

Experiences of Universal Credit Recipients and their Rights

Samantha Gallagher- Assistant
Manager and Welfare Rights
Specialist



Community
Advice
Fermanagh
helped me
find a way
forward

Free

Confidential

Community Advice Fermanagh

Providing free, impartial & confidential advice to the local community

- <https://communityadvicefermanagh.com/about-us/>

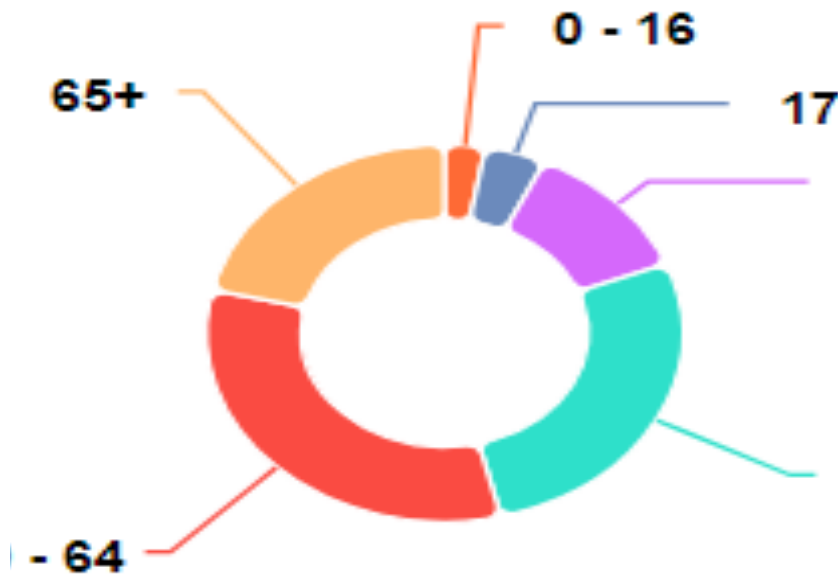




Age Profile of our service user May 2024

•0-16	43
•17-24	65
•25-34	190
•35-49	426
•50-64	509
•65+	334

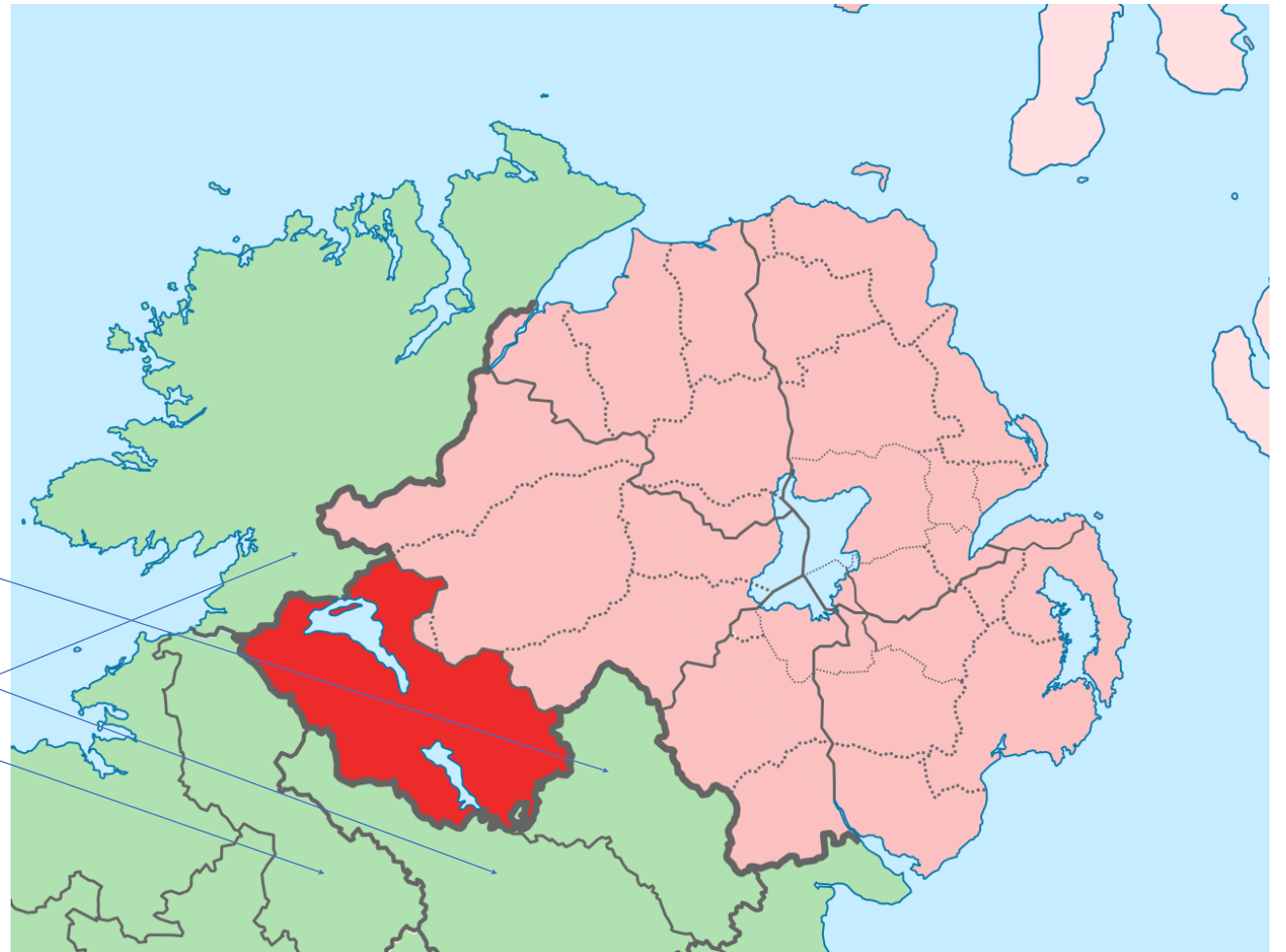
•TOTAL CLIENTS MAY 2024= 1567





The county borders:

- [County Tyrone](#) to the north-east,
- [County Monaghan](#) to the south-east,
- [County Cavan](#) to the south-west,
- [County Leitrim](#) to the west, and
- [County Donegal](#) to the north-west





Issues facing UC claimants:

WORK COACH:
"There is such a thing
as child care you
know"

Claimant "We
don't have
broadband in
our area"

WORK COACH "UC does
not care if you work every
hour on the farm, work
must pay and you are not
earning enough"

Claimant "I
have no
digital skills"

-
- 57 year old lady needed to apply to UC but struggled digitally both to apply and maintain the claim
 - Her daughter applied for the benefit and logged in once per week with her Mum to help support her claim. It was obvious from the journal that her daughter was the person maintaining claim
 - Daughter fell ill and hospitalised therefore unable to maintain claim thus claimant missed a To Do
 - Department emailed claimant but could not contact her in order to complete To Do and they closed her claim
 - Complaint lodged and successful outcome- benefit reinstated and apology



Most workers in Fermanagh are paid weekly
If a claimant has 5 weekly wage payments in
one UC assessment period, their UC will be
reduced the following month.

There is a real lack of understanding amongst
claimants on this

We are dealing with PEOPLE not just a National
Insurance Number

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Rural Outreach Clinic



COMMUNITY ADVICE Fermanagh

COMMUNITY ADVICE Fermanagh
'FORMERLY CITIZEN'S ADVICE'

**OUTREACH CLINIC -
KINAWLEY COMMUNITY CENTRE**

Come along on Wednesday the 28th of February
between 2-7pm to our free Outreach Clinic.

