

New Government

4 UC Changes-Government Could Make

Pension Age Clients-Closure of Tax Credits-Guidance

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New Government

Following the 4/7/2024 election victory of the Labour Party, a new Secretary of State for Work and Pensions has been appointed-

[Click here](#) for information about Liz Kendall. She has held shadow minister posts since 2010.

What are Labour proposing around Benefit changes?

Early days, so we have looked at their [manifesto 'Change'](#)-

We don't have a lot of detail.

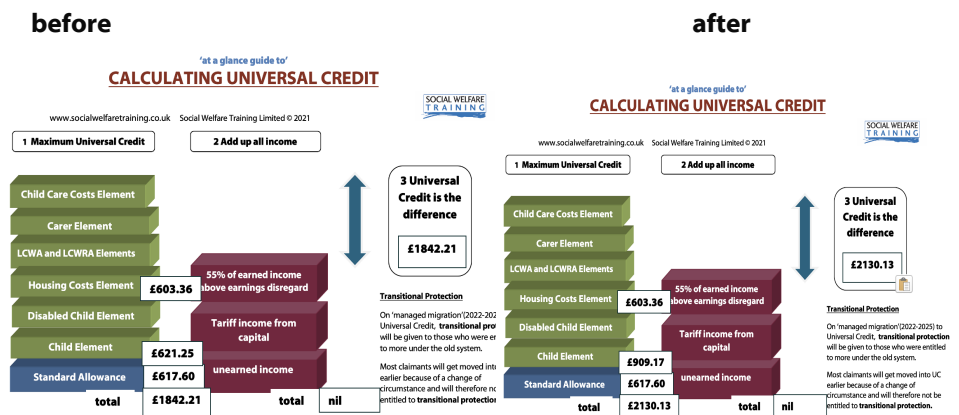
- Review Universal Credit to make work pay and tackle poverty.
- Develop an ambitious strategy to reduce child poverty.
- Keep the triple lock for the state pension.
- national jobs and careers service.-Bringing Jobcentre Plus and the National Careers Service
- Reforming/ replacing the work capability assessment.
- start working without the fear of an immediate benefit reassessment if it does not work out
- local areas plans to support more disabled people and those with health conditions into work.

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4 UC Changes-Government Could Make

We've looked at possible change in Universal Credit

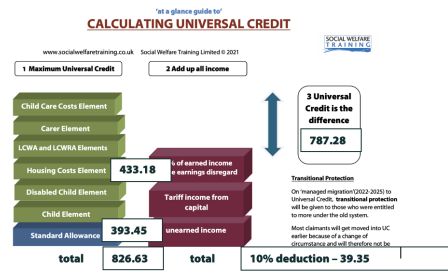
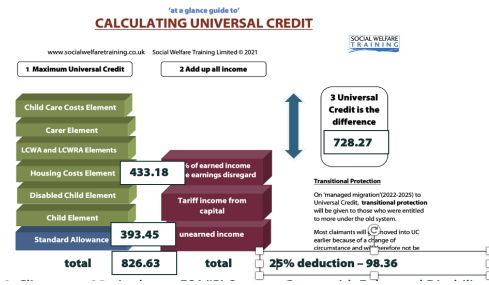
1. **reduce child poverty**- scrap the two child limit- example a couple with 3 children- note for some this would also need a change in the Benefit cap



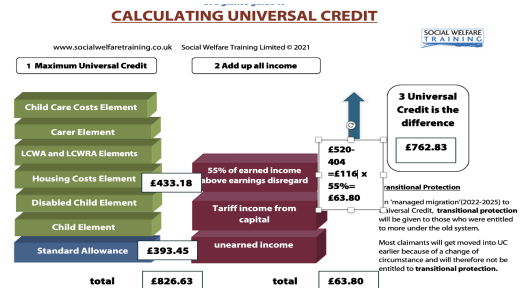
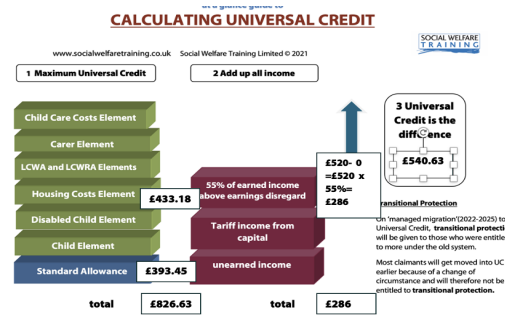
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2. reduce destitution- reduce the maximum deduction rates from 25% to 10% of standard allowance
 other ideas- make the advance payments when migrating to UC non repayable, write off Benefit debts where official error has contributed (especially for tax credits).

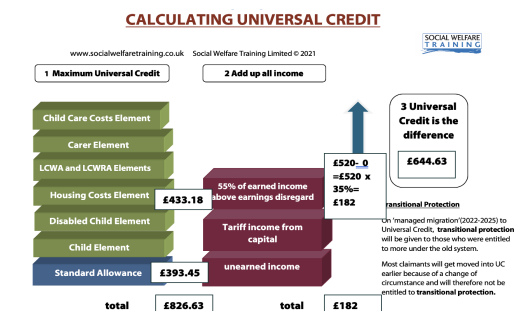
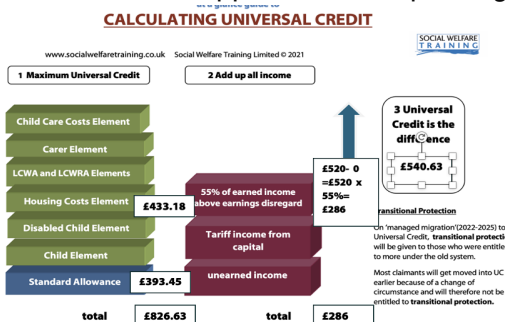
Example single person, without children currently repaying the maximum 25% standard allowance
before **after**



3. incentivise work- reintroduce work allowances (work allowances are used for those with children or who have limited capability for work). Example single person, work seeker, without children (work allowance £404 pm)
before **after**



4. incentivise work- reduce the earnings taper from 55% to 35% (UC is reduced currently by 55% of net earnings) above a work allowances (if applicable). Example- single person, work seeker, without children
before **after**



Pension Age Clients-Closure of Tax Credits- Guidance

The [law here](#) and [here](#) changed on 8/6/2024 with regard to closure of tax credit claims for pension age claimants. The government has issued two pieces of guidance to help interpret the new law- [ADM Memo 5/24](#) and [DMG Memo 4/24](#). Those on Pension Credit will stay with that benefit. It mostly concerns mixed age couples on tax credits who will move over to UC by managed migration by 6/4/2025 (when the tax credit service is due to close). They can't claim Pension Credit until both members of a couple are above retirement age (66). There is lots of detail there.

This includes those who are above pension age (single or both members of a couple) and on Tax credits. They could be assessed for Universal Credit with a transitional element on migration. The UC claim may be payable until the transitional element runs out or the year £16k capital disregard runs out.

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