



# Universal Credit Overview

The content in this presentation is correct as of April 2024. Information contained within may be subject to change.



# What is Universal Credit?

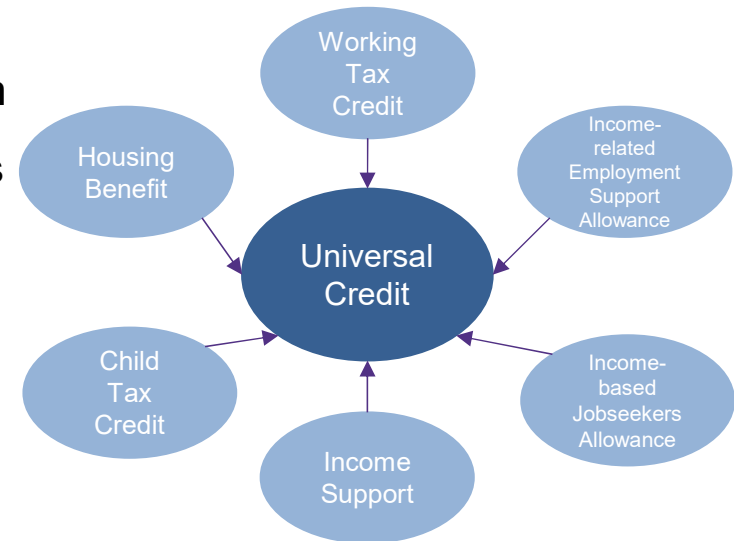
Universal Credit is a payment to help with your living costs. It is normally paid monthly and you may be able to get it if you're on a low income, out of work or you cannot work.

Previous Benefit System	Universal Credit
Multiple benefits with multiple places to claim them	One benefits with one place to claim them
Different benefits for employment / unemployment	One benefit that stays with you
Different entitlement rules for different people	One benefit for everyone
Complex rates for ESA	Simpler rates for Limited Capability
Different organisations e.g. DWP, HMRC, Local Authorities	All administered under DWP
Paper forms or clerical processes to claim	Claim online
The Government keeps your information / data	Claimants own and can see all of their information / data using an online account
Changing details can be clerical or paper / phone based	Change circumstances online
Individual	Based on everyone in your household

# Universal Credit – Overview

## Universal Credit simplifies the benefit system

- Will replace the six main working age benefits with one payment.
- It removes the requirement to provide similar information to different organisations e.g. HMRC, Local Authorities and DWP.



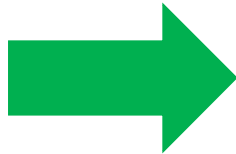
## Universal Credit is more flexible

- Combines both in and out of work benefits, making it easier for claimants to start and progress in work.
- No 16 hour work rule and no limits on the number of hours someone can work.
- Pay is taken into account in real time via the HMRC PAYE interface.
- Claimants will not have to re-apply for Universal Credit if their circumstances change.

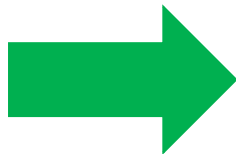


## Universal Credit – Move to Universal Credit

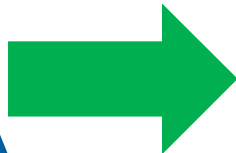
Claimants currently in receipt of (legacy benefit) Income Support, Income Based Job Seekers Allowance, Income Related Employment Support Allowance, Working Tax Credit, Child Tax Credit and Housing Benefit will remain on their existing benefits until such time that their claim can migrate to Universal Credit.



**Natural Migration** – This occurs when a claimant reports a natural migration qualifying change of circumstance to their Legacy Benefit e.g. claimant is no longer a full-time carer.



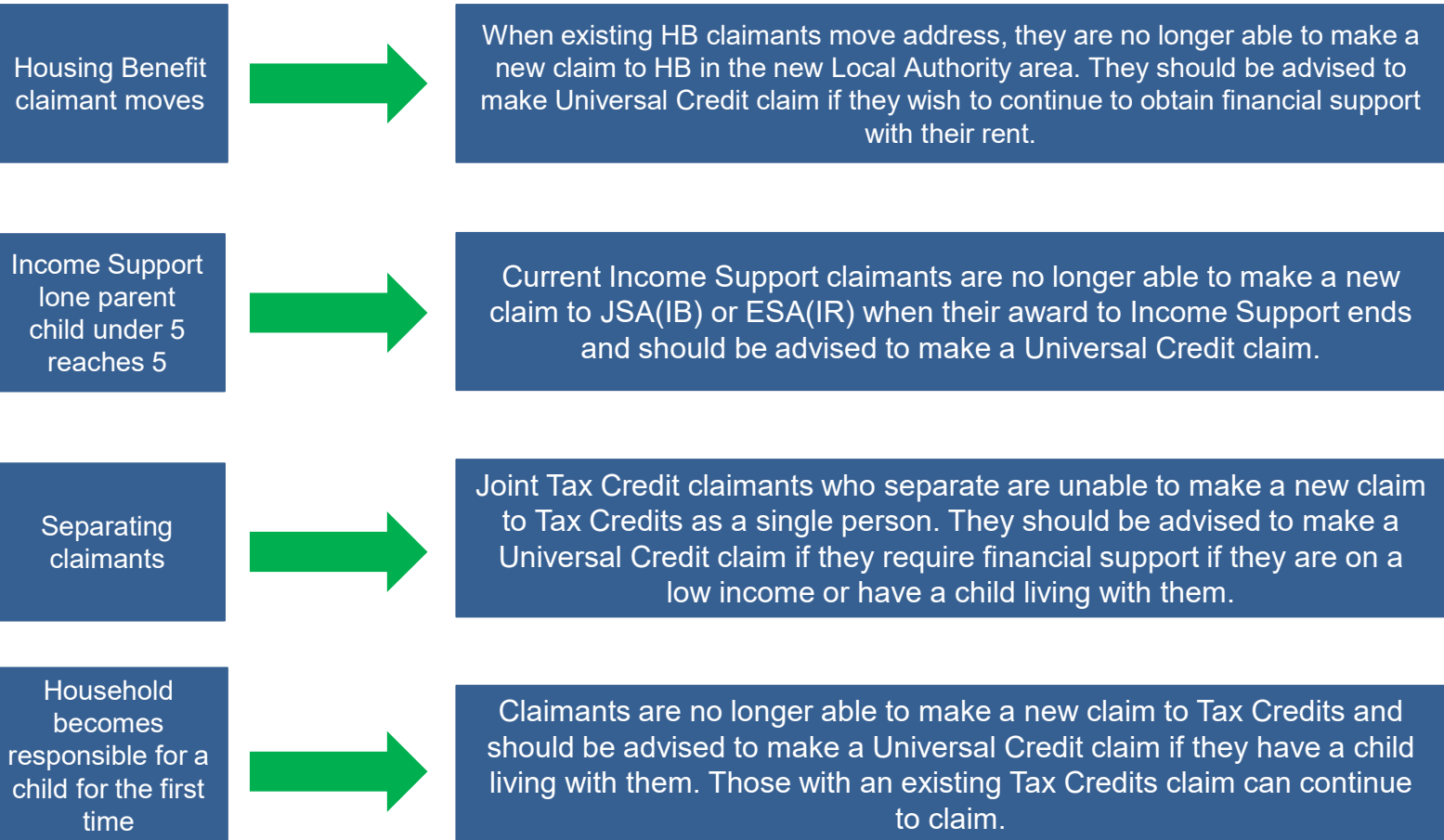
**Voluntary Migration** – Legacy claimants can choose themselves to voluntarily move across to UC.



