

Universal Credit



Extra money if you're on a low income and you or your partner are under State Pension age



What is Universal Credit?

Universal Credit is a means-tested, non-taxable benefit to cover basic living expenses. There are different elements payable depending on your circumstances, such as if you have children or if you're a carer.

Universal Credit is replacing six other means-tested benefits, known as 'legacy benefits':

- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- working age Housing Benefit (HB)
- Income Support (IS)
- Child Tax Credit (CTC)
- Working Tax Credit (WTC).

Most people are no longer able to make a new claim for a legacy benefit and must claim Universal Credit instead.



This symbol indicates where information differs for Wales and Northern Ireland.

How much is it worth?

Your payment is made up of a standard monthly allowance and any other additional elements that you're eligible for (these elements are outlined on pages 4-5).

The standard allowance amounts depend on your age and whether you're single or a couple:

- Single (25 or over) – **£368.74**
- Couple (joint claimants, one or both 25 or over) – **£578.82**

Go to www.gov.uk/universal-credit/what-youll-get for the other elements of Universal Credit. For rates in Northern Ireland, go to www.nidirect.gov.uk/campaigns/universal-credit.

Can I claim it?

You can claim Universal Credit if you:

- have a low income and savings of £16,000 or less
- haven't reached State Pension age
- satisfy residence and presence conditions
- aren't in education
- accept a **claimant commitment**.



A **claimant commitment** outlines what you'll need to do to keep receiving Universal Credit. It's based on individual circumstances. There's more information about this on pages 8-9.

If you're a couple, at least one of you must be below State Pension age to claim Universal Credit. If you're both above State Pension age, then you're not eligible for Universal Credit, but you might be able to claim Pension Credit and Housing Benefit.

Elements of Universal Credit

The amount of Universal Credit you're paid depends on which elements you're entitled to. The standard element is always included – other elements depend on your circumstances. Any income or capital (including earnings, pensions and other regular payments) may also affect what you're paid.



Standard element

Based on whether you're single or a couple.



Carer element

If you care for someone for at least 35 hours per week and they receive a qualifying disability benefit, you won't have to look for other work. You don't need to claim Carer's Allowance or live with the person you care for to qualify.



Housing costs element

If you need help paying your rent and other costs. This isn't automatically paid to your landlord in England and Wales, but it is in Northern Ireland.



Work capability element

If you have health problems or an illness which limits your ability to work or seek full-time employment.



Child element

If you're responsible for children. There are additional amounts if a child is disabled.



Childcare costs element

If you have childcare costs. Up to 85% of the costs can be covered.



Transitional element

If you were entitled to the severe disability premium (SDP) in your previous benefit.

Good to know



You can check your estimated entitlement to Universal Credit using Age UK's online benefits calculator. To get started, go online at www.ageuk.org.uk/benefits-check.

How do I claim?

You can make a claim for Universal Credit at www.gov.uk/apply-universal-credit. When you make a claim, you must also create an online account.



If you can't claim online, call the Universal Credit helpline on **0800 328 5644** and ask to claim face to face or by telephone. In Northern Ireland, call **0800 012 1331**.

If you live with your partner, you have to apply as a couple – even if you're not married. When making a claim, you should have the following details to hand:

- your National Insurance number
- your bank account details
- information about your income and savings
- details of your household (such as your partner and other people living with you)
- details of any housing costs (such as rent and service charges)
- your email address (and a different one for your partner).

Be careful

There's a common scam where people use someone else's details to make a Universal Credit claim. Don't let anyone else make a claim on your behalf. If you're using a public computer, make sure you log out after you've finished. See our guide **Avoiding scams** for further advice.

Help with claiming

If you need help or support in making a Universal Credit claim, Citizens Advice offers a Help to Claim service, available by telephone or online, that includes:



- checking whether Universal Credit is the right benefit for you to claim
- supporting you to make a Universal Credit claim and check your first payment is correct
- helping you access longer term support.

Visit www.citizensadvice.org.uk/helptoclaim for more information about Help to Claim.

In England, call: **0800 144 8 444**

In Wales, call: **08000 241 220**

Help to Claim isn't available in Northern Ireland, so if you need advice, call Age NI on: **0808 808 7575**

Don't delay making a claim, as it's only treated as being made when you submit it – not when you first seek help from Citizens Advice or Age NI.

Good to know



Claiming Universal Credit puts an end to any existing legacy benefit claim you may have. Contact Help to Claim to check you're making the best decision for you.

After you've made your claim

After you make a new Universal Credit claim, a decision is made about whether you're eligible.

When you'll be paid

What you're entitled to is assessed over the calendar month after you submit your claim – this is called the 'assessment period' and starts on the day you first make your claim. If you're eligible, you must then wait at least 7 days after the assessment period to receive your first payment.

This means it'll be at least 5 weeks from the date you claim until you receive your first payment.

If you need help with living costs during this period, you can apply for an advance payment. You'll need to pay this back from future Universal Credit payments.



In Northern Ireland, you can apply for a Universal Credit contingency fund if the advance doesn't meet your needs.

What do I need to do?

To make sure there are no issues with your payments, you'll need to go to a meeting with a work coach at your local Jobcentre Plus or local Jobs and Benefits office. At this meeting, you'll finalise your claim, provide any additional evidence requested and agree to your claimant commitment.

Your claimant commitment sets out what you have to do to continue receiving payments. It usually includes things such as:

- writing a CV
- going to training courses
- looking and applying for jobs (for up to 35 hours a week).

If you claim as a couple, you both need to agree to your own claimant commitment. You must also link your accounts using a special code you'll be given.

You're expected to keep a log of your activity, keep your online journal up-to-date and report any change in circumstances.

