

Universal Credit

Universal Credit is a single monthly payment for people who are on a low income or out of work. It is replacing six existing benefits, including income-based Jobseeker’s Allowance and income-related Employment and Support Allowance.

Contents

- What is Universal Credit? **2**
- Am I eligible for Universal Credit? **2**
- How much is Universal Credit? **3**
- How is it paid? **4**
- How do I claim Universal Credit? **4**
- What are my responsibilities? **4**
- Must I report a change in my circumstances? **4**
- Can I get other financial support? **5**
- Where can I get more information about Universal Credit? **5**

i If you’d like this factsheet in Braille, large print or audio, please contact our Information Line – see last page for contact details.



What is Universal Credit?

Universal Credit is a monthly payment to help with living costs. You may be able to get it if you're on a low income or out of work.

The new benefit is currently being introduced in stages across the UK. It is replacing the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Working Tax Credit.

If you're getting any of these benefits, you don't need to do anything until you hear from the Department for Work and Pensions (DWP), or the Department for Communities if you live in Northern Ireland.

However, if your circumstances change after Universal Credit has been introduced in your area, you may move to Universal Credit at that time and your existing benefits will stop.

Am I eligible for Universal Credit?

Whether you can claim Universal Credit at this moment in time depends on your circumstances and the area you live in.

In England, Scotland and Wales, Universal Credit is being introduced to areas as either a **live service** or a **full service**. The live service is a basic service, available until the Universal Credit full service is rolled out (see below).

You can find out whether your area offers the live or full service by going to [gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit](https://www.gov.uk/guidance/jobcentres-where-you-can-claim-universal-credit) Full service areas are marked by an **asterisk (*)** in the list of jobcentre areas.

In Northern Ireland, Universal Credit is being introduced on a phased geographical basis for new claims. You can find the timetable for when the benefit will be introduced to different areas at nidirect.gov.uk/articles/universal-credit#toc-3

Live service

The live service is available to:

- single people in Great Britain who are not in a full service area
- couples and families with children who live in an area without an asterisk (*) in the list of jobcentre areas approved for couples and families to claim Universal Credit.

Claims are managed by phone.

Live service claims will eventually move to the full service. Claimants be notified when this will happen and what they need to do at that time.

Full service

In full service areas, Universal Credit is available to all types of eligible claimants (single people, couples and families).

Claimants will have an online Universal Credit account to manage their claim.

Check if you're eligible for Universal Credit

To find out if you're eligible for Universal Credit:

- use the Citizens Advice eligibility checker: citizensadvice.org.uk/benefits/universal-credit/before-you-apply/Check-if-youre-eligible-for-Universal-Credit
- read the government guidance: gov.uk/universal-credit/eligibility (England, Scotland, Wales) or nidirect.gov.uk/articles/universal-credit#toc-5 (Northern Ireland).

How much is Universal Credit?

Your Universal Credit payment is made up of a standard allowance and any extra amounts that apply to you; for example, if you:

- have children
- have a disability or health condition
- need help paying your rent.

Your circumstances are assessed every month and what you're paid may change.

For more detail on payments and how they are calculated, go to:

- gov.uk/universal-credit/what-youll-get (England, Scotland, Wales), or
- nidirect.gov.uk/articles/universal-credit#toc-6 (Northern Ireland).

When you first claim Universal Credit, it usually takes about six weeks until you get your first payment. If you don't have enough to live on during this time, you may be able to get an advance of your first payment.

To find out more:

- go to gov.uk/guidance/universal-credit-advances (England, Scotland, Wales), or
- contact the Universal Credit Service Centre through your online account or speak to your work coach (Northern Ireland).

How is it paid?

Universal Credit is paid once a month, usually into your bank, building society or credit union account. Monthly payments can include an amount for housing.

For more detailed information, go to:

- [gov.uk/universal-credit/how-youre-paid](https://www.gov.uk/universal-credit/how-youre-paid) (England, Scotland, Wales), or
- nidirect.gov.uk/articles/universal-credit#toc-6 (Northern Ireland).

How do I claim Universal Credit?

You need to apply for Universal Credit online. You have to apply as a couple if you and your partner live together. You don't need to be married.

After you apply, you must contact your local Jobcentre Plus within seven days to make an appointment with a work coach. You won't get Universal Credit if you don't attend the appointment.

To find out more about what you need to apply, and to make an application, go to:

- [gov.uk/universal-credit/how-to-claim](https://www.gov.uk/universal-credit/how-to-claim) (England, Scotland, Wales), or
- nidirect.gov.uk/articles/claim-universal-credit-online (Northern Ireland).

What are my responsibilities?

You'll need to make an agreement called a 'Claimant Commitment' with your work coach. What you need to do will depend on your situation. For example, you might need to write a CV, look and apply for jobs or go on training courses.

To find out more about your responsibilities, go to:

- [gov.uk/universal-credit/your-responsibilities](https://www.gov.uk/universal-credit/your-responsibilities) (England, Scotland, Wales), or
- nidirect.gov.uk/articles/universal-credit#toc-8 (Northern Ireland).

Must I report a change in my circumstances?

Yes, you need to report changes to your circumstances so that you keep getting the right payment each month.

Your claim might be stopped or reduced if you don't report a change of circumstances straight away.

