Stake your claim for universal credit

Many nurses and healthcare assistants may not be receiving the financial support they are entitled to

By Claire Cannings

As the roll-out of the government’s new universal credit gathers pace, many nurses and healthcare assistants remain unaware they are eligible to receive financial support. Many more will be missing out if they wait until after the launch to put in a claim.

Universal credit, a monthly payment for people in or out of work, merges together six of the current tax credits and benefits. For most people in work, the main change is that universal credit replaces working tax credit, child tax credit and housing benefit.

There is no set number of hours you can or need to work to claim universal credit. Instead, as your earnings rise, the amount paid will reduce. There will be a longer wait to receive the money after making a claim, but this could be good news if your monthly working hours vary due to agency work or overtime. As universal credit is paid on live monthly income, there is less chance of underpayment.

Making the switch

A new digital service will be rolled out in certain areas from October. After that most new claimants, or those whose circumstances change, triggering a new claim, will be assessed using the universal credit criteria. The government aims to switch all current claimants over by 2019.

If you do not already claim tax credits, you should check your eligibility. Many RCN members tell us they are either unaware they qualify as a single person working 30 hours a week, or are parents reluctant to engage with the system after a previous negative experience with HM Revenue and Customs.

Winners and losers

As with most changes like this, there will be financial winners and losers. The government predicts about 2.8 million households will receive on average £1,644 less a year. Conversely, an estimated 1.9 million households will be at least £1,200 a year better off. As an example, if your household income is £20,000 and you have two children you could be eligible for £5,330.

Transitional payments for people who may be worse off will only be available to those already receiving tax credits when the switch occurs, so it is important to find out what you are entitled to and apply now.

32% of potential working tax credit claimants and 13% of potential child tax credit claimants did not apply for these payments in 2013-2014, according to HMRC estimates.

To check your eligibility go to entitledto.co.uk/benefits-calculator

Call the RCN member support team via RCN Direct on 0345 772 6100 or go to www.rcn.org.uk/get-help

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