If you don't stick to these responsibilities, your payments could be reduced or stopped completely until you do what's required by the claimant commitment. You can challenge this if you feel it's been done unfairly (see page 12 for more information).

How often will I be paid?

After your first payment, following payments are made on the same day (or nearest working day) each month. The whole entitlement for you and anyone else included in the claim is paid into one account. You can request alternative arrangements, such as paying housing costs directly to your landlord. If you want to do this, talk to your local Age UK or Citizens Advice. In Wales, contact your local Age Cymru.



In Northern Ireland, you're typically paid twice a month.

Good to know



If you work 35 hours a week, you care for someone claiming a disability benefit, or you have a health condition that limits your ability to work, you may have fewer or no requirements as part of your claimant commitment.

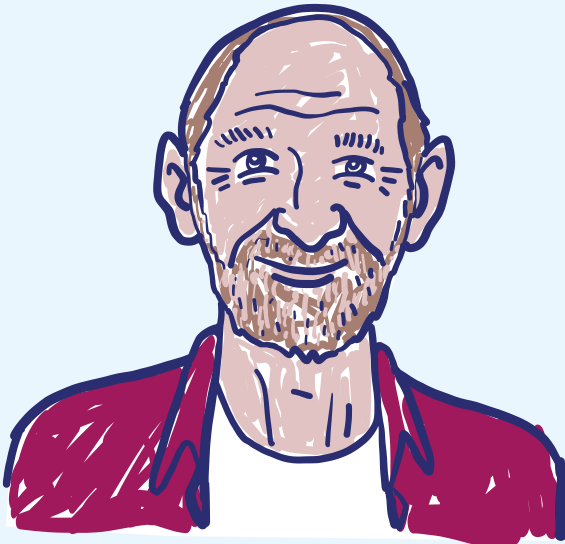
When Brian lost his job, he was told to claim Universal Credit.

Brian, 62, wasn't sure how to claim Universal Credit so he contacted the Help to Claim service at Citizens Advice.

'They helped me make an online claim and booked me an appointment at the Jobcentre Plus office in town. They even gave me information about local computer courses so I could stay on top of my online account that was set up when I applied.

'At the appointment, I met my work coach and we discussed what I'd have to do to in order to keep receiving payments – the coach called this my 'claimant commitment'.

'We also chatted about my circumstances. I told them I care for my disabled mother and claim Carer's Allowance. My coach told me that meant I was entitled to the 'carer element' and I wouldn't be expected to look for work.





‘I had to wait a while until the first payment came through, but my coach said this was normal as there’s a period of time when claims are assessed.

‘I was a bit worried about how I’d get by in the meantime and was told I could have my payment paid earlier. But luckily I didn’t need to.

‘Because I look after Mum, I don’t have to look for work, but I still have to use my online account to outline any change in circumstance. The computer course has helped me with this – though I’ve had a few questions and need a bit of help staying on top of things.’

Challenging a decision

If your Universal Credit claim is turned down or you feel your payments have been reduced or stopped unfairly, you can challenge the decision.

The first stage of challenging a decision is asking for it to be looked at again – this is known as ‘mandatory reconsideration’. It’s important to do this as soon as possible, as you usually only have 1 month to request it – although late challenges can be accepted.

If this is unsuccessful, you can submit an appeal asking for your case to be heard by an independent tribunal. You can attend the hearing and provide supporting evidence.

For more information about this, contact your local Age UK or Citizens Advice (page 14). In Wales, contact your local Age Cymru.



Moving to Universal Credit from other benefits



If you claim a legacy benefit and have a change of circumstances, you may need to stop claiming that benefit and make a new claim for Universal Credit.

If this happens, seek advice. You might not need to claim Universal Credit if:

- you renew a tax credit claim, or you already claim one tax credit (Child or Working Tax Credit) and want to claim the other
- you live in specified accommodation (such as supported housing) – you can claim Housing Benefit instead.

Alternatively, you may be required to claim Universal Credit under the ‘managed migration’ process.

This is where the Department for Work and Pensions transfers existing legacy benefit claimants to Universal Credit, which means their legacy benefit stops.

If there’s a reduction in the amount of benefit you’re paid due to the managed migration process, you’ll be given an amount of ‘transitional protection’ to make up the difference.

You may receive a letter inviting you to make a new Universal Credit claim, which stops your entitlement to existing benefits. If this is the case, you should seek advice before claiming to make sure you don’t lose any money. In England and Wales, call the Help to Claim service (page 7). In Northern Ireland, call Age NI.

Useful organisations

Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**

www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**

www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Universal Credit helpline

Free Monday to Friday, 8am to 6pm.

Tel: **0800 328 5644**

www.gov.uk/apply-universal-credit

www.gov.uk/sign-in-universal-credit

Citizens Advice

Provides information about sanctions and challenges.

www.citizensadvice.org.uk/benefits/universal-credit/sanctions/challenging-a-sanction

GOV.UK

Gives details of other financial assistance you can get while claiming Universal Credit.

www.gov.uk/universal-credit/other-financial-support

MoneyHelper

Provides a free online Money Manager tool.

Tel: **0800 138 7777**

www.moneyhelper.org.uk/en/benefits/universal-credit/money-manager

NHS

Provides information on help you can receive with health costs.

In England: **www.nhs.uk/nhs-services/help-with-health-costs/help-with-health-costs-for-people-getting-universal-credit**

In Wales: **www.gov.wales/low-income-scheme-help-nhs-health-costs**

In Northern Ireland: **www.nidirect.gov.uk/articles/help-health-costs**

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What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **More money in your pocket**
- **Universal Credit factsheet**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/moneymatters** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



0800 169 65 65
www.ageuk.org.uk



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