

Factsheet 92

Universal Credit

April 2025

About this factsheet

This factsheet gives information about Universal Credit, a means-tested benefit for people under State Pension age (currently 66 years). It may also apply to people aged over 66 if they have a partner under 66, or moved to Universal Credit from Tax Credits. It includes information about how to claim Universal Credit and how it affects other benefits.

The information in this factsheet is correct for the period April 2025 to March 2026. Benefit rates are reviewed annually and updated in April, but rules and figures can change during the year.

The rules for claiming Universal Credit have changed many times since its introduction and continue to be amended. This factsheet aims to provide a general overview of the key aspects to Universal Credit, but it is important to seek advice about specific issues or problems due to these changes.

The information in this factsheet is applicable in England, Wales and Scotland.

Disability and carer benefits are being replaced with devolved benefits in Scotland and the Scottish Government has altered some aspects of Universal Credit, contact Age Scotland for more information. If you are in Northern Ireland, please contact Age NI for information. Contact details can be found at the back of this factsheet.

Contact details for any organisation mentioned in this factsheet can be found in the *Useful organisations* section.

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Glossary

ADP – Adult Disability Payment (Scotland)	ESA – Employment and Support Allowance
AFIP – Armed Forces Independence Payment	HMRC – HM Revenue and Customs
APA – Alternative Payment Arrangement	JSA – Jobseeker’s Allowance
CA – Carer’s Allowance	NIC – National Insurance Contributions
CDP – Child Disability Payment (Scotland)	PADP – Pension Age Disability Payment (Scotland)
CSP – Carer Support Payment (Scotland)	PC – Pension Credit
CTR – Council Tax Reduction/Support	PIP – Personal Independence Payment
DHP – Discretionary Housing Payment	SCP – Scottish Child Payment
DLA – Disability Living Allowance	SSP – Statutory Sick Pay
DWP – Department for Work and Pensions	UC – Universal Credit
EEA – European Economic Area	WCA – Work Capability Assessment

1 What is Universal Credit?

Universal Credit (UC) is a means-tested non-taxable benefit to cover basic living expenses, whether you work or not. There are additional amounts if you have limited capacity for work due to a health condition or disability, for carers, children, childcare if working, and for rent and housing costs. The government department with responsibility for social security benefits is the Department for Work and Pensions (DWP).

1.1 Legacy benefits

UC replaces '*legacy benefits*' payable mainly to working age people, in or out of work:

- income-based Jobseeker's Allowance (IB-JSA)
- income-related Employment and Support Allowance (IR-ESA)
- Income Support (IS)
- Housing Benefit (HB)

In most cases, you can no longer make new claims for legacy benefits and you must claim UC instead (but see exceptions at section 2.5).

If you currently claim a legacy benefit, you may need to claim UC instead if you have a relevant change of circumstance affecting that legacy benefit (see section 2.4.1). Otherwise, you will be invited to claim UC between now and the end of 2025 (see section 2.4.2), whichever comes first.

1.2 Scotland only

UC operates in the same way in Scotland, except that after the first monthly payment of UC, you can opt to:

- have the housing costs element paid direct to a landlord, and
- be paid twice a month rather than once a month.

See Age Scotland guide: *Universal Credit* for more information.

In Scotland, Adult Disability Payment is replacing PIP, Child Disability Payment is replacing Child DLA, Pension Age Disability Payment is replacing AA and Carer's Support Payment is replacing Carer's Allowance.

See Age Scotland guides: *Adult Disability Payment*, *Attendance Allowance and Pension Age Disability Payment* and *Carer's Allowance and Carer Support Payment*.

2 Who qualifies for UC?

You claim UC as a single person or jointly as a couple if you have a partner. You can claim for dependent children or qualifying young people. You are treated as a member of a couple if you:

- are married and live with your husband or wife
- live with someone as if you are husband and wife
- live with your civil partner
- live with someone as if you are civil partners.

If your partner does not meet the basic requirements for UC (see next section), you may still be able to claim. The financial circumstances of both partners are taken into account when calculating the amount of UC payable, but you are entitled to a single rate of benefit rather than the couple rate.

A person who is a member of a couple can claim UC as a single person if the other member of the couple:

- is not present, is not '*habitually resident*', does not have a right to reside or is a person subject to immigration control (see section 11).
- is temporarily absent from their household and the absence is expected to exceed, or does exceed six months
- is a prisoner or fully maintained by a religious order
- is under the age of 18 and is not exempt from this minimum age limit.

2.1 Basic requirements

To claim UC, you must:

- be aged 18 years or over
- usually be under State Pension age (but see section 2.3 if you are a couple where only one partner is over State Pension age, or section 2.4.3 if you were entitled to Working Tax Credit)
- have a low income and capital of £16,000 or less (see section 7)
- be present, '*habitually resident*' with a right to reside and not subject to immigration control (if you are an EEA citizen, see section 11)
- not be in education
- accept a Claimant Commitment.

Note

Residence tests and immigration conditions can be complex. Contact Age UK Advice, Age Cymru Advice or Age Scotland for details of a local advice service that can provide more information.

2.2 Pension Credit (PC)

If you are single, you can claim Pension Credit (PC) when you reach State Pension age, which is currently 66 years. If you are a couple, you can claim PC when you both reach State Pension age.

You can check when you or your partner reaches State Pension age by entering your date of birth at www.gov.uk/state-pension-age. For information about PC, see factsheet 48, *Pension Credit*.

Transferring from UC to PC

If you expect to be entitled to PC once you reach State Pension age, you can make an advance PC claim up to four months early so that it starts the day you reach State Pension age. Check your entitlement using the Age UK benefits calculator at www.ageuk.org.uk/benefits-check

You should receive a final UC payment for the entire assessment period (see section 4) in which you reach State Pension age and then your UC award ends. This final UC payment is disregarded when assessing your PC entitlement.

If you do not make an advance PC claim, your UC award should end at the end of the assessment period in which you reach State Pension age.

You should notify the DWP that you have reached State Pension age to make sure your UC payments end.

2.3 Mixed age couples

A mixed age couple is where only one partner is over State Pension age. Mixed age couples cannot make new claims for Pension Credit (PC) or Housing Benefit (HB). Instead, you can claim UC until the younger partner also reaches State Pension age.

Existing mixed age Pension Credit and pension-age Housing Benefit claimants can stay on these benefits provided there is no break in the claim. If there is a break in your claim, you may not be able to reclaim PC or HB until both partners reach State Pension age. Usually, the only option is to claim UC instead. If you are expecting a break in your claim, seek specialist advice to determine your options.

