

Universal Credit



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



What is Universal Credit?

Universal Credit is a means-tested, non-taxable benefit to cover basic living expenses. There are different elements payable depending on your circumstances – for example, if you're a carer.

Universal Credit 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 Universal Credit 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) – **£393.45**
- couple (one or both 25 or over) – **£617.60**

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

Can I claim it?

You can claim Universal Credit if you:

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



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

If you’re a couple, one or both of you must be below State Pension age to claim Universal Credit. If you’re both above State Pension age, then you won’t be eligible – but you might be able to claim Pension Credit and Housing Benefit.

Elements of Universal Credit

The amount of Universal Credit you're paid depends on which elements you're entitled to. The standard element is always included – other elements depend on your circumstances. 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, you won't have to look for paid work. You don't need to be claiming Carer's Allowance or living with the person to qualify. This element can affect their benefits, so you should 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 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 Universal Credit, or if you were entitled to the severe disability premium in your previous benefit.

Good to know



You can check how much Universal Credit you might get using Age UK's online benefits calculator. To get started, go online at www.ageuk.org.uk/benefits-check.

How do I claim?

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

If you can't claim online, call the Universal Credit helpline on **0800 328 5644** and ask to claim face to face or 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 Universal Credit claim for you. Don't let anyone doing this make a claim on your behalf.

If you're using a public computer, make sure you log out after you've finished. See our guide **Avoiding scams** for further advice about staying safe from scammers.



Help with claiming

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

- check Universal Credit 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 for more information about Help to Claim.

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

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

Good to know

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

After you've made your claim

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

When you'll be paid

What you're entitled to is assessed over the calendar month after you submit your claim – this is called the 'assessment period' and starts on the day you make your claim.

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 until you start getting your Universal Credit.

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



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

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.

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

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

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 Universal Credit 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.

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.

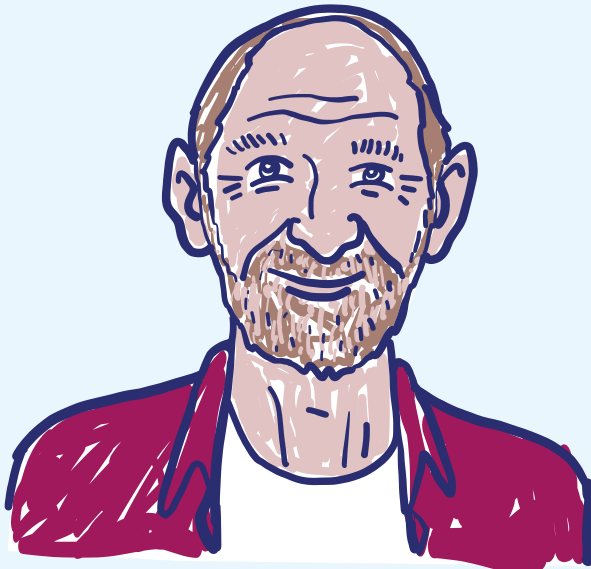
After Brian lost his job, he was told to claim Universal Credit.

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

'They helped me make an online claim and booked me an appointment at the Jobcentre Plus office in town. They even gave me information about local computer courses so I could 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 in order to keep receiving payments – the coach called this my 'claimant commitment'.

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





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

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

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



Challenging a decision

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

The first stage of challenging a decision is asking for it to be looked at again – this is known as ‘mandatory reconsideration’. It’s important to do this as soon as possible, as you usually only have 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 about this, 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 Universal Credit.

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

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

Alternatively, you might need to claim Universal Credit under the ‘managed migration’ process. This is where the Department for Work and Pensions transfers people who claim a legacy benefit onto Universal Credit 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 might receive a letter inviting you to make a new Universal Credit claim, which stops your entitlement to existing benefits. If this happens, get advice before claiming to make sure you don’t lose any money. In England and Wales, call the Help to Claim service (page 7). In Northern Ireland, call Age NI.

Useful organisations

Age UK

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

Age UK Advice: 0800 169 65 65

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

www.ageuk.org.uk

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

www.agecymru.org.uk

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

www.ageni.org

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

www.agescotland.org.uk

Universal Credit helpline

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

Tel: **0800 328 5644**

www.gov.uk/apply-universal-credit

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

Citizens Advice

Provides information about sanctions and challenges.

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

GOV.UK

Explains other financial assistance you can get while claiming Universal Credit.

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

MoneyHelper

Provides a free online Money Manager tool.

Tel: **0800 138 7777**

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

NHS

Provides information on help you can get with health costs.

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

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

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

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What should I do now?

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

- **More money in your pocket**
- **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** to get started.

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



0800 169 65 65
www.ageuk.org.uk



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