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# **Selfserv Credit Credit Improvement Guide**

**Kathleen Armour** 

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for consultation include i a universal credit whereby elements of the current income related and tax credit systems are combined bringing out of work and in work support together in a single system and supplement household earnings through credit payments ii a single unified taper would retain a set of benefits with a reformed delivery system whereby withdrawal would be through a taper applied to overall benefit eligibility as income increased and ii a single working age benefit which would give all working age claimants the same level of replacement income regardless of whether they were jobseekers lone parents sick or disabled The Government is also looking at how to use smart automation to deliver support without the wasteful bureaucratic delays to payment that make the move into work more stressful than necessary

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