

Universal Credit

This information is up to date as of: 5th August 2020

Information taken from: <https://www.citizensadvice.org.uk/benefits/universal-credit/> and <https://www.gov.uk/universal-credit>

What is Universal Credit?

Universal credit is a universal benefit which has replaced many other benefits, such as housing benefit, working tax credit, job seekers allowance etc.

You can claim universal credit if you are unemployed and struggling to support yourself financially. You may also be able to apply if you are in work but on a low income.

People claiming universal credit will receive a basic standard allowance, but you may be entitled to more if you:

- Look after children or have childcare costs
- Need help with housing costs
- You are disabled or have a health condition
- You have caring responsibilities

Am I eligible?

You may be eligible for universal credit if:

- You are unemployed or on a low income
- You have recently lost your job
- You have caring responsibilities
- You are over 18 (or 16/17 in some circumstances and under the state pension age)
- You live in the UK
- You have less than £16,000 in savings

How does it work?

Universal credit is paid directly into your bank account each month. It can take up to 5 weeks to receive your first payment, however you can apply for an advance. You can apply for an advance online or over the phone. Once your advance has been agreed, it is usually in your bank account within 3 working days. The advance is paid back in monthly deductions once your universal credit payments begin.

How much money you get will depend on how much you earn and what your circumstances are. The basic standard allowance is:

Single and under 25:	£251.77
Single and over 25:	£317.82
In a couple and both under 25:	£395.20 (between both of you)
In a couple and either of you over 25:	£498.89 (between both of you)

How do I apply?

You can apply for universal credit online at <https://www.gov.uk/apply-universal-credit>

You can also call the helpline to apply by telephone if you are unable to apply online, by calling 0800 328 5644. This number is free to call and is available Monday – Friday between 8am – 6pm (please note there may be longer waiting times than normal for the helpline).

If applying online, you will need to create an account. To do this you will need an email address and a telephone number.

You will then to complete some questions about your situation, which is called your ‘To Do List’, for example, your income, expenses, relationship status etc.

You will then need to confirm your ID. Due to Covid-19, ID must be verified online. If you are unable to do this, there is no need to call the helpline, the DWP will contact you if they need further information. After making your application, you will be required to have an interview with a work coach. This is likely to be via telephone, and you will be given a number to call once you apply. (Job Centres are gradually re-opening in line with social distancing guidelines, but are mainly operating for pre-arranged appointments for those in exceptional circumstances. If you are unable to complete a telephone interview, please highlight this when you apply).

You can find a universal credit checklist here:

<https://www.citizensadvice.org.uk/Global/Public/Advice/Help%20to%20Claim/Applying-for-Universal-Credit.pdf>

When you are receiving universal credit

If you are already claiming Universal Credit, you do not need to take any action until advised to do so by your work coach.

Due to Covid-19 work search requirements and the requirement to be immediately available for work were suspended until the 30th June 2020. From the 1st July 2020 these suspensions were lifted, however work coaches have been advised to take into account personal

circumstances and the local job market when working with claimants. You can discuss any concerns with your work coach.

Once you are receiving universal credit, you must tell the DWP about any change of circumstance through your online journal. This would include:

- Changes to your employment status
- Changes to your income
- Change of address
- Change of relationship status
- Changes to childcare arrangements
- If you start/stop education
- Any changes to your health conditions