

MONEY MATTERS

A Welfare and Benefits blog
by Chris Saxon



There are some people who may be better off switching to Universal Credit and may wish to do so without having to be forced to, speaking to an adviser can help determine whether this is the case.

Example:

Claimant is receiving ESA and Housing Benefit, her adult son has recently got his first job and earns **£350 per week** before tax, this results in **£93.40 per week** being deducted from her Housing Benefit due to the rules around non dependant deductions, this is almost the entire amount of this persons Housing Benefit.

This means the mother has to ask her son to make a sizeable contribution to the rent from his income which he may not be willing to.

One option she has is to switch over to Universal Credit, which has different rules for non dependant deductions.

Here, the non dependant deduction is a flat rate of **£85.73 per month**, as oppose to Housing Benefit which has a sliding scale depending on the income of the non dependant - with **£18.10 per week** on the low end, and **£116.75 per week** at the high end.

