

# Universal Credit



Extra money if you're under  
State Pension age



## What is Universal Credit?

**Universal Credit (UC) is a means-tested, non-taxable benefit to cover basic living expenses. There are different elements depending on your circumstances – for example, if you’re a carer or you have a long-term health condition or disability.**

UC is replacing 6 other means-tested benefits known as ‘legacy benefits’. These are:

- income-based Jobseeker’s Allowance
- income-related Employment and Support Allowance
- working-age Housing Benefit
- Income Support
- Child Tax Credit
- Working Tax Credit.

Most people can no longer make a new claim for a legacy benefit and must claim UC instead.

## How much could I get?

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 amount depends on your age and whether you’re single or a couple:

- single (25 or over) – **£400.14**
- couple (one or both 25 or over) – **£628.10**

Visit [www.gov.uk/universal-credit/what-youll-get](http://www.gov.uk/universal-credit/what-youll-get) to see rates for the other elements of UC. In Northern Ireland, go to [www.nidirect.gov.uk/campaigns/universal-credit](http://www.nidirect.gov.uk/campaigns/universal-credit).

## Can I claim it?

You can claim UC if you:

- have a low income and savings of £16,000 or less
- meet residence and presence requirements
- aren’t in education
- accept a claimant commitment (see page 8)
- haven’t reached State Pension age (although there are some exceptions to this, which we explain below).

**If you’re in a mixed-age couple** (which means only one of you has reached State Pension age), you can claim UC if you meet the other eligibility requirements. You usually stay on UC until you both reach State Pension age.

# Elements of Universal Credit

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



## 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 like Attendance Allowance, you won't have to look for paid work. You don't need to claim Carer's Allowance or live with the person to qualify. This element can affect their benefits, so get advice before you claim it.



## 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 most cases in Northern Ireland.



### **Work capability element**

If you have health problems or an illness that 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 received more from your benefits before moving to UC, or if you were entitled to the severe disability premium in your previous benefit.

## **Good to know**



You can check how much UC you might get using our online benefits calculator at [www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check).

## How do I claim?

You can visit [www.gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit) to make a claim for UC. You need to create an online account to do this.

If you can't claim online, call the Universal Credit helpline on **0800 328 5644** and ask to claim in person or on the phone. 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, have the following details to hand:

- your National Insurance number
- your bank account details
- information about your income and savings
- details of who lives 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 someone approaches you and offers to make a UC claim on your behalf. Don't let anyone you don't know and trust make a claim for you.

See our guide **Avoiding scams** for further advice about staying safe from scammers.

## Help with claiming

If you need help or support with making a UC claim, Citizens Advice offers a Help to Claim service, available by telephone or online. This service can:

- check UC is the right benefit for you
- help you make a claim and check your first payment is correct
- help you access longer-term support.

Visit [www.citizensadvice.org.uk/helptoclaim](http://www.citizensadvice.org.uk/helptoclaim) for more information about Help to Claim.

Call **0800 144 8 444** in England, and **08000 241 220** in Wales. If you're in Northern Ireland, get in touch with Age NI (page 14).

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

### Good to know



Claiming UC puts an end to any existing legacy benefit claim you may have (see page 2). Contact Help to Claim to check you're making the best decision for you.

# After you claim

After you make a UC 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 from the day you submit your claim – this is called the 'assessment period'.

If you're found to be eligible, you must wait at least 7 days after the assessment period to receive your first payment – so it'll be at least 5 weeks from the date you claim before you start getting your UC.

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 UC payments.



In Northern Ireland, you can apply for a UC contingency fund, which is a grant and doesn't need to be repaid. You can also apply for an advance, which does need to be repaid.

## What do I need to do?

To make sure there are no issues with your payments, you 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 finalise your claim, provide any additional evidence requested, and agree to your **claimant commitment**.



A **claimant commitment** outlines what you'll need to do to keep getting your UC. It's based on individual circumstances. It usually includes things like writing a CV, going to training courses, and looking for jobs.

