

# If Universal Credit was really universal it would ensur...

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[Universal Credit](#) is, supposedly, on its way. I admit I think the chance that it will work is remote. Fan that I am of IT, this feels like a step too far, too fast to deliver. I'm not alone in worrying about the impact of potential failure.

But let's leave the technical problems aside for a minute. This Universal Credit is meant to replace the following payments:

- \* income-based Jobseeker's Allowance
- \* income-related Employment and Support Allowance
- \* Income Support
- \* Child Tax Credits
- \* Working Tax Credits
- \* Housing Benefit.

Well if it did it should in the process ensure that it delivers a higher take up rate for these benefits. At present these are low, no doubt because of the complexity of the many benefits, and the difficulty of applying for many people who find all bureaucracy hard to handle. The result is, [as the DWP estimate](#), that up to £12.3 billion a year is not being claimed in benefits now by people who are entitled to receive them.

Will Universal Credit reduce that gap? I can't see how, especially when access to the credit is dependent on making on an line application which far too many who have entitlement to receive it will not be able to do so.

I spend a lot of time talking about the tax gap, but this benefits gap is as worrying and like the tax gap, I fear nothing is really being done to solve it.