



Universal Credit and Income Crisis

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7 day waiting period

- Some claimants have no entitlement to UC for the first 7 days of their claim
- Exceptions: victims of domestic violence, care leavers, benefit/tax credit claimants, terminally ill, recently in work, some young people, prisoners, UC newly single/newly a couple



6 weeks till first payment

UC is normally paid monthly, in arrears

Is paid into your account within 7 days of the last day of monthly assessment period

...7 waiting days before entitlement begins



Adverse change of circumstance during monthly assessment period

General rule: change takes effect from first day of monthly assessment period in which change occurs (or is expected to occur).

A change part-way through assessment period can be treated as having occurred on the first day of the period.



Sanctions

Failure to meet conditions in “claimant commitment” can result in sanction

Three levels: High, medium and low

Can apply for hardship payment if can't meet essential needs because of sanction



Repaying hardship payments

Repayment starts when sanction period ends

Award reduced in same way as though overpayment were being recovered

No repayment while working and earning above “earnings threshold”



What else?

- Rent arrears: tenants paying shortfall out of money needed for food, power and other essentials
- Delays in payment
- Debt: Income crisis leads to borrowing from doorstep and payday lenders



Social and other assistance

Advice and information

Short-term advance

Scottish Welfare Fund

Budgeting Advance

Social Services

Local/national/vocational charities



Gita gets advice

- 7 day waiting period wrongly applied (DV exception applies)
- Waiting period successfully challenged after advice given
- Short term advance awarded and Community Care Grant from Scottish Welfare Fund for furniture in new flat



Mrs Brown's Boys

Mrs Brown's sons have come back to live with her, so she needs a new washing machine, beds, bedding and clothing. She could apply for

- a UC budgeting advance
- a community care grant from the Scottish welfare fund
- help from the British Gas Energy Trust
- help from SSAFA (her ex husband is an ex-serviceman).