To find out more about the changes of circumstance you need to report, go to:

- [gov.uk/universal-credit/changes-of-circumstances](https://www.gov.uk/universal-credit/changes-of-circumstances) (England, Scotland, Wales), or
- nidirect.gov.uk/articles/universal-credit#toc-15 (Northern Ireland).

Can I get other financial support?

If you're in financial difficulties, you can get help and advice from the government, local councils and other organisations. This could include loans, help with housing costs, reduced Council Tax, and more.

To find out more:

- go to [gov.uk/universal-credit/other-financial-support](https://www.gov.uk/universal-credit/other-financial-support) (England, Scotland, Wales), or
- contact your local Jobs & Benefits or Social Security office (Northern Ireland).

Where can I get more information about Universal Credit?

Universal Credit helpline (England, Scotland, Wales)

Telephone: **0800 328 9344**

Welsh language (make a claim):

0800 012 1888

Welsh language (report changes):

0800 328 1744

Textphone: **0800 328 1344**

Lines are open Monday to Friday, 8am to 6pm.

Welfare Changes Helpline (Northern Ireland)

An independent helpline available for anyone needing help or advice about any of the changes to the welfare system. The helpline is operated by the Welfare Reform Advice Services Consortium (Citizens Advice, Advice NI and the Law Centre NI).

Telephone: **0808 802 0020**

Lines are open Monday to Friday, 9am to 5pm.

Citizens Advice

Universal Credit eligibility checker:

citizensadvice.org.uk/benefits/universal-credit/before-you-apply/Check-if-youre-eligible-for-Universal-Credit

To find your nearest Citizens Advice Bureau, and for useful online information, visit the Citizens Advice website.

England and Wales: citizensadvice.org.uk

Scotland: citizensadvice.org.uk/scotland

Northern Ireland: citizensadvice.org.uk/nireland

Disability Rights UK

A charity providing information about benefits, including free factsheets and the *Disability Rights Handbook*. It doesn't have a benefits advice line for individuals.

Telephone: **020 7250 8181**

Email: enquiries@disabilityrightsuk.org

Website: disabilityrightsuk.org

Law Centres

Law Centres provide free legal advice, casework and representation to individuals and groups. All Law Centres specialise in social welfare law. Visit lawcentres.org.uk

Scope

A charity providing free disability information; it can signpost to local organisations that can offer information and support.

Telephone: **0808 800 3333**

Email: helpline@scope.org.uk

Website: scope.org.uk

Turn2us

A charity that helps people in financial hardship gain access to welfare benefits, charitable grants and support services.

Website: turn2us.org.uk

Online contact form:

turn2us.org.uk/About-Us/Contact-us

What about other benefits?

The other factsheets in our **Benefits and grants** range are:

- *Personal Independence Payment*
- *Employment and Support Allowance*
- *Attendance Allowance*
- *Industrial Injuries Disablement Benefit*
- *How can social services help?*
- *Armed Forces Compensation Scheme*
- *War Pensions Scheme.*

You can find these on our website at actiononhearingloss.org.uk/how-we-help/information-and-resources/publications/benefits or order copies from our Information Line ([see last page](#)).

Information you can trust

The Information Standard certifies us as producers of high-quality, evidence-based information.

Thank you to the **Department for Work and Pensions** for helping us review and update this factsheet, published December 2017.

Did you find this information helpful?

We'd love to have your feedback – please email reviewpanel@hearingloss.org.uk

And if you'd like to join our Readers' Panel, to help us create new publications and improve our existing ones, please let us know.

Further information from Action on Hearing Loss

Our expert information covers everything you need to know about:

- hearing loss and deafness
- tinnitus
- ear problems and treatments
- hearing aids and cochlear implants
- useful products and technology
- communication tactics and support
- benefits and grants
- your rights.

Visit our website actiononhearingloss.org.uk or call our Information Line ([see last page](#)) for information, support and publications. You can also find out about services in your area, our hearing research, and how you can get involved.

Please help us support others

We provide our leaflets, factsheets and Information Line service free of charge to anyone affected by deafness, tinnitus or hearing loss in the UK. We rely on the generosity of our supporters to help us do this. We would be very grateful if you would consider making a donation - of as little or as much as you can afford.

Please send a cheque, payable to Action on Hearing Loss, to:

Freepost RTLX-CZKX-BTTZ
Action on Hearing Loss
1-3 Highbury Station Road
London N1 1SE
(No stamp needed)

Donate online at actiononhearingloss.org.uk/donate
Or make a donation over the phone by credit or debit card:

 **0203 227 6182**

 **0203 227 6185**

Thank you.

Our purpose is to help people confronting deafness, tinnitus and hearing loss to live the life they choose. We enable them to take control of their lives and remove the barriers in their way.

To find out more about what we do and how you can support us, go to actiononhearingloss.org.uk

Action on Hearing Loss Information Line

Telephone **0808 808 0123**
Textphone **0808 808 9000**
SMS **0780 000 0360**
(standard text message rates apply)
Email **information@hearingloss.org.uk**

Join us

 Action on Hearing Loss

 @ActionOnHearing

Publication date: December 2017. Review date: April 2018.

Action on Hearing Loss is the trading name of The Royal National Institute for Deaf People.
A registered charity in England and Wales (207720) and Scotland (SC038926). A1205/1217