Get information on:

- Benefit Entitlement (e.g. PIP, ESA, Pensions, Universal Credit)
- The 'Move to UC'
- Cost of living payments
- Housing - e.g. rates relief
- Benefit appeals

*Due to the nature of the clinic, individuals will be seen
on order of arrival and there may be a waiting time.



Supported by the Public Health Agency through the Clear Project

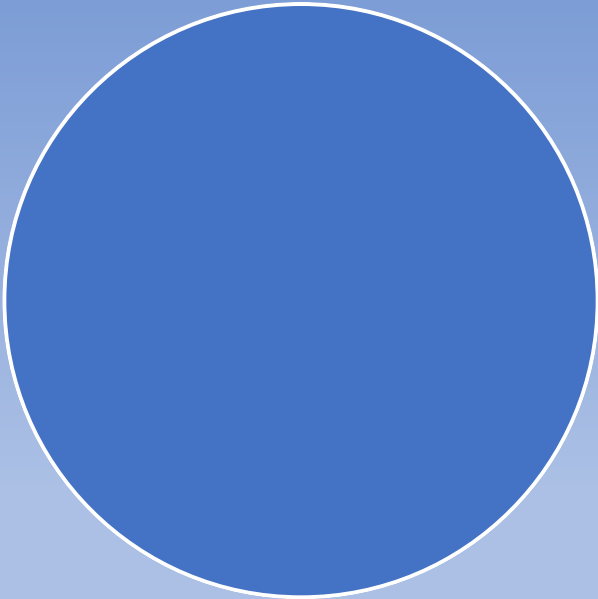


02866324334

- TOTAL NO of Benefit Entitlement Checks: 27
- TOTAL NO who were seeking advice on Move to UC: 25
- TOTAL NO who were self employed: 23
- TOTAL NO who did not have the digital skills to move to UC 8

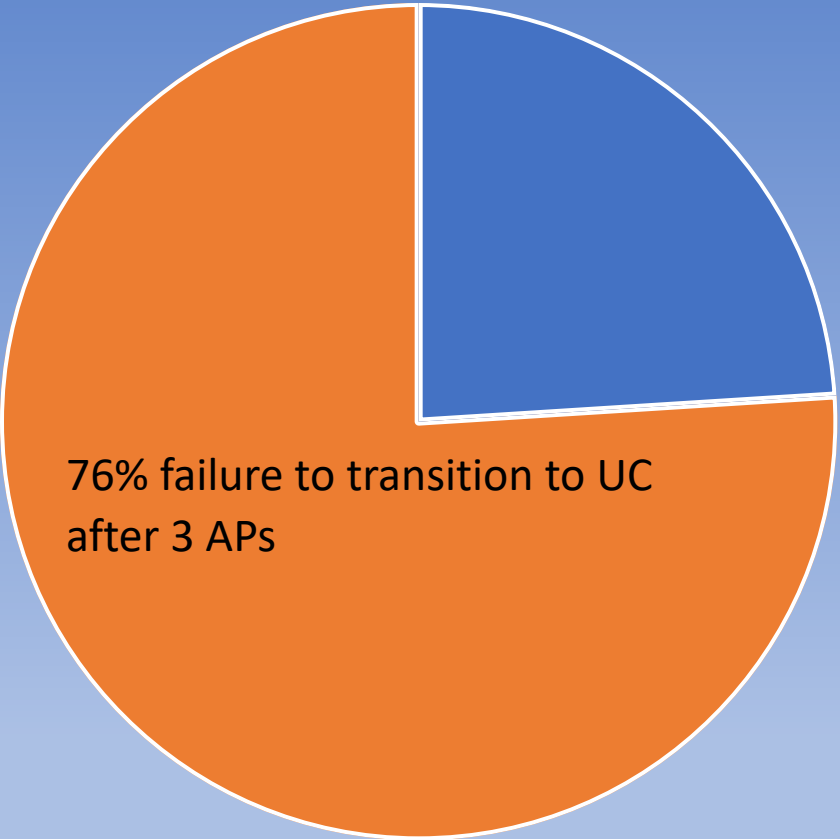
Out of 25 people
moving to UC in
February 2024:

How many received
Transitional Protection
Payment (TPP)?



