

# Universal Credit

## Factsheet for staff and partners

**The Department for Work and Pensions (DWP) began its rollout of Universal Credit in Islington on 9 November 2015. This factsheet provides information for Islington Council staff and our partners who work with unemployed and low waged people in Islington.**

### **What is Universal Credit?**

Universal Credit is a new benefit designed to support people who are on a low income or out of work. It will replace six existing benefits and aims to ensure that people are better off in work than on benefits.

- Claimants receive a single monthly payment paid into their bank account
- Money for rent is paid to claimants rather than to landlords
- Claimants are expected to make an application online and will need to be able to go online and use the Universal Jobmatch to look for work

### **What is happening in Islington?**

From 9 November 2015, Universal Credit will be rolled out in Islington. This will initially affect small numbers of new claimants who are:

- Single people out of work
- Eligible for Job Seeker's Allowance (JSA)
- Not applying for any other benefit including Housing Benefit

We have not yet received a timetable from the DWP detailing when further groups of claimants will be added to Universal Credit. The process of transferring people to Universal Credit is expected to take at least until 2017.

### **What should residents do?**

From 9 November, new JSA claimants should contact Job Centre Plus in the first instance ([www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)), or go online to check whether they can apply for Universal Credit ([www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)).

Residents should prepare for Universal Credit:

- Open a bank account which accepts electronic payments, if they don't already have one
- Find out where they can access the internet
- Improve their internet skills
- Sort out the best way to manage their money

There is lots of information on the Money Advice Service, gov.uk and Citizen's Advice Bureau websites.

## What is the Council doing?

From 9 November, the Council is providing some additional support to Universal Credit claimants who need it. Universal Credit claimants can go to the Islington Customer Centre if they need help to use a computer to make an online claim.

Citizen's Advice Bureau (CAB) will provide support on personal budgeting for Universal Credit claimants who are likely to struggle with managing monthly payments.

For these claimants, a personal budgeting support referral can only be made by a Job Centre Plus (JCP) employment coach. If you work with a Universal Credit claimant who may need this support, please advise them to speak with their JCP coach.

Personal budgeting support from Fit Money is still available for non-Universal Credit claimants and, if this is needed, a referral can be made through CAB at the Islington Customer Centre.

## What can you do?

You may work with residents who are on benefits that will be phased out under Universal Credit and who want more information or have concerns.

- **Reassure** residents – Universal Credit is being introduced in a gradual, staged way and claimants will receive information from DWP about when and how they will be affected.
- **Encourage** residents to prepare for Universal Credit and **support** them to do so if appropriate.
- **Signpost** residents to relevant information and services (see below).
- **Keep informed** – there is lots of information on the [gov.uk](https://www.gov.uk), [Money Advice Service](https://www.moneyadviceservice.org.uk) and [Citizen's Advice Bureau](https://www.citizensadvice.org.uk) websites. The Council is posting [updates on its website](#) about the local rollout of Universal Credit.

### Useful links

[www.moneyadviceservice.org.uk/universalcredit](https://www.moneyadviceservice.org.uk/universalcredit)

[www.gov.uk/universal-credit](https://www.gov.uk/universal-credit)

Job Centre Plus: [www.gov.uk/contact-jobcentre-plus](https://www.gov.uk/contact-jobcentre-plus)

[www.citizensadvice.org.uk/benefits/universal-credit](https://www.citizensadvice.org.uk/benefits/universal-credit)

[www.islington.gov.uk/universalcredit](https://www.islington.gov.uk/universalcredit)

### Islington services

Islington Customer Centre: 222 Upper Street, N1 1XR. Open Monday-Friday 9am-5pm (excluding Bank and public holidays)

Finding a job in Islington: [www.islington.gov.uk/findajob](https://www.islington.gov.uk/findajob)

Adult and Community Learning provides free training in computer skills for unemployed or low waged residents who receive benefits: [www.islington.gov.uk/acl](https://www.islington.gov.uk/acl)

Islington's libraries provide free computer and WiFi access: [www.islington.gov.uk/libraries](https://www.islington.gov.uk/libraries)

Advice and services for people who are struggling with money: [www.islington.gov.uk/moneyadvice](https://www.islington.gov.uk/moneyadvice)