

# Universal Credit

This factsheet will tell you more about Universal Credit and how it may apply to you.

Not everyone is currently able to apply for Universal Credit; this depends on where you live. You can check if your area offers Universal Credit, by entering your postcode into the Universal Credit Info tool at [www.universalcreditinfo.net](http://www.universalcreditinfo.net).

## What is Universal Credit?

This is a means-tested benefit, which integrates a number of existing benefits into one monthly payment. These existing benefits are now referred to as ‘legacy benefits’.

Universal Credit is replacing the following benefits, which will be phased out:

- ▶ Income-related Employment and Support Allowance (ESA)
- ▶ Housing Benefit
- ▶ Income Support
- ▶ income-based Jobseeker’s Allowance
- ▶ Child Tax Credit
- ▶ Social fund budgeting loans (such as emergency housing payments).

When Universal Credit is implemented, it will also mean the end of the disability premiums used in the calculations for legacy benefits.

All other benefits, including Personal Independence Payments (PIP), Disability Living Allowance (DLA), Attendance Allowance, Carer’s Allowance and Council Tax Reduction/Support, will remain unchanged.

## How does Universal Credit work?

It is paid in a single monthly payment, which is made up of a number of individual payments called ‘elements’. These elements are:

- ▶ standard allowance – the basic rate: this is available to everyone who is eligible for Universal Credit, in addition to your other elements
- ▶ child element – this is in respect of children under 16 and qualifying young people under 20, only if you are responsible for them
- ▶ disabled child addition – this applies to you if you have a child who is receiving DLA or PIP
- ▶ limited capability for work or work-related activity element – if you’re deemed to have a limited capability for work (this doesn’t apply to new claimants) or a limited capability for work-related activity



- ▶ carer element – when you are a carer
- ▶ housing element – this is awarded to help you with housing costs
- ▶ childcare costs element – this is awarded to help you with childcare costs.

Everyone who successfully claims Universal Credit will receive the standard allowance. On top of this, you can claim the additional elements (listed above) that apply to you. Each element has a different rate of payment, and the elements you qualify for are all added together to make up your monthly payment.

If you have a muscle-wasting condition, or a family member has, you may be entitled to the **child element**, **disabled child addition**, **limited capability for work/work-related activity element** and **carer element**. This depends on how the condition affects you or your family member.

## Who can claim Universal Credit?

In order to claim Universal Credit, you must usually be over 18 years old and younger than the Pension Credit age. Sometimes you can claim from the age of 16, such as when you:

- ▶ have a limited capability for work
- ▶ are caring for a severely disabled person
- ▶ are estranged or separated from your parents
- ▶ have children

If you are a student, you may not claim Universal Credit **unless** you are receiving DLA or PIP and have a limited capability for work.

Universal Credit is a means-tested benefit, and you will not be eligible if you have savings, income or assets worth more than £16,000. If you own the home you live in, however, its value is disregarded.

## How much will I receive?

This will depend on your circumstances. Everyone receives a standard allowance, which is topped up with any additional amounts you qualify for. These are the current figures.

Your circumstances	Monthly standard allowance
Single and under 25	£251.77
Single and 25 or over	£317.82
In a couple and both under 25	£395.20 (for you both)
In a couple and one, or both, of you is 25 or over	£498.89 (for you both)

To see a full list of the rates of payment for each element, please visit:

[www.gov.uk/universal-credit/what-youll-get](http://www.gov.uk/universal-credit/what-youll-get)

## How do you apply?

You can apply for Universal Credit online, on the government website. If you are unable to use a computer, you can apply over the phone.

You can also use the online 'journal' to communicate with your work coach (see below) and the Universal Credit office while you're applying and once you begin to receive payments.

You don't need to apply for each individual element; your entitlement to these will be decided by the information you give in your application. It's important, though, to be aware of all the elements available to you when you apply. If you think you haven't been given an element you're entitled to, you can appeal this decision.