2.4 Transfer from other benefits

If you currently claim a legacy benefit, you remain entitled until you transfer onto UC. This can happen in one of three ways

- (1) '*managed migration*' – DWP write to you inviting you to claim UC
- (2) '*natural migration*' - you move to UC because certain changes in circumstances have taken place
- (3) '*voluntary migration*' - you choose to claim UC. If you think you may be better off on UC, seek advice before claiming.

2.4.1 Managed migration

If you do not transfer to UC due to a change of circumstance, you will be invited to claim UC as part of the '*managed migration*' process.

Currently, the intention is to send out all migration notices by the end of 2025. You receive a letter, called a migration notice, inviting you to claim UC by a deadline day at least three months from the date on the letter. Both partners in a couple receive a migration notice. The deadline can be extended if the DWP agrees there is a good reason.

If you do not make a UC claim, your legacy benefits will end on the deadline day. If you make a UC claim within a further calendar month from your deadline day, your UC will be backdated to deadline day and you can still get transitional protection if you qualify (see below). If you claim UC after this final deadline day (one month after your deadline day), UC will begin from the day you claim and you will not qualify for transitional protection.

If you were claiming ESA or IS, and you are vulnerable, you may be eligible for enhanced support to help you transfer to UC in time. This can include help such as phone call reminders and home visits.

If the amount of UC you are entitled to is less than your legacy benefits, transitional protection should top up your UC award, so the amount of benefit you get stays the same when you transfer, see section 6.1. If you transferred from Tax Credits, there is a capital disregard that allows any savings over £16,000 to be ignored for your first 12 assessment periods on UC. If you still have capital over £16,000 after this period, you will no longer be eligible for UC.

Note

If you are claiming HB, IB-JSA, IR-ESA or IS when you apply for UC, these benefits can be paid for the first two weeks of your UC award. This is not recoverable and does not affect how much UC you get.

2.4.2 Managed migration for people over State Pension age

The upper age limit for UC claims has changed for some people over State Pension age who were previously on tax credits. If you were working and entitled to Working Tax Credit (WTC), you should have received a migration notice inviting you to claim UC even if you (and your partner) are over State Pension age. You can qualify for transitional protection if you claimed UC within the deadline on your migration notice.

Along with the capital disregard above, there is a disregard if you are over State Pension age and you have deferred claiming State Pension or a private or occupational pension. You can have this deferred pension income disregarded for up to 12 assessment periods after which you will be treated as if you are receiving State Pension and any income from other deferred pensions.

Even if you claimed UC when you were invited to, you can choose to make a claim for PC at any later time if you want to. However, you will lose any top up of transitional protection payable in UC, see section 6.1.

If you are over State Pension age and you received Child Tax Credit, but you were not entitled to WTC, you should have been invited to claim Pension Credit. You may qualify for transitional protection with Pension Credit.

2.4.3 Change of circumstances - 'natural migration'

If you have a change of circumstance which would have required you to make a new claim under legacy benefit rules, you may need to claim UC instead under '*natural migration*'. This ends any existing awards of legacy benefits. You may need to claim UC if you claim:

- IB-JSA, IR-ESA, IS or HB and you move into or out of work
- IB-JSA and you become sick, or IR-ESA and you are no longer sick
- HB and you move to new rented accommodation in a different local authority area.

If your change of circumstance does not require a new claim, you remain entitled to legacy benefits. Examples include if you claim:

- a legacy benefit and become entitled to another premium or allowance
- a disability benefit like PIP, PADP, ADP, Carer's Allowance or CSP
- old style Contributory ESA and become entitled to income-related ESA
- HB and move to new rented accommodation within the same local authority area.

There is limited transitional protection if you transfer to UC due to a change of circumstance, which can mean a reduction in the overall amount of benefit you receive. See sections 6 and 7 about how to calculate UC or seek specialist advice to consider your options.

2.5 Exceptions

There are exceptions to the rule that no new claims for legacy benefits can be made:

- HB claims if you live in specified or exempt accommodation, or if you and your partner have reached State Pension age
- you receive old style contributory ESA and you become entitled to income-related ESA as well. The managed migration process limits how long this option is available for.

3 How to claim

UC is designed to be claimed online, although see the next section for alternatives. Apply online at www.gov.uk/apply-universal-credit (you can call 0800 328 5644 for help with the online process). If one partner is unable to make the claim (e.g. due to illness), the other partner can be allowed to claim for both of you.

Before making a claim, make sure you have details of your National Insurance number, bank account, and, if applicable, details about your partner and any dependents. If you rent your home, you need your landlord's details and your rent amount.

You need a unique email address, as does your partner if you have one. If you have a partner, you both need to create an online account. The first partner to make an account receives a linking code when they say they are part of a couple and the second partner uses the code when they make their claim.

When you claim, you have a username and password for an online account. You should not share these details with anyone. This is because the account holds your personal information such as National Insurance number and bank account details.

You can ask for your claim to be backdated for up to one month if you could not reasonably have claimed earlier because of disability, illness (confirmed by medical evidence), DWP computer failure, or in some circumstances, where a joint claim ends or is refused.

If you are not eligible for UC, you may qualify for other benefits. See section 9 and factsheet 56, *Benefits for people under State Pension age*.

3.1 Support for claiming

Alternative claiming methods

If you are unable to make a claim online or do not have access to the internet, you can request assistance from a local Jobcentre Plus office. There may be other locations locally, such as libraries or internet cafes, you can use, take extra care around security due to the personal information necessary and held in the online account.

Note

For more about online security, see the Age UK Guide, *Staying safe*.

Alternatively, claims can be made by telephone in some circumstances through the UC helpline (0800 328 5644) where an adviser completes the online form for you. This is also the number to use if you want to request alternative formats, such as braille, large print, or audio CD. In exceptional circumstances, if you are unable to claim by telephone or go to a local Jobcentre Plus office, the DWP can make a home visit.

Help to Claim

Citizens Advice offers a '*Help to Claim*' service, online or by phone. It offers support to make a new UC claim and through to your first payment of UC, see *Useful organisations* section.

Explicit consent

If you receive help from an advice service, there is a system of '*explicit consent*' for advisers and other people acting on your behalf or enquiring about your claim. If you want a third party to discuss your claim with the DWP, you can request this by phone or on your online journal and specify exactly what matter(s) you are giving permission to discuss. The permission should last for six months after which you can renew it.

Someone acting on your behalf

If you are unable to act for yourself, someone with a Lasting Power of Attorney for financial decisions or a DWP appointee can make the claim (and receive payment) on your behalf. This includes corporate appointees, where an organisation like a local Age UK, local Age Cymru or local Age Scotland, a solicitor, or a local authority acts on your behalf.

For more information see factsheet 22, *Arranging for someone to make decisions on your behalf*. In Scotland, see Age Scotland guide, *A guide to Power of Attorney in Scotland*.