**Managed Migration** – For those claimants who do not choose to migrate voluntarily nor have migrated naturally, we will need to manage their migration to UC.

Underpinning managed migration is our commitment to transitional financial protection to ensure that eligible households we move to UC do not have lower income on UC at the point we move them if their UC entitlement is lower than their entitlement on legacy benefit. The current deadline for managed migration is quoted as the end of 2024/25.

## Universal Credit – Natural Migration Trigger Examples



## Universal Credit – Moving From Housing Benefit

- Claimants receiving housing benefit before they claim Universal Credit will receive an extra two weeks of housing payments when they make a claim.
- The payment is made by the Local Authority and they are notified automatically when the Universal Credit claim is made.
- The extra two weeks of housing benefit will not be taken into account as income and will not reduce the first Universal Credit payment.
- This payment is only made once – the first time they claim Universal Credit.

## Universal Credit – Transitional Protection

- Transitional Protection is an extra 'transitional amount' which tops up your Universal Credit award so that you are not substantially worse off when you move onto Universal Credit from Legacy. The payment is made by the Local Authority and they are notified automatically when the Universal Credit claim is made.
- Not Available to ***Natural Migrants***.
- Available for ***Managed Migrants & Severe Disability Premium***.



## Universal Credit – Transitional Protection Erosion

The transitional protection element will erode over time with increases in UC elements - excluding the childcare costs element - and will stop with certain changes of circumstances.

The Severe Disability Premium Transitional element can also be eroded. The Transitional SDP Element is a fixed amount for the claimant's first Assessment Period – but after that it can be eroded or lost due to changes. The amount of the Transitional SDP Element can reduce when another Element increases, or a new Element is awarded.

## Universal Credit – Eligibility

- You may be able to get Universal Credit if you are on a low income or need help with your living costs. You could be working (including self-employed or part time) or be out of work.

### **To claim you must:**

- live in the UK
- be aged 18 or over (there are some exceptions if you're 16 to 17)
- be under State Pension age
- have £16,000 or less in money, savings and investments

# Universal Credit - Entitlement

## Entitlement

The Universal Credit payment is made up of a Standard Allowance and any additional elements, such as:

- Housing element
- Child element
- Disabled Child element
- Carer element
- Childcare element
- Limited Capability for Work and Work Related Activity element

## Benefit Calculator

- What benefits you could get
- How to claim
- How your benefits will be affected if you start work

[Benefits calculators - GOV.UK \(www.gov.uk\)](https://www.gov.uk/benefits-calculators)



## Universal Credit – Assessment Period

Universal Credit is assessed and paid in arrears, on a monthly basis in a single payment. Your personal circumstances will be assessed to work out the amount of Universal Credit you are entitled to.

### **Your circumstances include things like:**

- your earnings
- who you live with
- if you have any savings or capital

The first assessment period will start on the date of your claim.

First payment is usually received 7 days after the end of the first assessment period. Universal Credit will then be paid on the same date each month. The amount will not change to take account of 31, 30, or 28 day months.

# Universal Credit – Assessment Period Example

Claim submitted  
to Universal Credit  
01/11/2021



1 calendar month assessment period  
(earnings)

30/11/2021

Assessment Period



7 days

07/12/2021

Payment



Universal Credit  
paid into your  
chosen account

## Universal Credit – Payment

Your Circumstances	Monthly Standard Allowance
Single and under 25	£311.68
Single and 25 or over	£393.45
In a couple and you're both under 25	£489.23 (for you both)
In a couple and either of you are 25 or over	£617.60 (for you both)

## Universal Credit – How Earnings Affect Payments

- You may still be able to receive Universal Credit payments when you start work or increase your earnings. You will continue to receive Universal Credit until your earnings are high enough, at which point your payments will stop.
- Your Universal Credit payments will adjust automatically if your earnings change. It doesn't matter how many hours you work, it's the actual earnings you receive that count.
- If your circumstances mean that you don't have a Work Allowance, your Universal Credit payment will be reduced by 55p for every £1 you earn.



# Universal Credit – How Earnings Affect Payments

## Example:

- Tom earns **£875** in an assessment period. For every pound Tom has earned we will deduct **0.55p**.

$$\text{£875 (earnings)} \times \text{£0.55 (taper)} = \text{£481.25}$$





## Universal Credit – Work Allowance

If you and/or your partner are in paid work you may be able to receive some earnings before your Universal Credit payment starts to be affected. This is called a Work Allowance.

**The Work Allowance only applies to you if:**

- you have responsibility for one or more children (or qualifying young persons)
- you or your partner have limited capability for work (a health condition or disability)

If neither of these circumstances apply to you, your Universal Credit payments will be affected as soon as you start earning money from paid work.

**There are 2 Work Allowance rates. Which one you get depends on whether you receive help with housing costs, either as part of your Universal Credit payment or through Housing Benefit:**

- If you receive money to help with housing costs your Work Allowance will be £404 per month
- If you do not receive money to help with housing costs your Work Allowance will be £673 per month

## Universal Credit – Work Allowance

### Example:

- The claimant has a child and gets money for housing costs in their UC payment. They earn **£500** during their UC assessment period.

