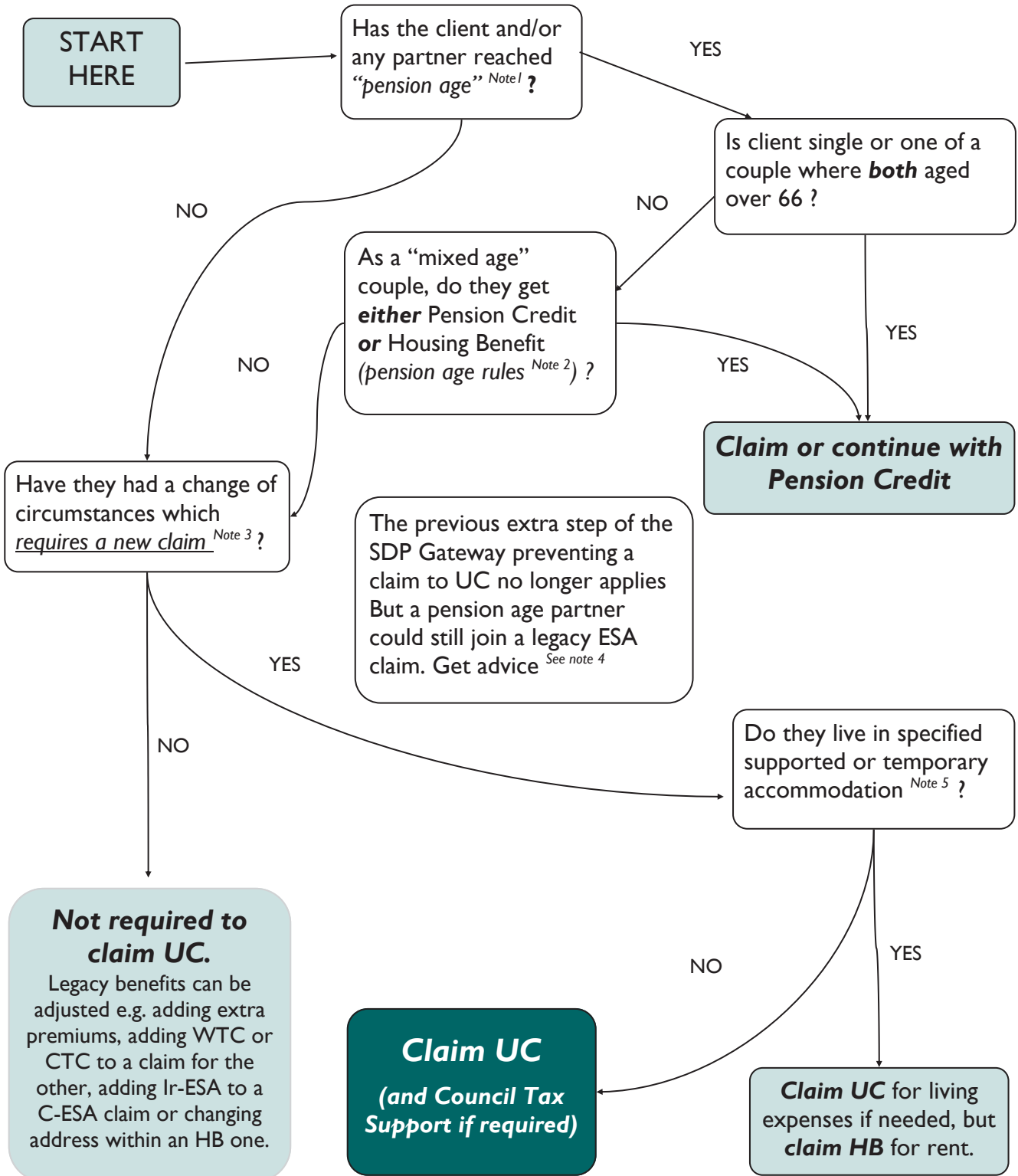


# Changes that trigger a claim for Universal Credit

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Please see Notes 1 to 5 on the back of this chart

