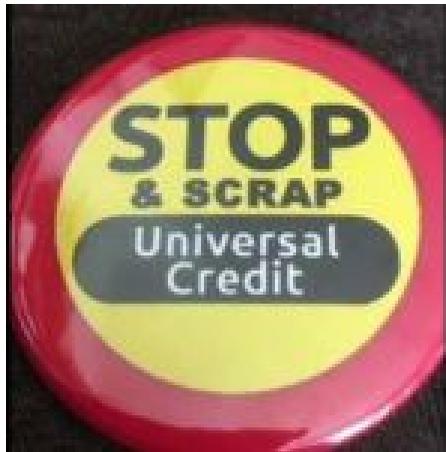


UNIVERSAL
CREDIT
IS UNIVERSALLY
CRAP



#StopandScrap Universal Credit

Edinburgh Coalition Against Poverty opposes Universal Credit which comes into “Full Service” in Edinburgh on 28 November 2018. Universal Credit attacks claimants and the working class as a whole. We must resist and make UC unworkable.

Universal Credit (UC) is a means-tested benefit for all of working age – it means an increasing tougher set of conditions applied to those who are unemployed, and in low paid work. Affecting around 7 million households, UC is intended to replace child tax credit, housing benefit, income support, income-based jobseeker’s allowance and employment and support allowance, and working tax credit.

At this stage UC Full Service is for new claimants and if you are already on one of these benefits you shouldn't need to change to UC till 2019 or even later (if the DWP say you have to switch to UC, seek support). UC is mainly managed online making it harder for those who are disabled or lack access to a computer, and also making it harder to resist.

The majority of claimants are worse off under UC. Major cuts include more sanctions, new sanction threats for people in part-time work, no more disability premiums and cuts to child disability payments. No-one on UC is allowed a holiday. Hardship loans are repayable. Applying is so complicated that 1 in 5 claims fail. UC is a mess with IT failures, unclear rules, understaffing, and undertraining.

Once on Universal Credit, you stay on Universal Credit when moving in and out of work unless you earn over a fixed limit. Although the UK Government claims that UC ‘makes work pay’, if you get extra work you will still lose 63p for every

pound earned. Claimants have to wait at least 3 - 5 weeks for the first payment as UC is paid monthly in arrears.

UC will apply to those in work. To qualify for Working Tax Credit you have to work over a fixed number of hours a week. You get Universal Credit however many hours you work (so long as you are not earning above the limit); but if you are earning less than what you would get for your expected minimum number of hours – generally 35 unless you have caring responsibilities or are sick or disabled – you will be under similar pressures to find more or better paid work as people who are unemployed. This means that low paid part-time workers can be sanctioned too hitting hardest those with care responsibilities or those with disabilities.

The cost of Universal Credit has risen to £15.8 billion. Where UC has been rolled out hardship has been the result. East Lothian already has UC Full Service - here we can see that those on UC are far more likely to be in rent arrears and so at risk of homelessness. A report in the East Lothian Courier reveals only 30% are in Rent arrears for council housing in the area, while the figure jumps up to 72% for those on UC. The East Lothian Food Bank reports monthly parcels up 25% with changes to benefits and delays in benefits payment two of the most common reasons for foodbank use.

UC is an attack on women. One UC payment per household means women are more dependent on men, impacting survivors of domestic violence. Women will only be able to claim for a 3rd child if they can prove they were raped and will be required to explain the details of their rape to the DWP through a third party who will essentially be judging whether rape took place. Tory MSP Ruth Davidson

defends this policy which has been criticised by The Royal College of Nursing Scotland who say they "do not believe it is appropriate for a nurse or a midwife to arbitrate if a woman's claim is consistent with rape". Until 31.1.19, families with 3 or more children claim on the old Tax Credit system.

UC attacks migrants, removing some benefits rights existing under JSA. **UC attacks the sick and disabled**, cutting disability premiums and cutting some rights to automatic exemption from job search requirements. But in both cases the DWP often go break the law to illegally cut rights and benefits – if affected, seek solidarity from ECAP to win back your benefits and rights. **UC involves workfare**, especially for 18-21 year olds, contact us if threatened. ECAP pledges direct action against any employers involved.

We need to support each other – you can be accompanied at all benefits appointments - and organise to make oppressive measures like Universal Credit unworkable. UC reduces important rights and if isolated, claimants can be bullied. But if we join together we can defend each other and win victories like overturning sanctions and benefits cuts, and – despite UC – still insist on important rights. ECAP has won many such victories and with UC we need to step up our resistance to make its oppressive measures unworkable.

**ECAP doesn't argue that UC should be reformed.
Universal Credit needs to be scrapped!!!!**

EDINBURGH COALITION AGAINST POVERTY

edinburghagainstopoverty.org.uk ecap@lists.riseup.net Twitter/Facebook
Drop-in support sessions at ACE, 17 West Montgomery Place EH7 5HA -
Tuesdays 12-3pm (closed Xmas-New Year, see website for dates)

Disabled People Against Cuts www.dpac.uk.net

More UC info http://edinburghagainstopoverty.org.uk/?page_id=625

<https://scottishunemployedworkers.net/universal-credit/>

(Published 25.11.2018)