

# 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 and help with rent. 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.

## 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) – **£424.90**
- couple (one or both 25 or over) – **£666.97**

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.



### Good to know

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.

# 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 a disability that limits your ability to work or look for full-time work.



### 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 the calculator at [www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check). You might be eligible for Personal Independence Payment (PIP) as well as UC if your health condition or disability affects your day-to-day life or mobility.

## How do I claim?

You can visit [www.gov.uk/apply-universal-credit](http://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, you can 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).



## Help with claiming

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



Visit [www.citizensadvice.org.uk/helptoclaim](http://www.citizensadvice.org.uk/helptoclaim) or give them a ring on **0800 144 8 444** in England or **08000 241 220** in Wales. If you're in Northern Ireland, get in touch with Age NI (page 10).

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

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.

## 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 extra evidence, and agree to your **claimant commitment**.



A **claimant commitment** outlines what you'll need to do to keep getting your UC, which might include things like writing a CV, going to training courses, and looking for jobs. If you claim as a couple, you both need to agree to your own claimant commitment.

If you don't stick to your commitment, your payments could be reduced or stopped. You can challenge this if you feel your payments have been changed unfairly (see page 9 for more information).

## 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 usually paid into a single account. You can request alternative arrangements – such as paying housing costs directly to your landlord, or splitting payments between you and your partner. 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.

## 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 the mandatory reconsideration 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 10). In Wales, contact your local Age Cymru.

## 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 7 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.wales](http://www.agecymru.wales)**

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, and offers a Help to Claim service to support UC applications.

**[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)**

## **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)**

# What should I do now?

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

- **Avoiding scams**
- **Carer's Allowance**
- **More money in your pocket**

You can find all of our guides and factsheets on our website, along with lots more useful information. Visit **[www.ageuk.org.uk](http://www.ageuk.org.uk)** to get started.

You can order free printed copies of any guide or factsheet by emailing **[orders@ageuk.org.uk](mailto:orders@ageuk.org.uk)** or calling our Advice Line on **0800 169 65 65**. Our friendly advisers can also help with any questions.

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

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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