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 until you do what the claimant commitment says. You can challenge this if you feel your payments have been changed unfairly (see page 12 for more information).

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

### **How often will I be paid?**

After your first payment, your subsequent 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 a single 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. You can also arrange to have 'split payments' if you're a couple.

### **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 in your claimant commitment.

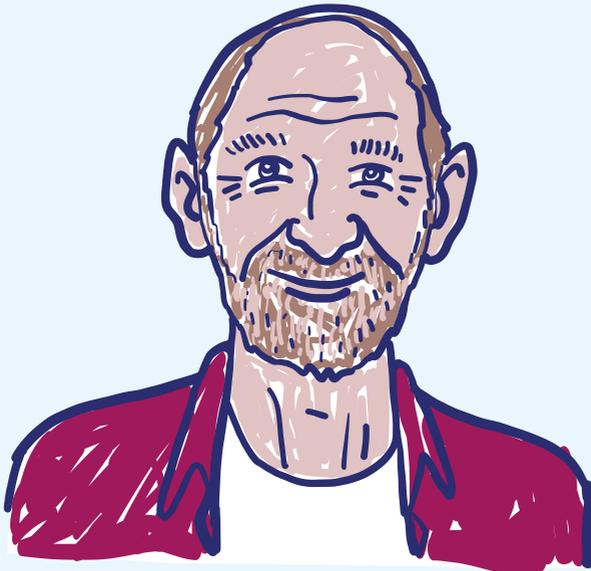
## After Brian lost his job, he was told to claim Universal Credit.

Brian, 62, wasn't sure how to claim UC 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 use the 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 keep receiving payments – she called this my 'claimant commitment'.

'We also talked through 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 she told me 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 changes in my circumstances. The computer course has helped me with this, and I only need a bit of help staying on top of things.’



## Challenging a decision

If your UC 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 a month to request it – although late challenges can sometimes be accepted.

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

For more information, contact your local Age UK or Citizens Advice (page 15). 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 UC. If this happens, you should get advice.

Alternatively, you might need to claim UC under the ‘managed migration’ process. This is where the Department for Work and Pensions transfers people who claim a legacy benefit onto UC instead, which means their legacy benefit stops.

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

You’ll receive a letter inviting you to make a new UC claim, which stops your entitlement to existing benefits. If this happens, make your claim before the deadline in the letter or you may lose out on money. For support with making a claim, call the Help to Claim service (page 7) if you’re in England or Wales. In Northern Ireland, call Age NI.

If you live in certain types of accommodation – for example, supported housing – you might need to claim Housing Benefit to help with your rent. You can still get UC to help with other costs such as food and bills.

# 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](http://www.ageuk.org.uk)**

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

**[www.agecymru.org.uk](http://www.agecymru.org.uk)**

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

**[www.ageni.org](http://www.ageni.org)**

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

**[www.agescotland.org.uk](http://www.agescotland.org.uk)**

## Universal Credit helpline

A free helpline open Monday to Friday, 8am to 6pm.

Tel: **0800 328 5644**

**[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)**

**[www.gov.uk/sign-in-universal-credit](http://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](http://www.citizensadvice.org.uk/benefits/universal-credit/sanctions/challenging-a-sanction)**

## GOV.UK

Explains other financial help you can get while claiming UC.

**[www.gov.uk/universal-credit/other-financial-support](http://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](http://www.moneyhelper.org.uk/en/benefits/universal-credit/money-manager)**

## NHS

Provides information on help you can get with health costs.

In England: **[www.nhs.uk/nhs-services/help-with-health-costs/help-with-health-costs-for-people-getting-universal-credit](http://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](http://www.gov.wales/low-income-scheme-help-nhs-health-costs)**

In Northern Ireland: **[www.nidirect.gov.uk/articles/help-health-costs](http://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**
- **Carer's Allowance**

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](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**.



**0800 169 65 65**  
**[www.ageuk.org.uk](http://www.ageuk.org.uk)**



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