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 basic elements and additional elements payable depending on your circumstances, such as if you have children or are 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, although there are some exceptions (see page 13).

This symbol indicates where information differs for Wales, Scotland and Northern Ireland.
How much is it worth?

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

Go to [www.gov.uk/universal-credit/what-youll-get](http://www.gov.uk/universal-credit/what-youll-get) for the current rates of Universal Credit.

Go to [www.nidirect.gov.uk/articles/universal-credit-payments-and-advance-payments](http://www.nidirect.gov.uk/articles/universal-credit-payments-and-advance-payments) for the current rates in Northern Ireland.

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 be required to do in return for receiving Universal Credit. It’s based on individual circumstances. There’s more information about this on pages 8-9.

Good to know

If you’re in a couple, to claim Universal Credit at least one of you must be below State Pension age. If you’re both above State Pension age you’re not eligible for Universal Credit, but you might be able to claim Pension Credit or Housing Benefit instead.
Elements of Universal Credit

The amount of Universal Credit you are paid depends on which elements you are entitled to. The standard element is always included and other elements depend on your circumstances.

Standard element
Based on whether you’re single or a couple.

Carer element
If you care for someone who receives certain disability benefits for at least 35 hours per week, you won’t have to look for other work. You don’t need to claim Carer’s Allowance, and the person you care for doesn’t have to live with you.

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. If you live in Scotland, you can ask for it to be paid directly to your landlord.
Good to know

Any income or capital you have may affect how much Universal Credit you are paid. Income includes earnings, pensions and other regular payments. You can check your estimated entitlement to Universal Credit using Age UK’s online benefits calculator at www.ageuk.org.uk/benefits-check.

Work capability element
If you have health problems or an illness which prevents you from working or seeking full-time employment.

Child element
If you’re responsible for children. There are additional amounts if your child is disabled.

Childcare costs element
If you have childcare costs, up to 85% of the cost can be covered.
How do I claim?

You are expected to go online to make a claim at www.gov.uk/apply-universal-credit for Universal Credit. When you make a claim, you 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, even if you’re not married, you have to apply as a couple. When making a claim, you should have the following details to hand:

• National Insurance number
• bank account details
• information about your income and savings
• details of the household (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

Claiming Universal Credit puts an end to any existing legacy benefit claim. Contact ‘Help to claim’ to check (details on page 7).

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, and if you’re using a public computer, make sure you’ve logged out after you’ve finished.
Help with claiming

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

• checking whether Universal Credit is the right benefit to claim
• individual needs assessment to get the right level of support
• support to start a Universal Credit claim
• completing a claim and first payment issues
• helping you find where to access longer term support.

For information about Help to Claim visit: www.citizensadvice.org.uk/helptoclaim

In England call: **0800 144 8444**
In Wales call: **08000 241 220**
In Scotland call: **0800 023 258**
Help to Claim isn’t available in Northern Ireland, so if you need advice call Age NI on: **0808 808 75751**

**Good to know**

Don’t delay making a claim as it’s only treated as being made when you submit it, not when you first seek help with Citizens Advice or Age NI.
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 known as the ‘assessment period’. If you’re eligible, you must wait at least seven days to receive your first payment.

This means it will be at least five 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 on your 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?**
In order 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 apply 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 are 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’ve done what you need to do. 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, you should talk to your local Age UK or Citizens Advice.

In Scotland, you can ask to be paid twice a month. In Northern Ireland, this is how you are paid as default.

**Good to know**
If you already work 35 hours a week, care for someone claiming a disability benefit, or have a health condition that prevents you from 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.

Brain, 62, wasn’t sure how to claim Universal Credit so contacted the ‘Help to Claim’ service.

‘I wasn’t sure what to do when I was told to claim Universal Credit. I went to my local Citizens Advice and they told me to contact their ‘Help to claim’ service.

‘They helped me to 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 my claim is 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. But the online course has helped me with it – though I can’t pretend I haven’t had a few more questions and need a bit more help staying on top of things.’
Challenging a decision

If your application for Universal Credit 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 – known as ‘mandatory reconsideration’. It’s important to do this as soon as possible, as you usually have one month to request this.

If this is unsuccessful, you can submit an appeal 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 (pages 14-15).
Moving to Universal Credit from another benefit

If you already claim a ‘legacy benefit’ and have a change of circumstance, you may need to stop claiming that benefit and make a new claim for Universal Credit. If this happens, seek advice, as you may not have to claim Universal Credit if:

• you receive a ‘severe disability premium’ (SDP) as part of your existing legacy benefit

• you’re making a renewal claim for a tax credit, or you already claim one tax credit (Child or Working Tax Credit) and want to claim the other

• you live in specified accommodation (eg. supported housing) – you can make a new claim for Housing Benefit instead.

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

This is the process where the Department for Work and Pensions transfer existing claimants receiving a legacy benefit over to Universal Credit, after which their legacy benefit stops. If there’s a reduction in the amount of benefit you’re paid as a result of this process, you will 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. In England, Wales and Scotland call the ‘Help to Claim’ service. In Northern Ireland, call Age NI.
Useful organisations

Age UK
We provide advice and information 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: 0800 022 3444
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 9344
Textphone: 0800 328 1344
www.gov.uk/apply-universal-credit
www.gov.uk/sign-in-universal-credit

Citizens Advice
Information about sanctions and challenges.
www.citizensadvice.org.uk/benefits/universal-credit/sanctions/challenging-a-sanction

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Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.
Details of other financial assistance you can get whilst claiming Universal Credit.
www.gov.uk/universal-credit/other-financial-support

Online guide on money management and budgeting
ucpp.dwp.gov.uk/universal-credit-preparation/

Money advice service
Provides a free online Money Manager tool.
www.moneyadviceservice.org.uk/en/tools/money-manager
Tel: 0800 138 7777

NHS
Provides information on help you can receive with health costs.
In Wales: www.healthcosts.wales.nhs.uk/income-groups
In Northern Ireland: www.nidirect.gov.uk/articles/help-health-costs
In Scotland: www.nhsinform.scot/care-support-and-rights/health-rights/access/help-with-health-costs

Rightsnet
Common myths and misconceptions about Universal Credit.
www.benefitmythbuster.net
What should I do now?

You can read some of our other relevant resources, such as:

• **More money in your pocket information guide**
• **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 will also be able to help answer any questions you have about anything you’ve read.

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](http://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**.

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