Their Work Allowance is **£404**; this means they can earn £404 without any money being deducted from their UC payment.

$$\mathbf{£500} \text{ (earnings)} - \mathbf{£404} \text{ (Work Allowance)} = \mathbf{£96}$$

The remaining amount (£96) will be subject to the Taper. To calculate the amount that will be deducted from their UC payment:

$$\mathbf{£96} \text{ (remaining amount)} \times \mathbf{£0.55} \text{ (taper)} = \mathbf{£52.80}$$

**£52.80** will be **deducted from their UC payment** that month.

## Universal Credit - Administrative Earnings Threshold

- The **Administrative Earnings Threshold (AET)** determines which group a Universal Credit claimant is placed in based on how much they earn. This in turn impacts the level of support they receive to find work and develop a career, and the types of activities they must undertake, such as searching for opportunities to take up more or better paid work or researching new career options.
- **AET** is £892 for individual claimants and £1,437 for couples.

## Universal Credit – Conditionality Groups

No Work Related Requirements	Work Focused Interview	Work Preparation	All Work Related Requirements
<ul style="list-style-type: none"> <li>• Those whose earnings are over either the individual or household Conditionality Earnings Threshold (CET)</li> <li>• Self-employed and Minimum Income Floor applies</li> <li>• Have Limited Capability for Work and Work Related Activity</li> <li>• Verified Carer</li> <li>• Adopted within 12 months of adoption</li> <li>• Over 29 weeks pregnant or within 15 weeks after the birth of the child</li> <li>• Over state pension age</li> </ul>	<ul style="list-style-type: none"> <li>• Primary carer of a child between 1 and 2 years of age</li> <li>• Foster / formal kinship carers of children under 16 (or 18 if the child has proven care needs)</li> <li>• Friend or family carers (informal kinship carers) for the first year the child(ren) are with them</li> </ul>	<ul style="list-style-type: none"> <li>• People who have Limited Capability for Work</li> <li>• Primary carer of a child between 2 and 3 years of age</li> </ul>	<ul style="list-style-type: none"> <li>• Job seekers</li> <li>• People in low paid work who do not earn the threshold amount or more. They are expected to find additional work e.g. increase hours, additional part-time work or better paid work</li> </ul>

## Universal Credit - Advances

New Claim Advance	Change of Circumstances Advance
<ul style="list-style-type: none"><li>• Designed to support claimant's who can't manage until they receive their first payment of Universal Credit</li><li>• A claimant is not required to have signed their Claimant Commitment, but they must:</li><li>• Have financial need</li><li>• Have likely entitlement to UC (ID verified and HRT passed)</li><li>• Have the ability and agree to repay the advance</li><li>• Can be made online before any housing has been approved.</li></ul>	<ul style="list-style-type: none"><li>• Can be requested when a change of circumstances is reported which results in a significant increase in their UC entitlement and there is a financial need</li><li>• A claimant may be entitled to more than one COCA in the same assessment period if each Advance relates to a different change</li><li>• Changes may include: housing, child or children, partner, disabled child, childcare, carers, health condition, loss of earnings</li></ul>

## Universal Credit - Advances

### Benefit Transfer Advance

- Claimants can receive a Benefit Transfer Advance if they have been in receipt of an existing Legacy benefit within 1 calendar month of making a new claim for Universal Credit.

### Budgeting Advance

- Designed to help with irregular expenses, such as:
- Obtaining or retaining employment
- Buying essential household items such as furniture, cot, pram, appliances, clothing and footwear
- Help with rent in advance or removal expenses to secure new accommodation
- Funeral expenses
- They are not intended to help pay for unexpectedly high household bills, for example an electricity or gas bill.

# Universal Credit – Appointment Types

1. Initial Evidence Appointment



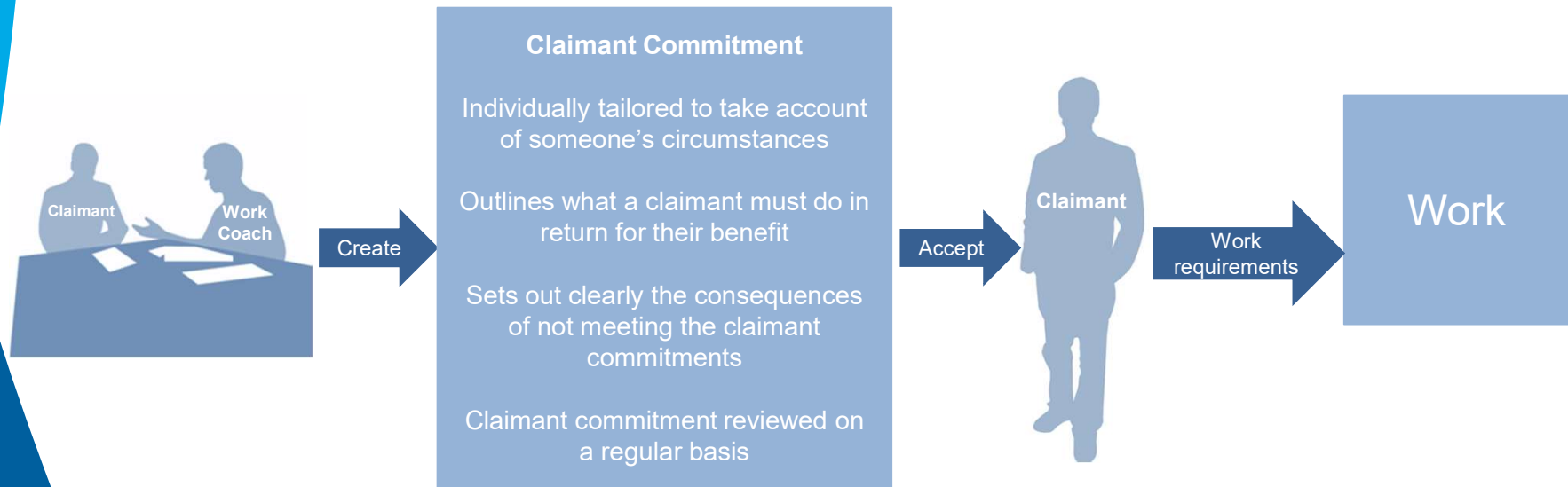
2. First Commitments Appointment  
Gateway Intervention – *Self Employed*



3. Work Search Review  
Employment and Skills Review  
Commitment Review  
Self Employment Review  
Work Coach Support



# Universal Credit – Claimant Commitment





## Universal Credit – Sanctions

A sanction is a financial reduction that is applied on a Universal Credit claimant who:

- Does not comply with their work-related requirements and does not provide a good reason
- Leaves work voluntarily
- Loses pay without good reason
- Ceases work or loses pay due to misconduct

Before applying a sanction, the claimant is given the chance to explain why they have not complied with the set requirements which can lead to a sanction. All claimants will have their conditionality tailored to their individual circumstances. In some circumstances, conditionality is 'switched-off' for a period of time.

