

Coronavirus and Universal Credit

Universal Credit is one of the biggest changes ever made to the benefits system. But while it may be working for many, there is a significant number of people who are having problems.

Since the outbreak of coronavirus (Covid-19), nearly 1 million people made Universal Credit claims in the last two weeks of March alone and currently there are over 5 million claimants.

It is now more important than ever that the benefits system - including Universal Credit - provides enough to live on and that people are paid quickly and efficiently.

Digital by default

Case Study

Client has recently had a stroke and his wife has poor eyesight. They have no access to the internet so had to make a claim for Universal Credit by telephone. They received an advanced payment, but have not received a notification letter to say if their application was successful.

How we helped

We took action to verify that the payments were correct, that the client was being paid their right entitlement to benefits. We empowered the client to understand how Universal Credit payments are processed.



Case Study

The client has made a telephone claim for Universal Credit because of his limited digital skills he couldn't do an online application. The client has struggled getting through to make his claim due to high volume of calls.

How we helped

The client struggled paying for food having to rely on food banks. He was late paying his rent and utility bills which meant he was in debt. We assisted the client to navigate out of this situation.



When applications for Universal Credit are refused

Case Study

Client is a EU-National and worked from 2016-2020 but his employer never registered his employment with HMRC. Universal Credit mandatory reconsideration failed because the DWP said he had not worked, so unable to claim as he has lost his worker's status. Client was able to prove he had worked as he had wage slips.

How we helped

We provided employment advice on raising a grievance. Advised he sent copies of his wage slips to HMRC and helped him out an appeal together for Universal Credit.

Case Study

Client is a EU-National that has worked in the UK since December 2019. When lockdown began he lost his job. Client's Universal Credit declined as the DWP said he failed the habitual residence test and was unable to return to his country due to travel restrictions at the time.

How we helped

We helped him with a Mandatory reconsideration that resulted in the client retaining his working status, so able to claim Universal Credit.

Work assessment period system flawed

Case Study

Client claims Universal Credit but has been turned down twice for an advanced payment because he was made recoucant the day after he submitted his Universal Credit application. The reason was the DWP included his redundancy payment in his assessment even though the payment would not be received until 3 months after being made redundant. Client has a partner and three children and no food.

How we helped

We are providing ongoing assistance so that the client can challenge this decision.



Case Study

Client is currently getting Universal Credit and Tax Credit payments at the same time. The Tax Credits should have stopped once Universal Credit started. Client says it's causing her great distress as she knows she is being overpaid but because her Universal Credit isn't being paid she has had to use her Tax Credits to pay for food. Client is aware she is now in debt and will have to pay it back.

How we helped

Our Money Advice team and advisors are helping the client to resolve this situation. If you find yourself in similar circumstances give us a call.



Figures from the National Statistics Office

- ▲ 5.5m people were on Universal Credit in June
- ▲ 2.3m are in the 'searching for work' group - more than double the number in February, there were 33k job vacancies April-June

At this challenging time our service is there to support the community. We have specialist services ready so people don't have to face this alone.

- Help to Claim Advisers
- Our Money Advice Team
- Building Better Opportunities Workers

We are just one call away

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)