3.2 Interview with a work coach

Once a claim is made, you must usually attend a local Jobcentre Plus office for an interview with a work coach to agree the contents of your Claimant Commitment. You can have a phone or video appointment.

The role of a work coach is to agree work search or work focused activity if applicable, to take any further evidence to decide the claim, and agree a plan of action for you. They should be positive and supportive.

If health problems or a disability limit your ability to work, you can request a Work Capability Assessment (WCA). You need to submit fit notes/medical certificates from your GP, see section 6 for more information.

3.3 Claimant Commitment

Your claim is usually not decided until you (and your partner) agree and accept a Claimant Commitment. The Commitment is usually drawn up after an interview with a work coach. It can be reviewed and updated on an on-going basis. You have a duty to notify any change of circumstances or highlight incorrect information.

This sets out the steps you must take to get work, more work, or move closer to the labour market. Steps can include work-focused interviews, drafting a CV or attending training or work search activities.

It is important to flag any difficulties you have with these activities, for example, because of health conditions or caring responsibilities. Your work search responsibilities can be tailored or relaxed if your work coach agrees.

You are expected to accept the Commitment on the online account, by telephone, or in writing. If you refuse to sign, you should have a seven-day cooling-off period to reconsider. This can be extended if you ask for a review of the requirements.

If you refuse to accept a Commitment, your UC cannot be awarded. The only exceptions are if you lack the capacity to accept it, or there are exceptional circumstances which would make acceptance unreasonable (e.g. illness or a domestic emergency).

If you are terminally ill, you should not be required to accept a Claimant Commitment.

If you are unhappy with the requirements in your Commitment, it may be advisable to sign it anyway, so the UC claim can be decided and put into payment and ask your work coach to vary the contents later on.

If you do not meet a requirement in your Claimant Commitment, your UC amount can be reduced by a sanction until you comply. See section 5 for more about work-related requirements and the penalties for not meeting them.

3.4 Claim maintenance

UC is designed so you can manage your claim directly through an online account. There is a 'To do' list, a 'Journal' and a 'Home' page where you can notify changes of circumstance and check the details of your payments.

Any communication with the DWP (e.g. award notices and change of circumstances) is through your online account. If you need to challenge a decision or payment, it can be a good idea to take screen shots, of your journal or payment page to keep as evidence. You may be able to arrange alternative methods of managing your UC award including by telephone or in writing.

If you are working, your monthly earnings are usually sent automatically to the DWP using the 'Real Time Information' (RTI) database containing your PAYE information.

If your earnings are not on the RTI database, for example, because you are self-employed or your earnings are too low, you are responsible for providing earnings details.

If you have problems with your online account, call the UC helpline (0800 328 5644), speak to your work coach, or go to a local advice service for help. See section 4 for more information about the decision process and when payment of UC will start, and section 8 about when to report change of circumstances.

4 Decisions and payments

Entitlement to UC is assessed over a month which is known as an 'assessment period'. Awards are calculated and notified automatically through the online journal or by post for telephone claims. Award notices include details of the UC elements included and how your income and capital affect the amount of benefit you get.

If you receive a nil award of UC in any month, you must make a new claim to re-establish entitlement subsequently. Your details stay on the UC system for up to six months, so renewing a claim ('rapid reclaim') is quicker and easier than starting a new UC claim.

4.1 Payments and assessment periods

After you make your UC claim, it is at least five weeks before you receive your first payment. The first calendar month of your claim is the assessment period, where your circumstances, income and capital are taken into account, followed by a seven-day period during which your UC entitlement is calculated and then paid.

After this, you receive one payment on the same date each month following your assessment period, or the nearest working day (in Scotland and N. Ireland, you can opt to be paid twice monthly).

Example

You apply for UC on 5 February. Your first assessment period is from 5 February to 4 March. Your first payment is on 11 March, then on the 11th day of each month or the nearest working day.

UC is normally paid into one bank or building society account and is the whole amount for you and anyone else in the household. You can request alternative payment arrangements, see section 4.3.

If you are unable to open or manage a bank account, you can use the *Payment Exception Service* which allows you to withdraw money from PayPoint outlets. If you are unable to use any of these methods of payment, contact the DWP. UC can be paid to an appointee or someone with power of attorney if you are not able to act for yourself.

4.2 Advances of benefit

This is a recoverable advance payment, paid to you if you are in 'financial need'. If you are entitled to UC, you can borrow up to one month's worth of benefit before the last day of your first assessment period. An advance is recovered from future UC payments over 24 months. Make sure you consider repayment when you decide whether to ask for an advance and how much to borrow.

4.3 Alternative payment arrangements

It may be possible to have different payment arrangements if you are vulnerable and find it difficult to budget. In England and Wales, these are at the DWP's discretion and there is no right of appeal. They include:

- paying housing costs directly to the landlord, known as '*Managed Payment to Landlord*'.
- splitting payments between partners
- receiving payments more frequently than once a month.

4.4 If you disagree with a decision

You have a right to appeal against most decisions about your UC including if your claim is refused. It is important to challenge a decision or get advice promptly because time limits usually mean you must act within one month of the decision. You must ask for a mandatory reconsideration before you can lodge an appeal with HM Courts and Tribunals Service.

If you disagree with your Claimant Commitment or the imposition of a sanction, see sections 3.3 and 5.8. For more information, see factsheet 74, *Challenging welfare benefit decisions*, or contact one of the *Useful organisations* listed.

5 Conditionality and sanctions

You are usually required to meet the work-related requirements (see section 5.2) outlined in your Claimant Commitment. Different requirements can apply if you work, do not work at all, or have a disability, health conditions, or caring responsibilities.

Your work coach monitors your work-related activity. If you do not meet your requirements, it can lead to a sanction (a reduction) of your UC payment (see section 5.5). There is no right of appeal against work requirement directions but you can challenge a sanction by mandatory reconsideration and appeal if necessary.

5.1 Conditionality groups

You are placed in one of four '*conditionality groups*' (see overleaf) depending on your capability for work and your other circumstances, as discussed with your work coach and outlined in your Claimant Commitment.

You may move between groups as your circumstances change. Partners in couples may be placed in different groups, depending on their individual circumstances. If you do not agree with the group you have been placed in, talk to your work coach, or seek independent advice.

5.1.1 No work-related requirements

No work related requirements are imposed if you are above State Pension age, or are assessed as having limited capability for work-related activity (LCWRA), or are entitled to the carer element (see section 6), or Carer's Allowance, or would be if claimed, or if you work and earn at least your individual '*earnings threshold*'.

There are other circumstances where this may apply, such as if you are responsible for a child under the age of one, or you have recently experienced domestic violence.

