

February 2019

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Free Benefits Newsletter

for professionals

Mixed Age Couples- Pension Credit & HB Claims Cut Off Date

Important- We have been advising of this future change and we finally have a date. From 15/5/2019, mixed-age couples will be excluded from entitlement to Pension Credit. Here's [the commencement order](#) and [government statement](#).

At present, and until that date, mixed aged couples can claim the more generous Pension Credit as long as the member of the couple above retirement age makes the claim. They can also claim Housing Benefit (without the Benefit Cap or the bedroom tax) rather than Universal Credit. There are no extra elements for being a pensioner under Universal Credit, making clients worse off.

Clients who claim either Pension Credit or Housing Benefit, before this date will remain on those benefits for as long as they are still entitled. They would also be able to claim the other benefit in the future as well.

Example of a typical couple who is affected by the change- one below and one above retirement age/ Pension Credit age (currently 65 and 1 month)-

age	age
60	70

AGE UK warn this could leave some couples £7,000 per year worse off. Advisers should consider looking out for clients who might be entitled and advise them to make a claim for Pension Credit/ Housing Benefit before 15/5/2019.

Book now for our **updated** [Introduction to Welfare Benefits 2019](#) course.

SDP and a New UC Gateway

Important- From 16 January 2019, [a new law](#) prevents new claims for claimants entitled to the SDP at the time of claiming or at some time in the month before. Legacy benefits would be claimed instead.

'No claim may be made for universal credit on or after 16th January 2019 by a single claimant who, or joint claimants either of whom—

(a) is, or has been within the past month, entitled to an award of an existing benefit that includes a severe disability premium; and
(b) in a case where the award ended during that month, has continued to satisfy the conditions for eligibility for a severe disability premium.'"

[Housing Benefit guidance](#) is useful to help understand this change.

2 Child Limit- 2 key changes

Important- From 1 February 2019, the government is-

1. removing the UC gateway that prevented claims for Universal Credit where a client has three or more children. And also-
2. not imposing planned restrictions on some claimants where their 3+ children were born pre 6/4/2017. This will allow the payment of child element in new claims to Universal Credit for all children born before 6 April 2017 (where entitlement exists).

Here's [the law](#) and [the guidance](#).

To understand the above changes -

Book now for our **updated** [An Overview of Universal Credit 2019](#), new [Universal Credit- the tricky parts 2019](#) courses.

Roll Out of Universal Credit 'Full' Service Completed

All areas of England and Wales should now be taking new claims for Universal Credit(end of 2018). This is termed natural migration and is prompted by a change of circumstance such that a client needs to (but can no longer) claim a legacy benefit- Income Support, Employment and Support Allowance(IR), Job Seekers Allowance(IB), both Tax Credits and Housing Benefit.

Remember that on the first page, we heard how those who have the SDP(and in the month before) will still be able to make new claims for legacy benefits. Those requiring help with rental housing costs in temporary or supported accommodation will still be able to make new claims for Housing Benefit.

Managed Migration, on the other hand, is where clients are invited to move over to Universal Credit. It is due to start for around 10,000 claimants later in the Summer as part of a trial. The Government forecast that all existing claimants will have been migrated over by the end of 2023.

Book now for our **updated [An Overview of Universal Credit 2019](#)**, new **[Universal Credit- the tricky parts2019](#)** and **updated [Universal Credit and Housing Costs 2019](#)** courses

200,000 Parents may miss out on State Pension

HMRC [has written](#) to the Treasury Committee about the risk for households where one parent does not work, due to childcare commitments, while the other parent works and is also the Child Benefit claimant.

Registering for Child Benefit builds up State Pension entitlement for parents of children under 12 who do not already pay National Insurance contributions (e.g. because they decide to stay at home to look after their children). If the parent doesn't register for Child Benefit, they may forgo their National Insurance credits, and therefore part of their future State Pension.

New data provided to the Treasury Committee by HMRC and published today for the first time estimates that of the 7.9 million households in the UK receiving Child Benefit, around three per cent – over 200,000 households – may not be benefitting from National Insurance credits because the Child Benefit is claimed by the higher earner in the household. **Book now** for our **updated [Introduction to Welfare Benefits 2019](#)** course.

Childcare and UC

'Universal credit claimants have to pay the considerable costs of childcare upfront, and then wait to be reimbursed. These upfront costs for childcare are not only a disincentive to work: for some universal credit claimants they will either make working unaffordable, or force them to take on debt in order to do so.' [Commons Select Committee](#)

PIP administrative exercise: progress on cases cleared

[The government is currently reviewing](#) over a million claims for PIP where it had to backtrack on changes relating to the issue of safety and also the issue of psychological distress.

- 'around 140,000 cases have been reviewed and cleared
- around 1,000 payments have been made to qualifying claimants
- the total amount of additional payments the department has paid out to qualifying claimants is around £5 million
- the average additional payment is around £4,500'

Benefit Rates Poster for 2019/ 2020

Click on the picture of the poster(to the right) to access the draft version of the 2019/2020 poster(applicable from April 2019).

To subscribe (and receive the free poster automatically when it is finalised in April)- [click here](#)

Book now for our **updated [Introduction to Welfare Benefits 2019](#)** course.

The poster is titled 'WEEKLY BENEFIT RATES 2019-20' and is divided into three main sections: 'STAGE 1: UNIVERSAL CREDIT RATES', 'STAGE 2: UNIVERSAL CREDIT RATES', and 'STAGE 3: MAXIMUM UNIVERSAL CREDIT RATES'. It lists various benefits such as Universal Credit, Housing Benefit, and Tax Credits, along with their respective rates and conditions. The poster also includes a section for 'THE BRIDGE GAP' and 'OTHER BENEFITS'. At the bottom, it mentions 'SOCIAL WELFARE TRAINING' and provides contact information.

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