

Universal credit

Wokingham will soon be part of the Universal credit system, as its phased introduction comes to us. The system comes to the Reading office in December and to the Bracknell office probably in February next year. So far the rollout around the country has not produced too many difficult cases. The government I am assured is monitoring responses very carefully and is willing to amend where there are problems in the system.

There has been active debate recently about the time it takes for someone to get their first benefit after applying. It is true that it can take up to six weeks from the first application. The benefit is paid monthly in arrears, and it is the full amount of state support for those who rely on it. This would be unacceptable for people who are out of work and have no other income or savings without a system of advances.

To deal with this the government makes available advances or loans to cover the period before the first benefit payment is received. Anyone who is out of money and applying for Universal credit should apply for such an advance which can be paid promptly. The advance is repayable with no interest charge over the following months when the individual is in receipt of the benefit following assessment. The benefit paid covers the assessment period of four weeks and any waiting period after assessment, which is paid in arrears. There is a possible seven waiting days before assessment.

The government is looking at whether the assessment and waiting period can be reduced. The reason it is relatively long is the complexity of the calculation and the need for evidence of circumstances, as the benefit covers housing, unemployment, family needs and any disability. It replaces a number of benefits with their own forms and application systems. Any reduction in time taken would be welcome, but the calculation needs to be done accurately based on good information to be fair to everyone.

I am of course willing to take up any application that is causing problems when the system is introduced locally, as I do not wish to see anyone without money to buy their food and cover their basic living costs whilst awaiting the outcome of the application.