## Notes for “ Changes that trigger a claim for UC chart” (see overleaf)

### Note 1: Pension Credit age

- ☞ Retirement Pension and Pension Credit age equalised at 65 in Nov 2018, then phased up to age 66 from October 2020.
- ☞ This common age remains at 66 **until** a new phased increase to age 67 occurs between 2026 and 2028

### Note 2: HB (pension age rules) and mixed age couples

HB is calculated under **either** pension age **or** working age rules. Most people using this chart will be looking at HB under “working age rules” and need not read this note any further. But it is more of an issue for mixed age couples:

- ☞ **until** 15th May 2019, mixed-age couples on PC came under HB “pension age rules”, regardless of which partner claimed and HB claims automatically switched from working age to pension age rules.
- ☞ “saving provisions” means that if receiving PC and HB (pension age rules) at 14th May 2019 - including any claims that were backdated to before that date - then if you come off one (e.g. PC) you can return to it, as long as you were still receiving the other (e.g. HB). If you **stop** receiving both - even for a day - you **cannot** go back to PC / HB “in pension age.”
- ☞ **from** 15th May 2019, HB claims no longer switch, so some may need to claim UC for help with rent.
- ☞ If one partner in a newly forming mixed age couple is on Income-related ESA a new pension age partner can join that claim, but they cannot switch from a single to couple HB claim as that requires a new claim with “legacy benefits”
- ☞ When they could make HB claims under the SDP Gateway, then it was a claim for HB under working age rules. This may have meant losses from capital and tariff income rules or lack of a pensioner premium, but not if passported through to HB by e.g. Ir-ESA, IS or Ib-JSA claim. But since 27th January 2021, new claims for these benefits are not possible.
- ☞ It is not yet clear if Bedroom Tax applies, so get advice

### Note 3: Changes that might require a new “legacy benefits” claim

Common examples - but **not** an exhaustive list - of changes needing a new claim that can trigger UC include:

- ☞ move from single to couple and vice versa for tax credits and Ib-JSA “joint claims”
- ☞ stopping paid work. And sometimes if starting not if getting CTC
- ☞ when moving into work switching between benefits on becoming unwell, a jobseeker, a carer or a lone parent but **always** get advice **before** a UC claim
- ☞ first child in a household, if **not** already on WTC
- ☞ moving to a new rented property in a different Local Authority area - but **not** within same one.

**Always** get advice **before** making a UC claim. See Newcastle tables in the 2<sup>nd</sup> UC chapter for further examples / details or click the link [here](#))

### Note 4: The SDP Gateway (until 27<sup>th</sup> January 2021)

The **SDP Gateway** stopped you claiming UC if you (and any partner) received a “severe disability premium” (SDP) within any legacy benefit **or** you received it within the last month and you still met the conditions for it.

- ☞ Instead, you could start a new claim for working age “legacy benefits”. It didn’t help mixed age couples to claim PC, but it allowed the younger partner to claim legacy benefits (with rates matching PC) rather than a big drop to UC rates
- ☞ This SDP Gateway restriction that blocked the way to big losses in UC stopped from 27<sup>th</sup> January 2021. Instead, those affected do now go onto UC, but will be the only group to receive an extra transitional element in a natural migration to UC. (but not for SDP within HB). This is meant to make up the difference to the old rate, but doesn’t quite; full protection still depends on a managed migration.. The element will start to be eroded and can be lost.
- ☞ It is still possible for a new partner (of any age and regardless of SDP) to join the claim of someone on old style Contributory / Income-related ESA, without needing to make a new claim. But HB would need a new claim. Get advice.

### Note 5: specified or temporary accommodation

- ☞ “Specified accommodation” is typically where rent includes a support charge e.g. foyer, night shelter, women’s refuge
- ☞ “Temporary accommodation” is where it is provided or arranged by LA under homelessness legislation.

At present, UC is not able to respond quickly enough to rent payments to enable these kinds of accommodation to remain financially viable. Claimant on UC for living costs will have their housing costs met by HB.