## Universal Credit – Sanctions

- The claimant has 7 days from the missed appointment to respond with good reason.
- Before referring for or applying a sanction, staff must consider if the claimant is a care leaver, has complex needs, is vulnerable, has a health condition or if there have been previous sanctions recorded in the last 12 months.

## Universal Credit – Health

- You might get an extra amount of Universal Credit if you have a health condition or disability that limits how much work you can do. The Department for Work and Pensions (DWP) refers to this as your 'capability to work'.
- Your monthly payment is based on your circumstances, for example your health condition or disability, income and housing costs.



## Universal Credit – Work Capability Assessment

- You may get an extra Universal Credit element if you have a health condition or disability that prevents you from working or preparing for work.
- When you apply for Universal Credit, you will be asked if you have a health condition or disability that affects your ability to work.
- If you do, you will be asked to provide medical evidence and may be asked to complete an assessment form.
- You'll then be told if you need an appointment for a Work Capability Assessment. This is to see how much your illness or disability affects your ability to work.
- The WCA Questionnaire will be sent out to you once your health journey has been triggered on your Universal Credit account.
- If you need support in completing the form, you must seek help away from the jobcentre. Work Coaches cannot help.

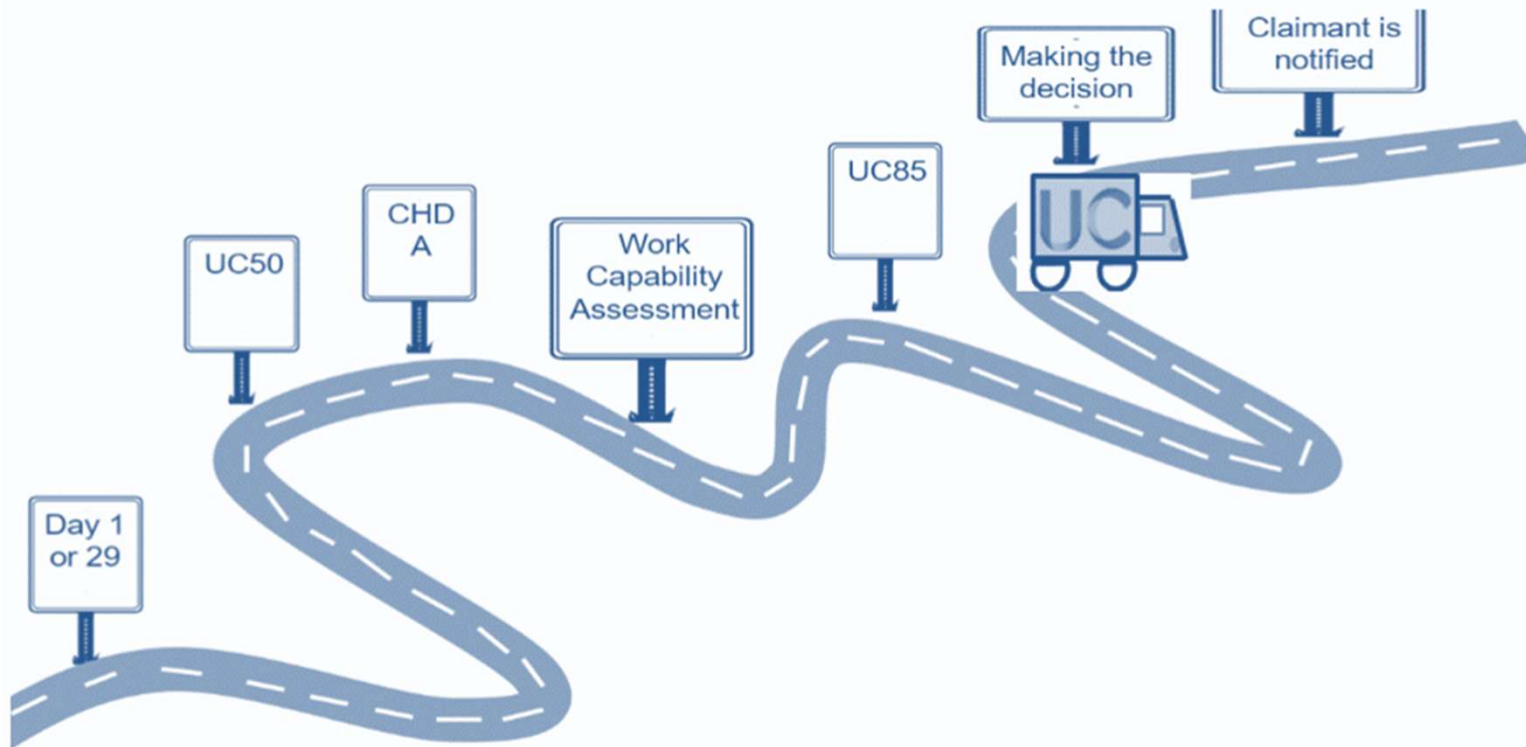
# Universal Credit – Work Capability Assessment Outcomes

## Based on the outcome of your assessment, you'll either:

- Be fit for work - If you're fit for work, you'll need to agree to look for work that is suitable for your health condition, and be prepared to work.
- Have limited capability for work - you cannot work now, but you can prepare to work in the future, for example by writing a CV. If you have limited capability for work, your work coach will discuss your situation and agree steps to help you start preparing for work.
- Have limited capability for work and work related activity - you cannot work now and you're not expected to prepare for work in the future. You'll get extra money if you have limited capability for work and work related activity. You do not need to look for work or prepare for work.

# Work Capability Assessment Journey

## Making the decision



# Universal Credit – Mandatory Reconsideration

## **If you disagree with a decision, you can ask us to explain why**

- You, or someone who has the authority to act for you, can phone us or use your journal to request a written explanation. You will need to do this within one month of the date of this letter.

