

Universal Credit Outline

What is Universal Credit?

Universal Credit is a benefit paid by the government, supporting working age people by providing an income.

You can claim it whether you are in or out of work. Universal Credit is designed to make sure that most people are better off in work.

You will get extra amounts if you have a partner or children. You may also get extra help if:

- you are paying rent
- you are paying childcare costs
- you are a carer
- you are unable to work due to a medical condition or disability
- your child is disabled.

You cannot get Universal Credit if your income is too high or you have savings over £16,000.

How does it affect other benefits?

Universal Credit replaces Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Child Tax Credit, Working Tax Credit and Housing Benefit. These are called legacy benefits.

- If you get any of these benefits you will be moved on to Universal Credit in the future. This is called managed migration and will not start before 2020.
- If you need to make a **new** claim for a legacy benefit, you will usually have to claim Universal Credit instead unless you are entitled to the severe disability premium as part of your legacy benefits or live in specified or temporary accommodation.

Other benefits, such as Carer's Allowance and Personal Independence Payment are not affected.

How do I claim?

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

If you need help with your claim contact the Universal Credit helpline on 0800 328 5644. Your local Citizen's Advice may also offer support.

You will have to attend an appointment at the start of your claim.

How much will I get?

The amount you get will depend on your circumstances – if you have children or pay rent, for example. It will also be affected by any income you have coming in. The basic amount – before income is taken into account – is £317.82 per month for a single person over 25 years old, and £498.89 for a couple.

If you are in work some of your earnings are ignored.

The amount you receive may alter each month if your circumstances or income change.

How will I be paid?

Universal Credit will be paid into your account monthly in arrears.

Watch out – there will be at least a five-week delay before you get your first payment.

Sometimes payments can be made direct to your landlord, twice a month or split between you and your partner. You need to request this and the DWP will decide if this would be suitable.

Anything else I need to know?

When you claim you will need to sign a Claimant Commitment. This will outline any action you need to take when claiming Universal Credit. You may need to look for work or take part in work preparation activities. Most people will have to attend the Jobcentre to see a Work Coach. Some people may not have to take part in any work-related activities – a carer, for example.

You will have an online 'To Do' list – remember to check it as you may lose money if you do not do what has been asked.

You need to report any changes quickly – you will have an online journal to do this.

If you get Universal Credit remember to also claim Council Tax Support from your local council.

You may also be able to get Discretionary Housing Payments for your local council if your Universal Credit payment does not cover your full rent and you are struggling to pay.

