apply for these separately.*

***You are taken on by another employer, and start working full-time again.***

*You cannot return to the benefits that you were previously receiving, ie, as a household you will still need to claim Universal Credit to cover the payments your partner would have received from Income Support and Child Tax Credit.*

*You will also need to keep claiming Universal Credit, if you are still eligible, and abide by the Claimant Commitment in order to receive the top-up for your rent. You will also have to apply every three months for a renewal of the DHP, if you are still entitled to it.*

It is worth noting that if you have been employed continuously for the past two years, and paid your National Insurance stamps, then you may be able to apply for New Style JSA, or ESA, if you are now too ill to work. This may be useful, as once you start receiving Universal Credit, **you or your partner cannot return to being paid the legacy benefits.**

**For more advice, contact us on 0151 662 0059  
(Tuesday and Wednesday—11 am—3 pm, and Thursday, 11 am—1 pm)  
or via email on [enquiries@liverpoolcommunityadvice.org.uk](mailto:enquiries@liverpoolcommunityadvice.org.uk)**