## **You can also ask us to reconsider a decision**

- Tell us if you have more information, or if you think we have overlooked something which might change the decision. Do this within one month of the date on this letter.
- We will look at what you tell us and send you a letter to tell you what we have decided, and why. We call this letter a Mandatory Reconsideration Notice.

## **When you have done this you can appeal**

- If you disagree with the Mandatory Reconsideration Notice, you can appeal to a tribunal. You must wait for the Mandatory Reconsideration Notice before you start an appeal.

# Universal Credit – Self-Employment

**To claim Universal Credit if you're self-employed, you need to show that self-employment is your main work.**

This includes showing that:

- self-employment is your main job or your main source of income
- you get regular work from self-employment
- your work is organised - this means you have invoices and receipts, or accounts
- you expect to make a profit

Do this by giving your work coach evidence of your:

- tax returns, accounts and any business plan
- Unique Taxpayer Reference (UTR), if you're registered for Self Assessment
- customer and supplier lists, receipts and invoices
- marketing materials

If you can show all these things, you'll be considered 'gainfully self-employed'. This means you do not have to look for other work and can concentrate on growing your business.

If you cannot show all these things, you might have to look for other work if you want to keep getting Universal Credit.

This depends on your circumstances - you'll agree this when you meet your work coach.



# Universal Credit – Self-Employment

## How your Universal Credit payment is worked out

Your Universal Credit payment will be based on the earnings you report at the end of each monthly assessment period.

If you're gainfully self-employed, your Universal Credit payment may be calculated using an assumed level of earnings, called a minimum income floor.

It's based on what an employed person on minimum wage would expect to earn in similar circumstances.

If you earn more than this, then your Universal Credit amount is based on your actual earnings.

If you earn less, the minimum income floor is used to work out how much you can get. You may need to look for additional work to top up your income.

# Universal Credit – Self-Employment

## Payments into and out of your business

You'll need to report payments into and out of your business in each monthly assessment period. This includes:

- the total amount your business received
- how much your business spent on different types of expenses, such as travel costs, stock, equipment and tools, protective clothing and office costs
- how much tax and National Insurance your business paid

There's more [guidance about reporting your income and expenses from self-employment](#), which includes how to work out your income and the expenses you can include.

# Universal Credit – Self-Employment

## Reporting your income and expenses

At the end of each monthly assessment period, you'll need to report:

- how much you earned from self-employment, even if it's nothing
- any money you paid into a pension
- payments into and out of your business

This also applies to company directors, even those paying themselves by PAYE. Do this by completing the 'Report your income and expenses' section in your online Universal Credit account.

# Universal Credit – Self-Employment

## Reporting changes in your circumstances

You'll need to report any change in circumstances, for example if you:

- close your business
- start a different kind of business
- take a permanent job
- are no longer able to work

# Universal Credit – Self-Employment

## **Get a start-up period**

You may be eligible for a 12 month start up period if you're self-employed. Your work coach can tell you if you can get a start-up period for your business.

During your start up period your monthly earnings are used to work out your Universal Credit and the minimum income floor does not apply. You'll also receive support from a work coach who's trained to work with the self-employed.

You'll need to attend quarterly appointments with your work coach, providing evidence to show that you're still gainfully self-employed and actively taking steps to build your business.

You're only entitled to one start up period, unless it has been more than 5 years since your previous one, and you've started a completely different type of self-employment.

# Universal Credit – Children

## **Extra amounts**

You may get more money on top of your standard allowance if you're eligible.

## **If you have children**

You could get an extra amount for your children if they live with you. You would get the extra amount until the 31 August after their:

- 16th birthday
- 19th birthday, if they're in eligible education or training – for example, they're studying for GCSEs, A levels, BTECs, Scottish Highers and SVQs or NVQs up to level 3

## Universal Credit – Children

You'll only get an extra amount for your first and second child. You will not get an extra amount for any more children unless:

How much you'll get	Extra monthly amount
For your first child	£333.33 (born before 6 April 2017) £287.92 (born on or after 6 April 2017)
For your second child and any other eligible children	£287.92 per child

You'll also get an extra amount if any of your children are disabled. You're eligible for this extra amount no matter how many children you have.

You'll get:

£156.11 if your child is disabled

£487.58 if your child is severely disabled

## Universal Credit – Childcare Costs

You can claim back up to 85% of your childcare costs if you're working. If you live with your partner both of you need to be working, unless one of you is unable to work due to a disability or health condition.

The childcare needs to be from a registered provider. You can get help paying for childcare including nurseries, childminders, breakfast clubs, after school care and holiday clubs.

The most you can get each month is:

- £1,014.63 for one child
- £1,739.37 for 2 or more children

You need to pay your childcare costs up front and claim the money back as part of your payment. You can get support to help you pay your childcare costs up front. Talk to your work coach after you've made your claim.



# Universal Credit – Early Years Childcare

## The current offer

Eligible working parents and carers of children aged 3 - 4 can get an additional 15 hours of childcare support, bringing the total support they can get up to 30 hours a week. Eligible working parents of 2-year-olds can also access 15 hours of childcare support. Some parents of 2-year-old children may also be entitled to 15 hours childcare support, if they receive some additional forms of government support. Please note, if you're eligible for both the working entitlement and the 15 hours for families receiving support, you cannot take up both offers, and should apply for the 15 hours for families receiving support. You can do this by contacting your local authority.

Your hours can be used per week for 38 weeks of the year (during school term time). You may be able use your hours for up to 52 weeks if you use fewer than your total hours per week. Check with your childcare provider to find out if this is something they offer. You can use Tax-Free Childcare or Universal Credit Childcare whilst claiming your 15 or 30 hours of childcare support.



# Universal Credit – Early Years Childcare

## The expanded offer

From April 2024, eligible working parents of 2-year-olds can access 15 hours childcare support. By September 2025, most working families with children aged between 9 months and 5 years old will be entitled to 30 hours of childcare support.

The changes are being introduced gradually to make sure that providers can meet the needs of more families. This means that:

### From September 2024

15 hours childcare support will be extended to eligible working parents of children from the age of 9 months to 3-year-olds.

### From September 2025

Eligible working parents of children from 9 months to school age will be entitled to 30 hours of childcare a week.

Like the existing offer, depending on your provider, these hours can be used over 38 weeks of the year (during school term time), or up to 52 weeks if you use fewer than your total hours per week.