5.1.2 Work-focused interviews only

You are required to attend and take part in work-focused interviews if you are responsible for a dependent child aged between one and two.

5.1.3 Work-focused interviews and work preparation requirements

If you are assessed as having limited capability for work (LCW), or are responsible for a child aged between two and three years old, or you do not work sufficient hours or earn sufficient wages, you must attend and take part in work-focused interviews and work preparation.

5.1.4 All work-related requirements

You are subject to all work-related requirements if you do not fall into one of the other groups. You are expected to look for and be available to take up work or more work. You can also be required to attend work-focused interviews and work preparation. You are likely to be in this group if you are a jobseeker, or have children aged three or over, or have earnings below your '*earnings threshold*', see below.

In this group, the requirement for work search has a minimum number of hours per week. This is your individual '*earnings threshold*' and is usually 35 hours a week, unless your work coach agrees a lower amount with you due to your circumstances. There is no age-related relaxation. You can modify your requirements at the discretion of your work coach.

Examples include (these are not exhaustive) if you:

- care for a child or disabled person, you can be allowed up to 48 hours to attend an interview and up to a month to take up paid work
- have caring responsibilities, you can restrict the hours of work search and availability to what is compatible with your circumstances, as long as there are reasonable prospects of securing work
- were previously employed, you can limit your work search and availability to similar work or salary levels for up to four weeks, as long as you have reasonable prospects of securing such work
- have a physical or mental impairment, you can ask to restrict the hours of work search and availability. If your impairment has a substantial adverse effect on your ability to carry out certain types of work, you can ask not to look and prepare for such work.

If you submit a medical certificate to say you have limited capability for work, you can be subject to all work-related requirements until a work capability assessment (WCA) decision is made. In practice, work coaches usually agree to relax or remove your requirements. However, if the work coach does not agree, you can be subject to a sanction if you fail to meet the requirements.

5.2 Types of work-related requirements

What you are required to do depends on which '*conditionality group*' you are placed in. There are four types of '*work-related requirements*':

- **Work-focused interviews** to assess and enhance your job prospects. There is no requirement to apply for or take up a job or engage in a work preparation activity.
- **Work preparation** to increase the likelihood of obtaining paid work (or more or better-paid work) including attending skills assessments and training courses, drawing up a CV, and undertaking work experience.
- **Work search** to take '*all reasonable action*' and any particular action specified to obtain paid work (or more or better-paid work) including looking and applying for jobs within 90 minutes each way travelling distance of home and registering with an employment agency.

The default requirement is you must spend at least 35 hours a week looking for paid work (including '*zero hours*' jobs), unless all reasonable action is completed in less hours.

- **Work availability** to be able and willing to immediately take up paid work (or more or better-paid work). The default requirement is immediate availability for full-time work within 90 minutes travelling distance and immediate availability to attend a job interview.

Your requirements can be relaxed in certain prescribed situations, for example, following bereavement, domestic violence, short periods of sickness. If so, speak to your work coach or go to an advice service.

5.3 In-work conditionality

This requirement can apply if you work part-time. You are expected to increase your pay or hours in your current job or find new or additional employment. This can apply if your monthly earnings are below £952 for a single person or £1,534 for couples.

Requirements should be reasonable, proportionate and compatible with current work commitments.

5.4 Voluntary work

You can do voluntary work for a maximum of half the hours you are expected to look for work, based on your work-related requirements. For example, if your work search requirement is 35 hours a week, you can volunteer for a maximum of 17 and a half hours.

5.5 Sanctions

If you do not meet a work-related requirement, you can be sanctioned. This means the amount of UC you receive is reduced for a period of time, depending on the reason for the sanction and whether you have been sanctioned before.

Sanctions take effect from the first day of an assessment period, or the day after a previous sanction ends, and can be imposed for a fixed or open-ended period. If you have more than one sanction, they run one after the other. A sanction ends if you work for six months and earn more than your earnings threshold, or if you are assessed as having LCWRA (see '*Work capability*' in section 6).

A sanction normally involves the loss of an amount equal to your personal allowance (see section 6), calculated on a daily basis and deducted from the UC payable in each assessment period covered by the sanction.

For couples, 50 per cent of the couple allowance is lost if one of you is sanctioned and 100 per cent if both of you are sanctioned.

5.6 Types of sanctions

The level of sanction depends on your conditionality group.

Higher level sanctions

These apply if you are subject to all work-related requirements and you:

- stop working or lose pay because of misconduct, without good reason
- fail to apply for a job or take up an offer of paid work without good reason
- fail to undertake a work placement or activity without good reason.

Losing a job or failing to take up a job offer prior to claiming UC can also result in a sanction. The days between this happening and the date of claim are deducted from the length of the sanction. The higher level sanction is the loss of the standard allowance for 91 days for a first failure and 182 days for subsequent failures within a year.

Medium level sanctions

These apply if you are subject to all work-related requirements and you fail, without good reason, to comply with a:

- work search requirement to take all reasonable action to get work
- work availability requirement.

A medium level sanction is the loss of the standard allowance for 28 days for a first failure and 91 days for subsequent failures within a year.

Low level sanctions

These apply if you are subject to all work-related requirements, or work-focused interviews and work preparation only, and you fail, without good reason, to comply with a:

- specific work search requirement
- work preparation requirement
- requirement to take part in a work-focused interview or a conditionality compliance interview.

A low level sanction is the loss of the standard allowance until the requirement is met, or is no longer required to be met, plus a further fixed period of seven days for a first failure, 14 days for a second failure within a year, and 28 days for a subsequent failure within a further year.

Lowest level sanctions

These apply if you are subject to work-focused interviews only and you fail to take part in an interview without good reason. The lowest level sanction is the loss of 40 per cent of your standard allowance, or 40 per cent of half of the couple allowance, until the requirement is met or is no longer required to be met.

5.7 Avoiding and challenging sanctions

If you have '*good reason*' for failing to comply with a requirement, you should not be sanctioned. There is no definition of '*good reason*' in legislation but existing case law on '*good cause*' may be relevant, including the test of whether a '*reasonable person*' would have acted as you did. Factors such as illness, domestic violence, and caring responsibilities may be relevant.

There is a right of appeal against a sanction decision, including whether there is '*good reason*' for not complying with a requirement. You must ask for a revision first but you can do this at any time. If you have more than one sanction, you can ask for each decision to be revised even if they were made a long time ago (see section 4.4).

5.8 Sanctions from previous benefits

If you have an ongoing sanction from a previous benefit when you claim UC, the sanction continues for the period of time remaining, less any days between your previous benefit ending and your UC claim starting.

