

Coronavirus and Universal Credit

Universal Credit has been a lifeline for millions of people during the coronavirus (COVID-19) pandemic, but it doesn't always fit with the reality of people's lives. Those in irregular work can find themselves struggling to budget from month to month, whilst new claimants may experience hardship because of the 5 week waiting period for the first payment.

Since April 2020 our frontline advisers have helped **1,812** clients with **7,583** issues on Universal Credit, we have assisted with claims up to **£3,020,657**.

Claiming the right benefit from the beginning is essential and we advise anyone thinking of claiming benefits for the first time to contact us for a full benefit check before applying. Getting it right in the first instance can reduce hardship. Our Help to Claim Advisers are on hand to guide our clients through the Universal Credit process.



Breakdown of issues

Initial Claim for Universal Credit	41%
Housing Element within Universal Credit	15%
Earning Calculations for clients that are working	12%
Limited Capacity to work	10%
Standard Element within Universal Credit	9%
Other Universal Credit issues	13%



Case Study

Client was made redundant during the pandemic and made a claim for New Style Job seekers allowance following the guidance on Gov.uk. The claim was unsuccessful due to not having enough National Insurance contributions and they were unsure what financial help they could get.



How we helped

We completed a full benefit check for the client in addition to checking the accuracy of the National Insurance contributions made. Assistance was given in making a claim for Universal Credit which was successfully awarded.

Case Study

Client and her husband have severe health issues which affects their vision and speech. As a result of this they struggle making phone calls and needed assistance with an ongoing benefit claim. With support from a neighbour they approached us for assistance.



How we helped

We spoke to the DWP on the client's behalf and established that the claim was being processed and confirmed the payment date. We completed a full benefit check and gave assistance in making a claim for Personal Independent payments. We also assisted client with switching energy supplier to make further savings.

Case Study

Client was self-employed but unable to work due to coronavirus restrictions. He submitted a claim for Universal Credit which consequently stopped his Tax Credits. Client thought he would start work again so cancelled his Universal Credit claim resulting in him having no income.

How we helped

We completed a benefit check and advised the correct benefit was Universal Credit, as he was not able to reinstate his Tax Credits. We gave assistance in helping the client navigate the online claiming process.



Universal Credit Help to Claim: 0800 144 8 444

Lines open Monday to Friday, 8am to 6pm (freephone service)

We encourage people to seek advice early. The sooner they contact us the sooner we can help find solutions.

We are committed to working within the community to provide pro-active and long-term support for our clients.

Call our Adviceline on 0300 456 8390

Lines open Monday to Friday, 9am to 4pm.

(Calls charged as 01 & 02 numbers)