[Early Years childcare | Childcare Choices](#)

## Universal Credit – Jobcentre Support

- **Disability Employment Advisors** - Disability Employment Advisers (DEA) are available at every Jobcentre and can help you look for a job or learn new skills. They can offer advice and support to people who have short or long term health conditions.
- **Special Points of Contact** – Every Jobcentre will have a Work Coach's which deliver further support in specific areas. For example a site will have a Homelessness Lead, Housing Lead & Care Leaver Lead.. to name a few.
- **Advanced Customer Support** – ACS are a team that are their to help extremely vulnerable cases that need urgent assistance.
- **Team Leaders** – Our Jobcentre Team Leaders are there to provide further support to our Work Coaches and Claimants.

## Universal Credit – Back to Work Support

- **Access to Work:** Provides support for individual needs within the workplace above and beyond the employers reasonable adjustments.
- **Movement to Work** – Claimants struggling to find the right career path and lacking in key employability skills.
- **Multiply (England)** – An Adult numeracy programme aimed at people: without a GCSE / Level 2 or equivalent in maths and people who need numeracy support in work or at home.
- **National Careers Service** - Claimants who need support developing a CV, identifying a career path, and taking up courses to move closer to work.

## Universal Credit – Back to Work Support

- **Restart** - The Restart Scheme is a mandatory employment support offer to help Income-based Jobseekers Allowance and UC claimants in the Intensive Work Search Regime.
- **SWAP** - Sector-based Work Academy Programmes help to prepare those receiving unemployment benefits to apply for jobs in a different area of work.
- **Youth Hub** – Focused on providing extra support for 18-24 year olds looking to upskill themselves.
- **Employer Events**– Sourcing local employment opportunities including traineeships and apprenticeships.

## Universal Credit – Flexible Support Fund

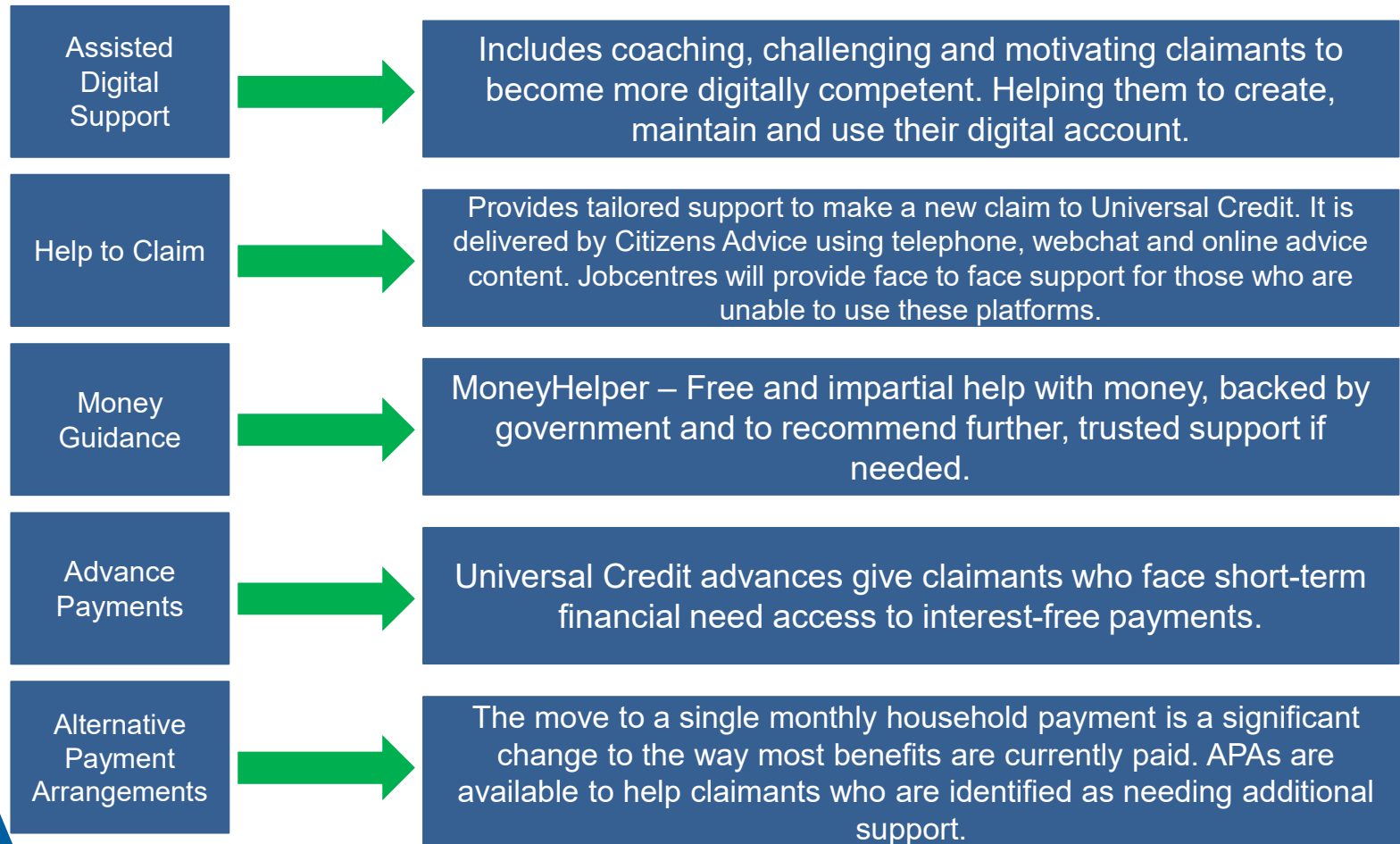
The **Flexible Support Fund (FSF)** is a fund in the United Kingdom to aid those in receipt of unemployment benefits to gain employment.

- It is administered by Jobcentre's and can be used by individual claimants for the cost of travel to interviews, childcare, tools and clothing and uniforms to start work.

