

# **CHILD POVERTY ACTION GROUP**

## **Universal credit for disabled people and carers**

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[www.cpag.org.uk](http://www.cpag.org.uk)

# Elements of UC

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- A standard allowance
- An amount for responsibility for children or young people
- An amount for disabled children
- **An amount for ill/disabled adult**
- **An amount for caring**
- An amount for housing costs
- An amount for childcare costs

# Premiums, components and elements for disability and caring

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## **Current system (IS, income-based JSA, HB, income-related ESA)**

- Disability premium £31 (£44.20 couple rate)
- Severe disability premium £59.50
- Enhanced disability premium £15.15 (£21.75 couple rate)
- Carer premium £33.30
- Work-related activity component £28.45
- Support component £34.80

# Premiums, components and elements for disability and caring

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## **Universal credit**

- Limited capability for work element £123.62 per month (around £28.50pw)
- Limited capability for work-related activity element £303.66 per month (around £70pw)
- Carer element £144.70 per month (around £33.30pw)

# Eligibility for amounts for disability and/or caring

- Disability premiums mostly linked to level of DLA you are entitled to
- UC elements for disability linked to outcome of work capability assessment.....**WCA**
- Waiting period of three months before get UC disability element – some exceptions.....**see next slide**
- Carer element will be paid in UC even if earning over £100 per week

# Exceptions to waiting for 3 months

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## Can get a disability element straight away:

- If terminally ill
- If being transferred to UC and already getting a LCW or LCWRA
- If was getting a disability element in the past 6 months and UC stopped because of too much earnings.
- If was getting an element before the UC award stopped because claimant ceased to be/ or became a member of a couple for the purpose of the new award of UC.

# Claiming multiple elements in UC

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- You and any partner can qualify for one or other of the disability elements, **NOT one each**
- You cannot get a carer element if you already get an element for disability (and vice versa)
- You can get an element for disability and your partner can get a carer element (and vice versa)
- You and your partner can each get a carer element if you are carers for different people

# Transitional protection – moving onto UC

- If UC amount would be less than current benefits, you get a top-up payment when you are moved onto UC
- If you claim UC before the ‘managed move’ (because your circumstances change), no top-up payment is payable – for example
  - you are on ESA and move out of your parents’ home into your own rented flat – you cannot claim HB (after a certain date) so have to claim UC
  - you are on ESA pending appeal and your appeal is unsuccessful – you cannot claim JSA (after a certain date) so have to claim UC



# Conditionality and UC

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- Work-related requirements
  - No work-related requirements if limited capability for work-related activity
  - No work-related requirements if carer
  - Work preparation requirement if limited capability for work
  - Relaxation of work search/availability requirements in some cases for carer / disabled person who doesn't fit the rules above
- Getting UC after failing the work capability assessment

# Working and UC

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- ‘Work allowance’ (earnings disregard)
  - Higher amount if limited capability for work
  - Standard amount if carer
- + 65% taper on remaining earnings
- Limited capability for work/work-related activity element and working
  - Ok if earning under £430 per month
  - Ok if earning over this amount and get DLA/PIP
  - Ok if earning over this amount and already get limited capability for work/work-related activity element
  - Ok if earning over this amount and treated as having limited capability for work/work-related activity

# 16/17-year-olds and students

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## **Disabled**

- 16/17-year-old eligible if
  - limited capability for work
  - has submitted fit note and awaiting WCA
- Full-time student eligible if
  - Limited capability for work AND get DLA/PIP

## **Carer**

- 16/17-year-old eligible if
  - carer
- Full-time student not eligible

# CPAG Training

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CPAG's experience in the welfare rights field is unrivalled and this is reflected in the quality of our training. Our courses cover all aspects of welfare benefits, tax credits, the welfare rights system. We run a variety of courses throughout the year at venues across the UK, we currently are running training in London, Manchester, Birmingham, Newcastle, Liverpool and Cardiff.

Please keep an eye on our website as new training dates are added throughout the year - both in London and locations throughout the UK.

[www.cpag.org.uk/training](http://www.cpag.org.uk/training)

All of CPAGs courses can be delivered 'in-house' on a date and at a venue to suit you.

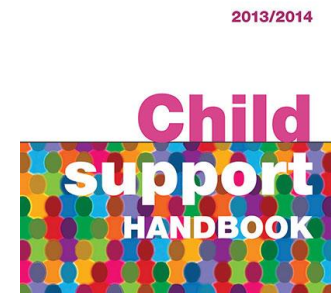
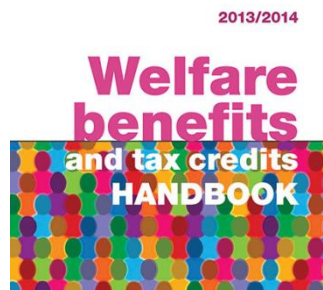
Providing a course in-house can be more cost effective - saving on time, travel and accommodation costs. We provide the expert tutor(s) and all training materials.

# CPAG Publications

CPAG publish books to help people at risk of poverty and their advisers. Our most popular titles include the *Welfare Benefits and Tax Credits Handbook*, *Debt Advice Handbook* and *Child Support Handbook*. We also publish social security and child support legislation with an expert commentary. We sell a selection of books published by other organisations, where we feel these would be particularly useful to our members and customers.

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# CPAG Advice Line

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CPAG advice line for advisers

**Tel: 020 7833 4627**

Mondays to Fridays

10am – 12pm

2pm - 4pm