**UNIVERSAL CREDIT - November 2018**

**In my view:**

We need to campaign for legacy benefits to be paid until UC payments start - if UC cannot now be halted.

The budget announcements mostly don’t help anyone for several years, though if “managed” migration onto UC is halted, then it is new claimants (natural migration), currently around 100 a week in Camden, who we must worry about.

Camden is about two thirds migrated already except for households with more than two children, people on ESA, and with PIPs.

We need to campaign for benefits to be unfrozen, they weren’t enough in 2008 and they are definitely not enough now.

Proper arrangements are needed for safety netting people whose payments are delayed or who are sanctioned which means they are receiving no benefits.

And we need at least minimum wage for everyone and an end to zero hours contracts so that households are not on such low incomes they cannot afford to live.

Tax credits (paid from our taxes) benefit employers who can then pay workers too little.

**Universal credit - Camden briefing 12th Nov 18 (DJH notes)**

Universal credit has rolled out to a third of Camden claimants already, a further third in ten days and the final third on 5th Dec. The council has already been cut £160m and loses a further £40m over the next three years.

The council has developed a “dashboard” that predicts impact when figures are input. They will send out a report and updates, so I stand corrected if I have annotated the verbal presentation inaccurately this morning.  
  
Of the 18,000 households in Camden claiming benefits, a quarter will be better off, half the same & 24% worse off. Total benefit claimants are 25,927, of whom 4740 will be worse off.  
  
Of the 4,740 who will be worse off, 52% are in work, and half will be “badly worse off” which is losing more than £100 a month.  
1080 are self employed and after 12 months will be assumed to be receiving income of 16 hours x minimum wage irrespective of reality.  
1,600 have a disability.  
2,000 are Council tenants, 1,000 are already in rent arrears.  
2,300 households have children, half of these are lone parents.  
  
Now we know more about the chancellor’s budget work allowances, the dashboard will be updated: Just 420 will benefit, and they are working parents both single and couples. But they still receive less than pre-austerity as benefits are frozen despite increased cost of living and higher rents. Most of the proposed amelioration in the budget will not be implemented for several years.  
  
It has been found for 1,280 camden Residents already moved onto UC, 32% were in work. 445 were Council tenants and arrears increased for 70% (380) of them.  
  
90% of claims are made on mobile phones, but no detail is available as to how many have requested eg housing be paid to the landlord, or that couples receive their benefits separately which would help if one leaves for domestic violence.  
If childless households are evicted for rent arrears, the council has no duty to rehouse as they are “intentionally homeless”. (Camden have said they won’t evict for rent arrears caused by universal credit - people are instantly a month behind from the start.)

Managed migration is not being managed, but is the responsibility of the claimant who also suffers the sanctions and 5 weeks without income.  
Natural migration= Change of circumstances or new claims must be moved to UC.  
They need to claim housing benefit and Council tax relief in addition, as not all benefits are included.   
“Overpayment” is recovered at 40%, advance payments at 30% of the personal allowance element of UC.  
Not only must people claim online, but also must manage a work journal online, they must attend the job centre interview within 7 days or their application is closed/deleted.  
  
Applying is challenging, proving your identity, and having a bank account that is not overdrawn.

The citizens advice bureaux are funded by the local authority now, and nationally from April to provide support. Quality advice early will avoid problems and debt.

Amateur advice and people applying unassisted often results in wrong elements in their application that cannot be unpicked and/or result in further delay. So it’s important that people are supported from the outset by CAB session to check they have the plot.

(We could organise volunteers supporting IT skills, but with a CAB supervisor of the session eg at Kentish Town Library. Or as people use their smart phones, sessions with a CAB supervisor could be set up anywhere with good free internet, space and mobile phone charging.)

There is no clarity about timeframes, undated termination letters, closed claims.  
People coming off ESA due to change of circumstance are sanctioned as if available for work, but the job centres could ease conditionality (eg job applications required) for vulnerable clients. The DWP has created a hostile environment producing poor quality decisions, often overturned if appealed.  
  
We need the 5 weeks without income reduced/removed now, the proposal from the government is to reduce it to 3 weeks in two years time. No “legacy” benefits should be stopped until UC begins. AND We need the benefit freeze removed.  
  
There is no strategy besides debt for helping people through the 5 weeks, just Foodbanks and soup kitchens.  
  
Dorothea Hackman