5.9 Hardship payments

You can claim a recoverable hardship payment of 60 per cent of the sanctioned amount if you:

- cannot meet your immediate and most basic and essential needs for accommodation, heating, food, and hygiene
- have made every effort to access alternative sources of support and have ceased expenditure on other needs
- have complied with all work-related requirements in previous seven days, and
- have applied for a hardship payment, providing required evidence and information (normally at a Jobcentre Plus interview).

You must re-apply for a hardship payment each month you require one. There is a right of appeal against the refusal of a payment.

Recovery of these payments is made by deductions from your UC of up to 15 per cent of the standard allowance. Recovery is suspended if you have earnings above your threshold and any balance is written off after 26 weeks of working.

Section 6 continues overleaf

6 Elements of UC

Your maximum UC is made up from a standard allowance plus different elements. You may be entitled to one or more of these based on your circumstances. The monthly rates are below.

Standard allowance

This is included in all UC awards and depends on age and whether you are in a couple.

Single (aged 25 or over)	£400.14
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Couple (one or both aged 25 or over)	£628.10
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Child

This is paid for children under 16 or 'qualifying young persons' (QYP) you are responsible for. Limited to two children if born after April 2017.

First child (if born before 6 April 2017)	£339.00
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First child (if born on or after 6 April 2017) and subsequent children	£292.81
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Disabled child addition

An additional amount is paid for each child or QYP if they receive:

DLA or PIP/ADP	£158.76
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DLA (higher rate care), PIP/ADP (enhanced daily living) or they are certified blind	£495.87
---	---------

Childcare costs

This element is for 85 per cent of your eligible childcare costs, paid in arrears, up to a maximum of:

For one child	£1,031.88
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For two or more children	£1,768.94
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You must be in paid work to be eligible for this element and paying for childcare provided by a registered child minder or a school out of hour's club. If you are claiming as a couple, your partner must either be in paid work, or unable to provide childcare due to caring or health issues.

Work capability

This element applies if you have '*limited capability for work*' (LCW) or '*limited capability for work-related activity*' (LCWRA). The LCW rate is not available for new UC claims made after 6 April 2017.

LCW	£158.76
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LCWRA	£423.27
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To qualify for this element, you must satisfy prescribed descriptors or be treated as having LCW or LCWRA. A couple can only qualify for one (the highest) rate. You can be treated as having LCWRA if you are over State Pension age and receive AA, PADP, PIP or ADP enhanced rate daily living component, or DLA high rate care component.

You must normally wait three months from the date you provide a '*fit note*' (or apply for this element, if working) before it can be paid from the beginning of the next assessment period. There are exceptions if you are terminally ill or already getting an ESA component on transfer to UC.

The process usually involves completing a questionnaire about your ability to carry out certain activities. You can include medical evidence and you must provide a '*fit note*' from your GP. The questions are based on '*activities*' that are sub-divided into '*descriptors*'. You are scored depending on how you manage each activity.

A decision about this element may be made based on information provided by you in the questionnaire. You may be asked to attend a face-to-face or telephone assessment, which is carried out by a healthcare professional working on behalf of the DWP.

For more information, see '*UC: Health conditions and disability guide*' on the Gov.uk website and DWP guidance in section 11.

Carer

This element is paid if you have '*regular and substantial caring responsibilities for a severely disabled person*' and is **£201.68**. You must provide care for 35 hours or more a week and the cared for person must receive either AA or PADP, DLA (middle or high rate care component) or PIP or ADP (daily living component) These are the same rules as for Carer's Allowance (see section 10.3), except there is no earnings limit for this element. You do not have to claim CA or CSP to qualify for the carer element in UC.

If you are a couple, you can both qualify for the carer element as long as you are not caring for the same person. You cannot qualify for a Work Capability element and a Carer element at the same time (only the highest is payable), but one partner in a couple can qualify for one element and the other partner the other element. You cannot get this element if you are paid to provide care to the other person.

Housing costs

This element is for rent and similar payments (such as payments for a licence, shared ownership schemes, site fees, and houseboat mooring) and some service charges on accommodation normally occupied as your home. See DWP guidance in section 11 for more information.

You must be liable to make payments on a commercial basis to qualify for housing costs. You are not treated as liable to make payments to resident family members and close relatives. You can be temporarily absent from your home for a maximum of six months and still receive housing costs.

If you are a social housing tenant or contract holder, your entitlement is reduced if you have spare bedrooms. For one spare bedroom, the amount is reduced by 14 per cent of your eligible rent and for two or more bedrooms, by 25 per cent. This is known as the '*bedroom tax*'.

Entitlement for private tenants or contract holders is worked out using the Local Housing Allowance for your area. If you live in specified supported accommodation, housing costs are met by Housing Benefit. This covers hostels, domestic violence refuges and accommodation provided by a local authority, housing association, registered charity or voluntary organisation, where you receive care, support or supervision.

See factsheet 17, *Housing Benefit*, for more information.

Owner occupiers

Housing costs can cover some service charges. If you have a mortgage or home improvement loan, Support for Mortgage Interest can pay towards your interest payments, up to an upper mortgage limit of £200,000. This help is in the form of a loan and must be repaid with interest.

For more information, see www.gov.uk/support-for-mortgage-interest

Note

For more information about eligible housing costs and service charges, see www.gov.uk/housing-and-universal-credit

Non dependants and housing cost contributions

A deduction of £93.02 a month from the housing element is made for any non-dependant living with you (someone who is not your partner or dependent child). There is no deduction if you are entitled to DLA (middle or high-rate care component), PIP or ADP (daily living component) or AA or PADP, or if you are registered blind. There is no deduction for non-dependants aged under 21; or entitled to a benefit above or PC, Carer's Allowance or CSP or who is responsible for a child under five.

6.1 Transitional element

A transitional element applies where your total entitlement to UC (the indicative UC amount) is less than the total entitlement to your legacy benefits at the point of managed migration. A transitional element is included in your maximum UC to make up the difference.

Transitional protection is reduced by subsequent increases in your UC after the first assessment period, including annual benefit uprating. Transitional protection ends if you form a new couple or your relationship with a partner ends, or your earnings drop below your earnings threshold for three months or more.

6.1.1 Severe disability premium transitional element

If you claim UC because of managed migration and you get a transitional element as a result, you cannot have the severe disability premium (SDP) transitional element included in your award. This element only applies if you or your partner received an SDP as part of your IB-JSA, IR-ESA or IS award within the month before you claimed UC. You must continue to satisfy the SDP conditions and those of any other premiums up to and including the first day of your UC entitlement.

You qualify for the SDP transitional element if:

- you receive AA, PADP, DLA middle or high rate care component, PIP/ADP daily living component, or AFIP, and
- no one is actually paid CA, CSP, or the carer element of UC to look after you (*'underlying entitlement'* to CA or CSP does not count), and
- you live alone or are treated as living alone.

