

Submission from CRISIS on the Universal Credit Regulations

Whilst we support the principle of Universal Credit, we have significant concerns around some of the detail of how the new system will work and believe that these will cause real problems and hardship and prevent UC from adequately responding to the needs of all those who require it.

There are four particular issues over which we have concerns:

- **Non Dependent deductions:** Households with a non-dependant aged over 21 will face a deduction of nearly £800/year from their housing support (with only a limited number of exemptions). Currently households with a non-dependent who is under 25 and out of work are exempt (in recognition of the fact that the young person is less able to contribute towards housing costs due a lower benefit level). We are concerned that this change will penalise young people and their families, lead to family break down and an increase in youth homelessness, particularly at a time of high youth unemployment.
- **Loss of protection of housing support for households who have been recently bereaved or where the main earner is made redundant.** We are concerned that this could put people's homes at risk at a time when they focused on seeking new employment or when they are facing great stress and upheaval.
- **Monthly payments** could cause problems for vulnerable claimants who are used to receiving benefits fortnightly and may struggle to manage their finances over this long a period of time. There is also still only very limited information as to how direct housing support payments to landlords will work for vulnerable claimants.

Backdating of benefit payments will only be allowed in limited circumstances and only up to a maximum of a month. We believe this will cause problems for vulnerable people who have legitimate reasons for not having made a claim at the point when they first became entitled who will now miss out on payments they would have received under the current system.

www.crisis.org.uk