

Universal credit

This factsheet is the first in a series of three on universal credit.

In this factsheet we go through the basics of entitlement, claiming and being paid universal credit.



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Note

Information contained in this factsheet is correct at the time of publication. Please check details before use.

Universal Credit (UC) is a welfare benefit to help you with your living costs. UC replaces six other benefits including housing benefit, jobseeker's allowance and tax credits.

Who can claim

You can claim UC whether you are working or not. You can only apply for UC if you are in a 'full service' area. You cannot make a new application for UC if you are in a 'live service' area.

Check universalcreditinfo.net to find out if you are in a full service area.

If you have already claimed UC in a live service area, your claim will continue.

Who can't claim

You can't normally claim UC if your income or savings are too high or you are:

- under 18
- a full-time student
- of pension credit age or above
- not usually resident in the UK
- responsible for more than two children.

If you can't claim UC

You may still be able to claim other benefits, such as child tax credit and housing benefit if you can't claim UC.

Go to Gov.uk for a [benefits calculator](#) that will tell you what benefits you could get and how to claim them.

How to claim

[Claim online](#) at Gov.uk. You will need the following details:

- bank, building society or other account
- national insurance number (for you and your partner)
- income and savings for your household
- your housing costs
- any childcare costs.

You only get 20 minutes to complete the form. You can't save what you've done and come back later to finish it.

If you need help making your online claim or can't access the internet, ring the free full service area UC helpline on **0800 328 5644**.

How much you can get

How much UC you get depends on your circumstances, such as your income and your rent or mortgage. You can get more if you have dependent children, are disabled or care for other adults.

The 'benefit cap' may limit the amount you receive. See the *Benefit cap* factsheet.

When you are paid

UC is normally paid one month in arrears.

You will have to wait at least five weeks for your first payment.

Ask for an advance of UC if you cannot afford to wait for a payment. Small amounts will then be taken from your UC for the next few months to repay the advance.

How you are paid

UC is paid to you monthly. It is paid into your bank account. If you have problems that make it difficult for you to manage your money, such as severe debt, addiction to drugs or alcohol, or mental illness, you can ask for:

- payment of the housing element direct to your landlord
- a payment every week or fortnight
- split payments between you and your partner.

Claimant commitment

You have to agree to a 'claimant commitment' as a condition of getting UC.

This could include, for example, agreeing to:

- look for and apply for jobs
- attend training.

Your UC can be cut if you don't stick to your commitment. You can challenge a cut, and may be able to get hardship payments. Get advice if you can't stick to your commitment.

Further advice

You can get further advice from Shelter's free* housing advice helpline (**0808 800 4444**), a local Shelter advice service or local Citizens Advice office, or by visiting shelter.org.uk/advice or adviceguide.org.uk

*Calls are free from UK landlines and main mobile networks.