If you no longer meet the SDP requirements after your first assessment period, for example, your PIP award ends, the transitional element stays the same. If your UC entitlement increases, for example, your rent goes up, your transitional element decreases by the same amount. The basic amounts are:

Single or a couple and LCWRA element is included	£143.37
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Single or a couple and LCWRA element not included	£340.50
---	---------

Couple previously entitled to the couple rate of SDP	£483.88
--	---------

Since February 2024, extra amounts are included for new claims to make up for other premiums in legacy benefits:

- £91.15 single/£130.22 couple - enhanced disability premium
- £186.64 single/£266.94 couple – disability premium
- £192.07 for each child – disabled child premium or disabled child element (Tax Credits).

7 Working out amount

UC is calculated on a monthly basis by:

- adding up the elements of UC to which you are entitled, to give your maximum UC (see section 6)
- deducting a proportion of earnings, unearned income, and '*tariff income*' from capital (see sections 7.1 and 7.2), and
- deducting other relevant amounts (for example, sanctions, third party payments and repayments of advance payments/overpayments).

The remainder (if any) is the amount of UC payable, subject to the benefit cap (see section 7.3). If you are a couple, your joint income and capital are taken into account.

7.1 Income

This can be in the form of unearned or earned income, '*tariff income*', and capital or savings. Income is assessed on a monthly basis and taken into account in the assessment period in which it is received. If you are a couple, your joint income counts for these purposes, even if you are claiming as a single person.

Income is converted into a monthly figure by multiplying weekly, fortnightly, four weekly, or three monthly payments by 52, 26, 13 and four and dividing by 12. Fluctuating income is taken into account over an identifiable cycle, or over three months or other appropriate period.

Unearned income

All '*specified*' monthly unearned income, included in regulations, is taken into account and reduces UC entitlement pound for pound. It includes:

- JSA, ESA, Carer's Allowance, CSP, bereavement and widow's payments, maternity allowance, and industrial injuries benefit
- State Pension, and occupational and private pensions
- annuities and trust payments (unless compensation for personal injury)
- spousal maintenance under a court order or agreement
- student grants and loans
- notional and tariff income (see below and section 7.2)
- other taxable income.

Some types of income are not specified and so are not taken into account, including AA, PADP, DLA, PIP, ADP Child Benefit, child maintenance, personal injury payments, and volunteer expenses.

Earned income

Any **earnings** received during an assessment period are taken into account. For every pound of earned income, your UC is reduced by 55 pence (this is called the 55 per cent taper rate). Earnings are assessed net of tax, national insurance, and any pension contributions. Any statutory pay you receive, e.g. Statutory Sick Pay, counts as earnings.

Self-employed earnings are based on monthly profit less allowable expenses. A '*minimum income floor*' applies after a start-up period of 12 months during which your UC is calculated using your actual earnings. After 12 months, you are assumed to have a minimum level of earnings, usually equivalent to national minimum wage for a 35-hour week, even if your reported earnings are less. The earnings are then reduced by the 55 per cent taper before they are deducted from your UC.

Note

If you are responsible for a child or have limited capability for work, you are entitled to a '*work allowance*'. You can earn this amount without it affecting your UC. Earnings above the '*work allowance*' reduce your UC by 55 pence for each £1 you earn. There are two rates, £411 per month if your UC includes a housing costs element, or £684 a month if it does not.

Notional income

Any earned or unearned income that would be available if you claimed it is called notional income. You are treated as possessing it even if you do not claim it. This includes the amount of any State Pension income you have chosen not to apply for if you are over State Pension age.

7.2 Capital

If you have capital over £16,000, you are not entitled to UC. If you have capital between £6,000 and £16,000, you are assumed to have a '*tariff income*' of £4.35 a month for every £250 or part £250 above £6,000. This is added to your other income when your UC is worked out. Capital under £6,000 is disregarded.

Types of disregarded capital include premises occupied as your home, personal possessions, business assets, some arrears of benefit (for 12 months), and personal injury payments in a trust fund. See DWP guidance in section 11 for more.

Notional capital

You may be deemed to have '*notional capital*' if you deliberately deprive yourself of capital in order to increase, or become entitled to, UC, unless you repay a debt or it is reasonable in your circumstances.

7.3 Benefit cap

The benefit cap limits the total amount households can receive from UC, JSA, ESA, Child Benefit, Maternity Allowance, and Severe Disablement Allowance. If your overall benefit income is over the capped amounts, the excess is deducted from your UC award after offsetting any childcare costs.

The monthly cap is:

- £1,413.92 (single claimants) or £2,110.25 (lone parents and couples) if you live in Greater London
- £1,229.42 (single claimants) or £1,835 (lone parents and couples) if you live in another part of the UK.

The cap does not apply:

- if you or your partner have LCWRA, or receive AA, PADP DLA, PIP, ADP Carer's Allowance, CSP, UC carer element, Guardian's Allowance, Industrial Injuries benefit or a war pension
- if your combined earnings are at least £793.17 net a month
- for nine months after you stop working (or your household earnings fall below £846.56 net a month), as long as you were earning at least £846.56 net a month in each of the previous 12 months.

7.4 Examples of UC calculations

Single person with a disability

Receives contributory ESA (£398.88 a month) and PIP standard daily living component (£320.23 a month). No other income or capital. Has eligible housing costs of £400 a month.

Maximum UC	Income
Standard element - £400.14	ESA - £398.88
Housing element - £400	PIP is disregarded
Total - £800.14	Total - £398.88

UC entitlement is £800.14 minus £398.88 = £401.26 a month.

Couple with a child

Get Child Benefit (£112.88 a month). One partner earns £800 net a month. No capital. Eligible housing costs of £500 a month.

Maximum UC	Income
Standard element - £628.10	Net earnings - £800
Child element - £339	Less £411 work allowance - £389 x 55% - £213.95
Housing element - £500.00	Child Benefit is disregarded
Total - £1,467.10	Total - £213.950

UC entitlement is £1,467.103 minus £213.95 = £1,253.15 a month.

8 Change of circumstances

You must inform the DWP of any changes in your circumstances that may affect your entitlement. You can do this through your online journal or by calling the UC helpline.

UC is assessed on a monthly basis and changes of circumstances normally take effect from the first day of the assessment period in which they occur.

If a change increases your entitlement but you do not report it until a later assessment period, it only takes effect from that month.

Relevant changes include:

- changes to your employment (earnings are usually reported to the DWP by HMRC, but check the figures as any overpayments are recoverable)
- changes to other income or capital
- becoming, or ceasing to be, a member of a couple
- becoming responsible for a child
- temporary absences from Great Britain (see next section).

