

Universal credit

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

Universal Credit (UC) is a welfare benefit to help you with your living costs, including the cost of renting. UC will replace 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.

If you are getting any of the following benefits you do not need to claim UC until the DWP tells you to:

- child tax credit
- housing benefit
- income support
- income based jobseeker's allowance
- income-related employment and support allowance
- working tax credit

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 if you can't claim UC. Go to [Gov.uk](https://www.gov.uk) for a [benefits calculator](#) to find out what benefits you could get and how to claim them.

How to claim

Claim online at [Gov.uk](https://www.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

If you need help making your online claim or can't access the internet, ring the free 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. Get advice if you aren't sure.

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. 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 [england.shelter.org.uk/housing_advice](https://www.england.shelter.org.uk/housing_advice), local Shelter advice service or local Citizens Advice. If you have nowhere to sleep tonight, are at risk of harm or losing your home within the next 2 months, call Shelter Helpline on **0808 800 4444** for advice and information on your options.*

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



Funded by
UK Government



Registered charity in England and Wales (263710)
and in Scotland (SC002327).

Note

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