

What you need to know about Universal Credit

Did you know?
94%
OF UNIVERSAL CREDIT CLAIMANTS ARE PAID IN FULL AND ON TIME.

Find out if you're eligible for Universal Credit

Want to learn more about Universal Credit (UC)? The Department for Work and Pensions provides information to help you understand and learn more about the new benefits system

What is UC?

Universal Credit is a benefit that supports people who are out of work or on low wages. It combines six different benefits, including JSA, ESA and housing benefit, into one and is much simpler, allowing people to deal with one organisation and receive a single monthly payment.

Universal Credit is designed to help people into work faster and is available in every jobcentre in the UK, with more than 2.3 million people now receiving support.

What can I get?

Universal Credit is tailored to each person, so how much you're entitled to depends on a number of factors, such as housing costs, children, health conditions and other circumstances.

Benefits calculators are available online to help give an idea of what you might receive. If you're struggling to apply, you can also speak to Citizens Advice and use our Help To Claim service which they help deliver.

Once you're receiving Universal Credit, you'll get a monthly statement on your online account telling you how much you'll receive. More details on how to claim Universal Credit can be found on the Understanding Universal Credit website www.understandinguniversalcredit.gov.uk/

When will I be paid?

With Universal Credit you are generally paid monthly in arrears, like most jobs. If you are living with a partner and both receiving Universal Credit you will receive one

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monthly household payment. To help better manage your money, jobcentre staff are on hand to signpost you to budgeting support, and in some cases you may be able to be paid more frequently if needed. You should receive your first Universal Credit payment five weeks after making a claim.

If I'm struggling, can I get help sooner?

If you are making a new claim to Universal Credit, you may be eligible for an advance of up to 100% of your first payment, which means you won't have to wait five weeks to be paid. If you are already getting Universal Credit, but have a change of circumstance you might also be eligible for an advance.

If you need an advance you can speak to your work coach and they'll be able to advise if you're eligible, how much you could get and how these are repaid. You can also call the freephone Universal Credit helpline on **0800 328 5644**.



UC is tailored to each person, depending on circumstances

Did you know?

PEOPLE CLAIMING UNIVERSAL CREDIT ARE MORE LIKELY TO BE IN WORK AND TO WORK MORE HOURS – MEANING THAT THEY ARE ON AVERAGE

£600

A YEAR BETTER OFF.





Did you know?

SINCE APRIL WORKING PARENTS AND DISABLED PEOPLE HAVE BEEN ABLE TO EARN AN EXTRA

£1,000

A YEAR BEFORE THEIR UNIVERSAL CREDIT STARTS TO REDUCE.

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An advance payment is interest free and repayable over 12 months, and this period will rise to 16 months in October 2021.

Universal Credit and work

If you start work, this doesn't mean you stop receiving Universal Credit. You will continue to receive payments until you are earning above a certain threshold. Your payments will reduce gradually as you earn more, unlike the old system where your benefits would be stopped if you worked over 16 hours.

If your earnings fluctuate from month to month, your Universal Credit payments will adjust to take this into account. So if you earn less one month, your Universal Credit will automatically increase to top up your income.

There are a number of online benefits calculators where you can input your own circumstances to see how increasing your hours or starting a new job could affect what you get. If you're worried, speak to your work coach and they'll be able to support you as you move into and progress in work.

Some claimants are eligible for work allowances – which is an amount of money you can receive before your Universal Credit starts to reduce. Work allowances have recently increased and this will see more than 2.3 million households up to £630 per year better off.

Benefits calculators can help give an idea of what you might receive

Childcare and Universal Credit

For families Universal Credit can provide vital support towards childcare no matter how many hours you work.

Up to 85% of childcare costs can be reimbursed through Universal Credit. Costs can be reported online, and those in work while in receipt of Universal Credit can apply for up to £646.35 per month if they have one child and up to £1,108.40 for two or more children. The DWP recently added more flexibility when reporting costs – giving families an additional month to report their costs.

The support can also be claimed in the month prior to starting work if a person has accepted a job offer.



All parents are entitled to the universal 15 hours of early education a week when their child is 3 and 4. And working parents may also be able to access the extended entitlement if they or their partner meet the eligibility criteria. This would mean that the government would fund up to 30 hours a week of early education during term time when the child is 3 and 4.

Parents can also now receive a helping hand to address their work-life balance through a new jobs initiative launched in September.

The Department for Work and Pensions' Find a Job website (<https://findajob.dwp.gov.uk>), now has a new Flexible Jobs Portal, which uses technology to gather more than 40,000 job adverts, all designed with flexible working in mind.

The scheme is designed to help parents, especially mums, get their careers back on track, while raising a family.



Did you know?

FOUR OUT OF FIVE PEOPLE ARE SATISFIED WITH THE SUPPORT THEY HAVE RECEIVED ON UNIVERSAL CREDIT, AND COMPLAINTS ARE RUNNING AT

0.04%

Universal Credit and housing

Anyone claiming Housing Benefit will receive an extra two weeks' support when they move onto Universal Credit, which does not have to be paid back. Your first Universal Credit payment will also include housing support, and it is possible for the jobcentre to pay your rent directly to your landlord where requested.

Claiming made easy

Universal Credit claims are made online at www.universal-credit.service.gov.uk, but support is available for those who need extra help.

Help to Claim, provided by Citizens Advice, can help with all aspects of your application, while all jobcentres across the country have Wi-Fi and computers available to access the internet.

Extra help is available via the freephone Universal Credit helpline on **0800 328 5644** and face-to-face support is available in jobcentres. Home visits can also be arranged in some cases.

Other support available for your family

The Flexible Support Fund (FSF) is a sum of money that has been put aside by the Government to help you with the costs of getting a job.

The funds are managed by local jobcentres and can cover the costs of things like childcare, travel to interviews, clothing and uniforms to start work, as well as support for single parents in financial emergencies in the first 26 weeks of starting a job.

Unlike an advance the money you receive is a grant rather than a loan, so you don't have to pay it back.

Those on Universal Credit can also benefit from a one-off payment of £500 to help towards the costs of having a child. This is known as a Sure Start Maternity Grant, which does not have to be paid back and will not affect the benefit payment you receive.

Further support available could see you pay less in Council Tax, while you may get help with your savings. A Help to Save account can provide a bonus of 50p for every pound you save over four years.

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You may be able to get help with childcare costs