TPP NO TPP

- How many are still on UC now?



Choose not to proceed with Move to UC
Did not survive more than 3 UC Aps

P. G. Maguire BSc FCA
Chartered Accountant

9 Church Street,
Enniskillen,
N. Ireland, BT74 7DW.
Telephone: (028) 6632 5104

Your Ref.: [REDACTED]

Date: 6 March 24

Dear [REDACTED]

Concerning your Working Tax Credits (TC for short)

- (1) Essentially Tax Credits are coming to an end permanently. I anticipate that you will get a letter from HMRC to that effect, in the next while, if you have not got that already. This has been flagged for many years now. Those have always been dealt with by HMRC. The required relating returns to HMRC have been very straightforward and, essentially have simply involved relaying annually to HMRC (by telephone call/other return) the taxable farming net profits and, gross wages for Teresa per your income tax returns. Because Tax Credits are coming to a complete end, that will not be an option in the future.
- (2) The UK Government has put in place a so called replacement for Tax Credits. It is called "Universal Credit." It is important to note the following differences: -
- a) Universal Credit is dealt with by the Department for Communities, not HMRC. The local office for Department for Communities is at Crown Buildings, Queen Elizabeth Road, Enniskillen BT74 7JD, Tel No: 0800 022.4250.
 - b) Universal Credit entitlements are computed differently to Tax Credits. Where the applicant is self employed, essentially the Government department involved will require monthly returns (as opposed to annual figures under Tax Credits returns). The second difference is that they will require the relating monthly returns to include figures for all business receipts for that month and, all business payments for that month and each and every month going forward from the date of the initial application, for those, if you choose to go down that road. They will also require monthly details of all other income sources such as State Pensions, wages and so on. Next, they will want those figures within 14 days of the end of each month involved. Next, their preferred position is that they want those figures to be submitted to them on line each month. However, there might be scope to relay those figures to the local Department for Communities office at the Crown Buildings, Enniskillen who might agree to upload them for you. We simply do not know at this stage if that is possible. Anyway, on reflection, you may or may not choose to go down that road of applying for Universal Credit. Were you to apply for Universal Credit, you would certainly become ineligible thereafter after the initial year.
- (3) Basically, if you wish to enquire further into this whole matter of Universal Credit, we advise you to contact: -

Community Advice Fermanagh at
Fermanagh House
Broadmeadow Place
Enniskillen
BT74 7HR
Tel No: (028) 66324334.

Regulated by the Institute of

- (4) Should you be interested in Universal Credit, and by way of introduction (only), we enclose a copy of pages from one of our reference books which in broad terms refers to the UK, whereas the NI Assembly, have in effect, made some relating changes thereto which would apply to Northern Ireland applicants.
- (5) Kindly note that, in any event, the entitlement rules after approximately one year of receiving Universal Credit require you to take account of the minimum income floor and so on, which can be very impactful on relating entitlements and, as explained per point (2) b) as above, you simply would not in any event be eligible for Universal Credit after one year on several grounds in your case.

Yours faithfully

[REDACTED]
P G MAGUIRE

Encs



B&B
B&B

NOTICE
The following notice is hereby given that the above named premises are to be used for the purpose of a business and are not to be used for any other purpose.



- If you pay for childcare
- As well as the monthly standard allowance, you may get more money (the childcare element) if you are employed or self-employed and have to pay for childcare.
- Universal Credit can pay up to 85 per cent of your childcare costs.
- Childcare costs will be included in your Universal Credit payments after you have paid the childcare provider/s and reported the amount you have paid
- If paying upfront for registered childcare is preventing you from starting work, help may be available.

Social Security should allow for equal access and people should always have enough income through work and/or social security to be able to get the essentials with

Thank you