Example

Tim moves into cheaper accommodation near the end of his assessment period. His housing costs are reduced for the whole month. If he had moved a few days later, he would have received his previous higher entitlement for the whole month.

8.1 Temporary absence

Your entitlement to UC continues for a maximum of one month if you leave Great Britain, but only if the absence is not expected to exceed that period. This can be extended by a further month if the absence is in connection with the death of a partner or close relative and it would be unreasonable to return to Great Britain within the first month.

An absence from Great Britain can also be ignored for up to six months if it is for the purpose of receiving medical treatment or care for an illness or a physical or mental impairment.

8.2 If you start work or your income increases

The amount of UC you receive depends on your individual circumstances. For example, if you move into work, increase your hours, or your other income or capital increases, your UC is affected. Speak to your work coach about what effect this will have.

8.3 Overpayments

If you have been overpaid UC, this can be recovered regardless of the cause, including 'official error' overpayments where DWP have caused the overpayment.

Overpayment decisions can only be challenged on the following grounds:

- whether an overpayment has happened
- the amount of the overpayment, or
- the period of the overpayment.

Overpayments can be recovered at set statutory amounts from on-going UC payments, other benefit payments, deductions from earnings or by court order. You can ask DWP to exercise discretion not to recover an overpayment, but they do not have to agree to such a request.

A civil penalty can be imposed if an overpayment arises because you negligently give incorrect information or fail to notify a change of circumstances without reasonable excuse. For more information about this, see factsheet 74, *Challenging welfare benefit decisions* or seek specialist advice.

9 Housing issues

If you receive housing costs as part of your UC claim, these are normally paid directly to you and you must pay your landlord yourself. If you struggle with this, or other issues with your UC payment, you can apply for alternative payment arrangements, see section 4.3.

You can also apply for a Discretionary Housing Payment if you are struggling with housing costs, see section 10.5.

10 UC and other benefits

There are other benefits people under State Pension age can claim depending on their circumstances. For more information, see factsheet 56, *Benefits for people under State Pension age* or contact Age UK Advice, Age Cymru Advice, or Age Scotland for a benefit check.

10.1 Passporting to other benefits

If you receive UC, you may be automatically entitled (*'passported'*) to help with health costs, housing grants, and free school meals and may be entitled to Social Fund payments or Local Welfare Provision. See *'DWP other financial support'* in the Useful resources section for more.

10.2 Contributory benefits

These benefits depend on you or your spouse's National Insurance (NI) record. Your entitlement is not normally affected by any capital you have, although earnings or pensions can affect the amount paid.

Jobseeker's Allowance and Employment and Support Allowance

If you lose your job or become too sick to work and have paid sufficient NI contributions, you may be entitled to New Style Jobseeker's Allowance or New Style Employment and Support Allowance.

Call the UC helpline and ask to claim *'New Style Jobseeker's Allowance'* or *'New Style Employment and Support Allowance'*. You can claim online or at the first interview with your work coach. These can be claimed on their own or together with UC.

Bereavement benefits

If your husband, wife, or civil partner dies and you are under State Pension age, you may be able to claim Bereavement Support Payment.

Entitlement is based on your partner's NI record, although there is no NI requirement if they died as a result of an industrial accident or prescribed industrial disease.

This also applies if you cohabited with a partner who died and you have children.

10.3 Non-contributory benefits

These benefits depend on your circumstances, rather than a National Insurance record, or how much income or capital you have, although they can be affected by certain types of income.

Statutory Sick Pay

If you are an employee and off work due to sickness, you are entitled to Statutory Sick Pay for up to the first 28 weeks. This is administered and paid by your employer. You may also be entitled contractual sick pay under the terms of your contract. This counts as earned income for UC.

Carer's Allowance (CA) or Carer Support Payment (CSP)

You can claim CA or CSP if you look after someone who receives a disability benefit such as Attendance Allowance, PADP, PIP daily living component or ADP. You must spend at least 35 hours a week caring for them. If you work, you cannot earn more than £196 a week (net earnings or profit if self-employed).

This counts as unearned income for UC. The person you care for may lose money if you claim CA or the carer element of UC, so seek advice first. See factsheet 55, *Carer's Allowance*, for more information. In **Scotland**, see Age Scotland guide, *Carer's Allowance and Carer Support Payment*

Disability benefits

Personal Independence Payment (PIP) is a benefit for people aged 16 to State Pension age who have a disability. You might be getting a similar benefit, Disability Living Allowance, which is being replaced by PIP for adults. These are disregarded as income for UC awards.

For more information, see factsheet 87, *Personal Independence Payment and Disability Living Allowance*. In **Scotland**, see Age Scotland guide, *Adult Disability Payment*.

Industrial injuries benefits

If you have been injured in an accident at work or have contracted an industrial disease, you can claim industrial injuries benefits. The level of disability caused by your accident or industrial disease is assessed as a percentage by a DWP doctor. It counts as unearned income for UC.

10.4 Other benefits

Council Tax Reduction

Council Tax Reduction/Support is help towards Council Tax if you claim UC, other means-tested benefits, or are on a low income. You must be liable to pay Council Tax to claim, but it does not matter if you are a tenant, home owner, contract holder or other kind of resident.

If you live alone, or your home has certain adaptations for a disabled person, or you have a severe mental impairment, you may receive a discount on your Council Tax bill, regardless of your income.

For more information, see factsheet 21, *Council Tax*. In **Wales**, see factsheet 21w, *Council Tax in Wales*. In **Scotland**, see Age Scotland guide, *Council Tax and Council Tax Reduction*.

Healthcare costs

Depending on your income and savings, you may get help with healthcare costs through the 'NHS low income scheme'. For example, prescriptions, dental care and glasses.

For more information, see factsheet 61, *Help with health costs*. In **Wales**, see factsheet 61w, *Help with NHS health costs in Wales*. In **Scotland**, see Age Scotland guide, *NHS Services for Older People*.

Social fund and local welfare provision

The Social Fund provides lump sum cash payments for extra expenses that are difficult to meet from your weekly income and include Funeral Payments (not Scotland) and Winter Fuel Payments.

In England, local welfare provision schemes are run by local authorities. In Scotland and Wales, the government operates similar schemes. They may be able to help if you face a crisis or unavoidable financial needs.

For more information, see factsheets 1, *Help with heating costs* and factsheet 49, *The Social Fund, Advances of Benefit and Local Welfare Provision*. In **Wales**, see factsheet 1w, *Help with heating costs in Wales*. In **Scotland**, see Age Scotland guide, *Scottish Welfare Fund, Warm and Well*.