## What is the 'journal'?

This is an online portal through which you can manage everything to do with your Universal Credit claim. Initially it has information about where you are with your application and any upcoming appointments or meetings. It will also show you a breakdown of what you're entitled to and the date of your next payment.

You can send messages to your work coach (see next section) using the journal too. During your application, you may receive messages asking you additional questions, so that your entitlement can be accurately decided on.

## How will I be assessed?

Once you've submitted your initial application, you'll be asked to attend an interview at your local job centre. You'll need to take with you documents that prove your identity (such as your passport or your driver's licence), your date of birth (your birth certificate) and your address (such as an energy bill). If you are unfit for work, you'll also need to take evidence of this (such as a 'fit note' from your GP). A further 'work search interview' will then be arranged following your first interview, or on another day.

At the work search interview, you'll meet a Department for Work and Pensions (DWP) adviser called a 'work coach'. They will discuss your work prospects and the support you need. A 'claimant commitment' will then be drawn up, which is a record of any conditions (or 'requirements') you'll have to meet to continue receiving Universal Credit in full. This can include requirements like looking for work.

If you have a limited capability for work, you will need to go through a Work Capability Assessment. You can ask your work coach to suspend any job-seeking requirements until after this assessment.

## How is Universal Credit paid?

Universal Credit is paid monthly. It won't necessarily be at the end of a calendar month; your payment date will depend on when you originally claimed. It's paid in arrears, which means you will receive your monthly payment at the end of that month.



It can take five weeks or more to receive your first Universal Credit payment. This can of course cause you financial difficulty if you've previously been claiming one of the legacy benefits, or if you're claiming Universal Credit because you're in urgent need of financial assistance.

If you are facing financial hardship because of this five-week wait, you can request a Universal Credit advance payment. You can do this via your online journal, by speaking to your work coach, or by calling the Universal Credit helpline.

You can also claim this advance if you've experienced a change in your circumstances and are waiting for your payment to be increased to reflect this.

If the monthly payment schedule does not work for you, you can ask for your payment frequency to be increased. This is at the Department for Work and Pensions' (DWP) discretion in exceptional circumstances.

## Do I have to claim Universal Credit if I'm currently receiving a legacy benefit?

You can continue to receive legacy benefits if you claimed them before the Universal Credit full service was introduced in your area. But you cannot make new claims to legacy benefits once the full Universal Credit service is available. If you decide to claim Universal Credit, any legacy benefits in payment at that time will stop.

If your circumstances change, or you want to claim a different benefit that has been phased out, whether you have to claim Universal Credit will depend on a number of things, including where you live. It's a good idea to get independent advice if you don't know whether to claim Universal Credit or not. You can also use the Universal Credit Info tool at the beginning of this factsheet.

## When will everyone be moved over to Universal Credit?

The DWP is due to begin the 'managed migration' of claimants receiving legacy benefits to Universal Credit in July 2019. The DWP has predicted that by March 2022, everyone who was previously claiming one of the income-related legacy benefits will have moved over to Universal Credit.

## Should I wait to be moved to Universal Credit or claim early?

If you're able to claim Universal Credit in your area, but your circumstances haven't changed, you can still put in a claim to Universal Credit.

There are benefits to waiting for the 'managed migration' to begin. If you do, you should be entitled to 'transitional protection'. This means that if you're entitled to a smaller payment under Universal Credit than you were under your legacy benefits, you should receive a 'top-up' payment, ensuring you'll still receive the same amount per month.

Over time, it is likely that this transitional payment will be lost through reassessments or changes to the benefit. But in the short term, it may be less disruptive financially to wait for the managed migration.

**Disclaimer**

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**Here for you**

The friendly staff in the care and support team at the Muscular Dystrophy UK's London office are available on **0800 652 6352** or **info@muscular dystrophyuk.org** from 8.30am to 6pm Monday to Friday to offer free information and emotional support.

For more information on Universal Credit, please contact the Advocacy Team.

If they can't help you, they are more than happy to signpost you to specialist services close to you, or to other people who can help.

**[www.muscular dystrophyuk.org](http://www.muscular dystrophyuk.org)**