## Universal Credit – Specialist Support

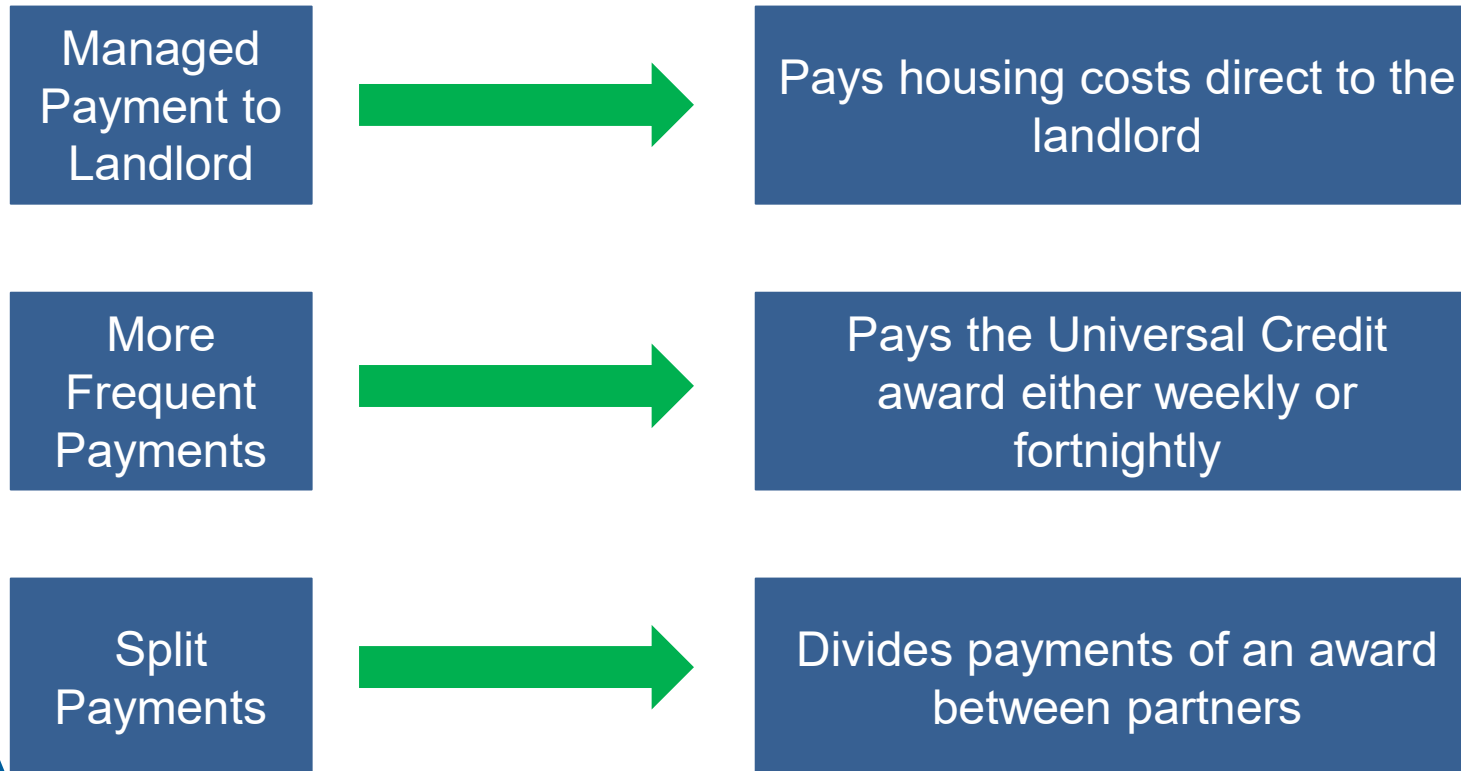
- **WHP** – The Work and Health Programme is a voluntary employment support programme designed to help people who have a disability or health condition, have been long term unemployed or has been disadvantaged due to their circumstances, such as a care leaver or someone who is homeless.
- **Supported Families Programme** - Supporting Families helps thousands of families across England to get the help they need to address multiple disadvantages through a whole family approach, delivered by keyworkers, working for local authorities and their partners.
- **New Enterprise Allowance** – The New Enterprise Allowance scheme offers business mentoring and financial support if you want to become self-employed. You'll get an interview with a mentoring partner organisation, who will carry out an initial assessment of your business idea.
- **Princess Trust** - Help for young people aged 11 to 30 with; getting a job, developing skills and confidence, funding to train and learn & starting a business.

## Universal Credit – Supporting Claimants with Complex Needs





## Universal Credit – Alternative Payment Arrangements



# Universal Credit – Alternative Payment Arrangements

**Alternative Payment Arrangements (APAs) must be considered for those claimants who:**

- Cannot or may not be able to manage their single monthly payment and as a result are at risk of financial harm.
- Meet Tier 1 or Tier 2 factors.
- Previously had their housing costs paid to their landlord as part of their housing benefit claim and meet a Tier 1 or Tier 2 factor when claiming UC.
- Experience domestic abuse.



Universal Credit housing costs paid straight to your landlord



More frequent payments, such as twice a month



Payments split and paid into 2 bank accounts instead of 1

## Universal Credit – Alternative Payment Arrangements Tier Factors

### Tier 1 (Highly / likely need for APA)

- Drug / alcohol and / or other addictions e.g. gambling
- Learning difficulties including problems with literacy and / or numeracy
- Severe / multiple debt problems
- In temporary and / or supported accommodation
- Homeless
- Domestic abuse
- Mental Health condition
- Currently in rent arrears / threat of eviction / repossession
- Claimant is young (either a 16 / 17 year old) and / or a Care Leaver
- Families with multiple and complex needs

### Tier 2 (Less likely / possible need for APA)

- Third party deductions in place e.g. fines, utility arrears
- Claimant is a refugee / asylum seeker
- History of rent arrears
- Previously homeless and / or in supported accommodation
- Other disability e.g. physical disability, sensory impairment
- Claimant has recently left prison or hospital
- Recently bereaved
- Language skills e.g. English not spoken as the 'first language'
- Ex-Service personnel
- NEETs: Not in Education, Employment or Training

## Universal Credit – DWP Home Visiting Team

You may be able to get a home visit from a Department for Work and Pensions (DWP) officer to help you with your benefit claim. A visit can be arranged for you if you need extra help to claim benefits, for example because you:

- have complex needs
- are disabled
- are a vulnerable young person making a claim for the first time
- have nobody else to support you
- cannot claim benefits in any other way

DWP will also arrange a support visit if someone you know is applying to become your appointee to help you manage your benefits.



## Universal Credit – DWP Home Visiting Team

- You cannot book a visit yourself. Tell DWP you need help to claim benefits by calling the number of the benefit you're applying for. If you're eligible, they'll arrange a support visit.
- You can also be referred for a support visit by a charitable organization like Citizens Advice or Age UK.