10.5 Discretionary housing payments (DHP)

If there is a shortfall between your rent and the amount of housing costs you receive, you can apply to your local authority for a DHP to make up the difference. You may be able to get a DHP if your UC is reduced because of spare bedrooms, non-dependant deductions, benefit cap reductions, or your entitlement is restricted under the Local Housing Allowance rules.

You must apply by requesting a form or by writing to the authority. It is important to describe your circumstances fully and explain why you are in financial difficulty. The local authority has discretion in whether to award a DHP and even if they do, they are usually only for a period of up to one year. There is no right of appeal if your application is refused, although you can ask for the decision to be looked at again.

11 DWP guidance

Specific areas of UC guidance highlighted in this factsheet can be found at www.gov.uk/government/publications/advice-for-decision-making-staff-guide and selecting the appropriate heading:

- **Sanctions** (section 5.8) – *Chapter K2 Good reason*
- **Work capability** (page 20) – *Chapters G2 (LCW), G3 (LCW&WRA) and G1 (work capability assessment)*
- **Housing costs** (page 21) – *Chapters F2, F3 and F4*
- **Capital** (section 7.2) – *Chapters H1 and H2 (disregards)*
- **Settled status** – If you are an EEA citizen (except Irish citizens who do not need leave to remain in the UK) and have ‘*settled status*’, you have indefinite leave to remain in the UK and are not subject to immigration control. You can stay in the UK and be eligible for certain benefits, subject to satisfying other conditions, such as those outlined in this factsheet for UC.

Pre-settled status – If you are an EEA citizen (except Irish citizens) and have ‘*pre-settled status*’ (for example, because you have not lived in the UK for at least five years), you can stay in the UK, but you are not automatically eligible for certain benefits like UC.

To be eligible, you must normally demonstrate you are exercising a qualifying *right to reside* under the *Immigration (European Economic Area) Regulations 2016*. Guidance on *right to reside* can be found within *DMG Vol 2 Ch 7 Part 3: Habitual residence and right to reside*, from paragraph 073492. For more information, see the CPAG website <https://cpag.org.uk/welfare-rights/test-cases/test-case-updates/access-means-tested-benefits-eu-citizens-pre-settled-status>

If you have *'pre-settled status'*, you can stay in the UK for up to five years from the date you got your status. You should apply for *'Settled status'* before your pre-settled status expires. For more information, see www.gov.uk/settled-status-eu-citizens-families/switch-from-presettled-status-to-settled-status

Started living in the UK after 31 December 2020 – If you moved to the UK after 31 December 2020, the only way you can be eligible for the EU Settlement Scheme is if you are a family member of an EEA or Swiss citizen and that person was living in the UK by 31 December 2020. For more information see www.gov.uk/settled-status-eu-citizens-families/join-EU-EEA-Swiss-family-member

If the above is not applicable, you are subject to immigration control (and so not eligible for certain benefits like UC) until you have the necessary immigration leave to remain in the UK. For more information see www.gov.uk/check-uk-visa

Useful organisations

Carers UK

www.carersuk.org (England)
www.carersuk.org/scotland (Scotland)
www.carerswales.org (Wales)
Telephone Helpline 0808 808 7777

Provides information and support for carers, including benefits.

Citizens Advice

England or Wales go to www.citizensadvice.org.uk
Scotland go to www.cas.org.uk
In England telephone 0800 144 8848
In Wales telephone 0800 702 2020
In Scotland telephone 0800 028 1456

Citizens Advice Help to Claim service

www.citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim
Telephone 0800 144 8 444 (England), 08000 241 220 (Wales) or
0800 023 2581 (Scotland)

National network of advice centres offering free, confidential, independent advice.

Disability Service Centre

www.gov.uk/disability-benefits-helpline

DWP helpline providing advice or information about any claim for Disability Living Allowance, Personal Independence Payment or Attendance Allowance that you have already made.

Disability Law Service

www.dls.org.uk
Telephone 0207 791 9800

Provides free, confidential legal advice to disabled adults, their families and carers.

Disability Rights UK

www.disabilityrightsuk.org

Provide information and advice about claiming disability benefits.

Discretionary Assistance Fund for Wales (The)

www.gov.wales/discretionary-assistance-fund-daf
Telephone 0800 859 5924
Email daf.feedback@necsws.com

Apply for an Individual Assistance Payment (IAP) or Emergency Assistance Payment (EAP)

Gov.uk

www.gov.uk

Official government website, includes information about pensions planning and the State Pension.

Jobcentre Plus

www.gov.uk/contact-jobcentre-plus

Telephone 0800 055 6688

Administers most benefit claims for working age people.

MoneyHelper

www.moneyhelper.org.uk

Telephone 0800 138 7777

Free, unbiased money advice to everyone across the UK.

Pension Service (The)

www.gov.uk/contact-pension-service

Telephone 0800 731 0469

Future Pension Centre 0800 731 0175

Details of state pensions including forecasts and claiming your pension.

Settled

<https://settled.org.uk/en/>

Telephone 0330 223 5336 select the language you wish to speak.

Alternatively, email (in your preferred language) an explanation of your situation, name and location, and someone will reply as soon as possible:

advice@settled.org.uk for general enquiries

Organisation for EEA citizens wanting advice and support about the EU Settlement Scheme.

Social Security Scotland

www.socialsecurity.gov.scot

Telephone 0800 182 2222

Responsible for paying devolved benefits in Scotland

Tax Credits

www.gov.uk/manage-your-tax-credits

Telephone 0345 300 3900

Responsible for administering Child Tax Credit and Working Tax Credit.

Universal Credit

Claim www.gov.uk/apply-universal-credit

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

Helpline 0800 328 5644

Universal Credit Migration Notice helpline 0800 169 0328

Veterans UK

www.gov.uk/government/organisations/veterans-uk

Telephone 0808 1914 2 18

Administers the armed forces pension schemes and compensation payments for those injured or bereaved through service.

Useful resources

Age UK benefit calculator

www.ageuk.org.uk/benefits-check

Online tool to check benefit entitlement.

Citizens Advice sanctions information

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

Provides information about sanctions, good reasons for not complying and challenges.

DWP guides on Universal Credit

www.gov.uk/guidance/universal-credit-toolkit-for-partner-organisations

Provides information and guidance for claimants and advice organisations.

DWP other financial support

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

Details of other financial assistance you can get whilst claiming Universal Credit and help with budgeting.

NHS Help with health costs for people getting Universal Credit

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

Wales: <https://gov.wales/low-income-scheme-help-nhs-health-costs>

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice

www.agecymru.wales

0300 303 4498

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

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Our publications are available in large print and audio formats

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The evidence sources used to create this factsheet are available on request. Contact resources@ageuk.org.uk

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