

universal credit

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benefits guide

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Universal Credit is a benefit for people of working age who are on a low income, or who are looking for work. It will replace six income-related benefits, including Income Support, Housing Benefit and income-related Employment and Support Allowance.

about universal credit

Universal Credit started to be introduced in the North-West of England in 2014. It is a benefit for working-age people (usually 16 to 64 years) who are on a low income, or who are looking for work and will replace the following existing benefits:

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

who can claim universal credit?

To be eligible for Universal Credit you will generally need to meet the following conditions:

- be aged 18 or over (in some cases, 16 and 17 year olds receiving certain benefits may be included);
- be under state pension age;
- be living in Great Britain;
- not be in education; and
- have accepted a 'claimant commitment' (see below).

If you have a partner and live in the same house, you can claim Universal Credit as a couple. You (and your partner if you are making a joint claim) cannot have capital (savings) of more than £16,000, and any earnings or income will be included in working out whether you can claim. If one of you does not meet any of the above criteria, that person will not be included in the calculations for the maximum amount of Universal Credit, although any savings and income you both have will be taken into account.

 Visit [disabilityrightsuk.org](https://www.disabilityrightsuk.org) or [citizensadvice.org.uk](https://www.citizensadvice.org.uk) for more information.

your claimant commitment

This is a list of responsibilities (usually a weekly task list) that you agree to in return for receiving Universal Credit. Your 'claimant commitment' will depend on your situation, such as your health, your family and how much you are likely to earn. Part of your claimant commitment includes 'work-related requirements'. Most people who are not working will have to show that they are taking steps to prepare themselves for work, such as registering with a recruitment agency or attending a training course. If you work part-time, you may have to show that you are trying to increase your working hours. If you do not meet these conditions your benefit may be stopped or reduced.

Some people will not need to meet 'work-related requirements' to receive Universal Credit. They include:

- those who work and their earnings are high enough;
- those who have a 'limited capability for work' under the rules for Employment and Support Allowance (ESA); and
- those in a caring role for someone who is severely disabled, such as those who receive Carer's Allowance.

Your claimant commitment will be reviewed regularly, and you will need to accept any changes to keep claiming Universal Credit. It is your responsibility to tell the Department for Work and Pensions (DWP) if your circumstances change, for example if you become ill and not able to look for work, so that you can continue to receive your benefit.

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applying for universal credit

Most people will be expected to apply for Universal Credit online. You may be able to apply by phone or in person but you will usually need a reason for not being able to apply online. For example, you cannot use a computer, or you have problems with reading or writing. If you need help with your claim while you are online you will be able to call the Universal Credit helpline on 0345 600 0723, Welsh language telephone 0800 012 1888 or (textphone 0345 600 0743). Calls to the Helpline are not free, but you can ask them to call you back. If you do not have access to the internet you can ask your local Jobcentre for support. Some local councils may provide internet access points and face-to-face advice.

Before you make your claim it is useful to have all your personal details ready, such as your National Insurance number, as you will need to complete the form online in one session.

 Visit gov.uk/universalcredit or citizensadvice.org.uk for more information.

what happens next?

After you have completed your claim form the DWP will contact you to arrange a 'work search interview' with an adviser, or 'work-coach'. This is to help set out your claimant commitment, which you will be given a copy of to keep. Your adviser can tell you about sources of support to help you search for work, and find jobs that match your skills and experience.

 Visit gov.uk/jobsearch for more information.

how is universal credit paid and how much will I get?

Universal Credit is paid monthly into your bank account. If you have a partner, live in the same house and both claim universal credit, you will only receive one payment, into one bank account, but you will be able to choose who receives the payment.

Your payment may include support for childcare costs, mortgage or rent costs. For example, if your rent is included in your payment you will be responsible for paying rent directly to your landlord. The Money Advice Service or Citizens Advice can offer you support and advice on how to manage your money.

 Visit moneyadviceservice.org.uk or citizensadvice.org.uk for more information.

The amount you receive will depend on your individual circumstances, for example your age, if you have children, if you are a carer, if you have a disability, or if you have savings or other investments.

Basic standard allowance (per month)

For a single person:

- £251.77 – (under 25 years)
- £317.82 – (25 years and over)

For a couple:

- £395.20 – (both under 25)
- £498.89 – (where one person is over 25)

what is the benefit cap?

If you are of working age there is a limit on the total amount of benefits you can get, called the benefit cap. It applies to your combined household income from most benefits, including Carer's Allowance, Incapacity Benefit and Universal Credit. 'Combined household income' means your income, plus your partner's if they live with you, plus any income from children that you are responsible for who live with you. There are different rates for the benefit cap depending on where you live in the UK.

 To find out more visit gov.uk/benefit-cap/benefit-cap-amounts

You and your household will be exempt from the benefit cap if you receive benefits such as DLA (Disability Living Allowance), PIP (Personal Independence Payment) or AA (Attendance Allowance).

 To find out how the benefit cap affects you, visit gov.uk/benefit-cap-calculator.

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