**UC** *Universal  
Credit*



Housing Benefit

Jobseeker's Allowance

Working Tax Credit

Child Tax Credit

Employment and  
Support Allowance

Income Support

# Universal Credit – How to Claim

## How to claim

- You can apply for Universal Credit online.
- You need to create an account. You use it to make a claim. You must complete your claim within 28 days of creating your account or you will have to start again.
- If you live with your partner, you will both need to create accounts. You'll link them together when you claim. You cannot claim by yourself.
- If you cannot claim online, you can claim by phone through the Universal Credit helpline.

## What you need to apply

To apply online you'll need:

- your bank, building society or credit union account details
- an email address
- access to a phone

If you do not have these, you can call the Universal Credit helpline or go to a jobcentre. You can also get support from the Citizens Advice Help to Claim service.

# Universal Credit – Contact

## You can contact Universal Credit:

- Through your [online account](#)
- By calling the Universal Credit helpline
- Universal Credit helpline  
Telephone: 0800 328 5644  
Textphone: 0800 328 1344

[Relay UK](#) (if you cannot hear or speak on the phone): 18001 then 0800 328 5644

British Sign Language (BSL) [video relay service](#) if you're on a computer - find out how to [use the service on mobile or tablet](#)

Welsh language: 0800 328 1744

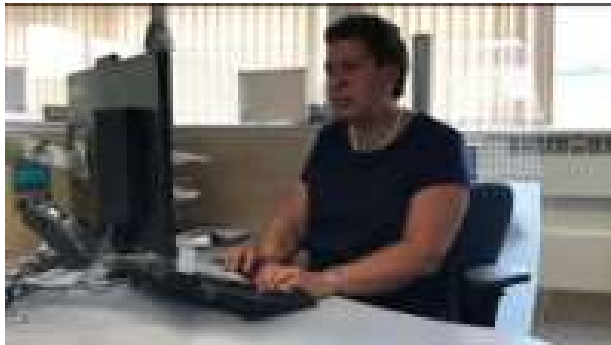
Monday to Friday, 8am to 6pm



# Universal Credit – Using your online account

You will use your online Universal Credit account to:

- keep a record of the things you've done to prepare or look for work
- send messages to your work coach and read messages they send you
- report a change of circumstances
- record childcare costs
- provide details about a health condition or disability
- see how much your Universal Credit payments are
- check what you have agreed to do in your Claimant Commitment



# Universal Credit – Record your activities

Things you need to do whilst on Universal Credit are set out in a 'to do' list on your online account. This can be things you need to do to complete your claim, or things that you have agreed to do as part of your Claimant Commitment.

When you complete one of these tasks it will move from your 'to do' list to your 'journal'. Your journal is your record of everything you've done whilst claiming Universal Credit.

If you are required to look for work, you will set up an account on a website called [Find a job](#). You can use this site to look for work and keep a record of some of the things you've done to find a job.

## Example to-dos include

- Confirming your identity online
- Reporting any income
- Agreeing your commitments

Completed to-dos will appear in your journal as a record.

## Universal Credit – Online conversations

You can also use the journal to send messages to your work coach, and they can use it to reply or send their own messages to you. These online conversations will be stored here so that you and your work coach can look back to see what you have agreed.

You should use the journal to tell your work coach about things such as job applications, job interviews and any training you have done. You can also use it to ask them questions. If your work coach has something they want to share with you – such as a CV you have been working on together – this will also be stored here.

## Universal Credit – Useful Links

Videos and Websites	Links
DWP: What is Universal Credit?	<a href="#">DWP: What is Universal Credit? - YouTube</a>
Proving your identity with GOV.UK verify	<a href="#">Proving your identity with GOV.UK Verify (Universal Credit full service) - YouTube</a>
Universal Credit guides	<a href="#">Universal Credit guides - GOV.UK (www.gov.uk)</a>
Understanding Universal Credit	<a href="#">Understanding Universal Credit - Home</a>
Your home page and statement	<a href="#">Your home page and statement (Universal Credit full service) - YouTube</a>
MoneyHelper	<a href="#">Free and impartial help with money, backed by the government   MoneyHelper</a>



**Questions?**



# New Style Jobseekers Allowance

To be eligible for **New Style Jobseeker's Allowance (JSA)** you'll need to have both:

- worked as an employee
- paid Class 1 National Insurance contributions, usually in the last 2 to 3 years ([National Insurance credits](#) can also count)

You will not be eligible if you were self-employed and only paid Class 2 National Insurance contributions, unless you were working as a share fisherman or a volunteer development worker.

You'll also need to:

- be 18 or over (there are some exceptions if you're 16 or 17 - [contact Jobcentre Plus](#) for advice)
- be under the [State Pension age](#)
- not be in full-time education
- be available for work
- not be working at the moment, or be working less than 16 hours per week on average
- not have an illness or disability which stops you from working
- live in England, Scotland or Wales

While you receive JSA, you'll need to take reasonable steps to look for work.

**Your savings and your partner's income and savings will not affect your claim.**



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## What you'll get

There's a maximum amount you can get - but how much you're entitled to depends on your age.

Use a [benefits calculator](#) to check how much JSA you can get, and how your other benefits will be affected.

## How you're paid

All benefits, pensions and allowances are usually paid into your [bank, building society or credit union account](#).

Age	JSA weekly amount
Up to 24	up to £71.70
25 or over	up to £90.50

## Your first payment

You may have to wait up to 7 days after applying for your JSA to start, and up to 2 weeks after that to get your first payment.

Your first payment may not be for the full amount.



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## Your JSA claim

When you apply to claim JSA, your work coach will make an agreement with you to look for work. This agreement is called a 'Claimant Commitment'.

Your Claimant Commitment could include:

- what you need to do to look for work - for example registering with recruitment agencies or writing a CV
- how many hours you need to spend looking for work each week

You should continue to do all the things you have agreed to do if you can do them safely.

You can search and apply for work using the ['Find a job' service](#).





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# Links:

<https://www.gov.uk/employment-support-allowance/your-esa-claim>

[New Style Employment and Support Allowance - GOV.UK \(www.gov.uk\)](https://www.gov.uk/new-style-employment-support-allowance)

[www.gov.uk/disability-premiums/what-youll-get](https://www.gov.uk/disability-premiums/what-youll-get)

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1023221/permission-work-form-pw1.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1023221/permission-work-form-pw1.pdf)

[Jobseeker's Allowance \(JSA\): How it works - GOV.UK \(www.gov.uk\)](https://www.gov.uk/jobseekers-allowance)