

Making your Universal Credit claim

Making a claim

Universal Credit is a new benefit that supports people who are on a low income or out of work, and helps ensure that you are better off in work than on benefits.

Universal Credit will give you the support you need to prepare for work, move into work, or earn more. In return for this support, it is your responsibility to do everything you can to find work or increase your earnings.

Universal Credit is being introduced in stages. It is available to single people, couples and families in some areas of the country and is being rolled out to single claimants nationally from February 2015.

Whether you can claim it will depend on where you live and your personal circumstances.

You can check if you can get Universal Credit by going to www.gov.uk/universalcredit.

If you are eligible you will be given clear instructions on how to proceed with making your claim. If you are not eligible you will be directed to online help about other benefits that you may be eligible for.

Eligibility

To claim Universal Credit you (and your partner if you have one) must:

- live at your usual address in an area where Universal Credit is available
- not be homeless, in supported or temporary accommodation, nor a homeowner
- be a British citizen with a National Insurance number
- be aged between 18 years and 60 years and six months
- be fit for work
- not have applied for a fitness for work note
- consider yourself/yourself fit for work
- not be pregnant nor have given birth within the last 15 weeks
- not be entitled to Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA), Income Support (IS), Incapacity Benefit (IB), Severe Disablement Allowance (SDA), Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
- not be awaiting a decision on a claim for Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA), Income Support (IS), Housing Benefit (HB), Child Tax Credit (CTC) or Working Tax Credit (WTC)
- not be appealing against a decision of non-entitlement to Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA) or Income Support (IS)

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- not be awaiting the outcome of an application to revise a decision of non-entitlement to Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA), Income Support (IS) or Housing Benefit (HB)
- not have any caring responsibilities (such as for a disabled person)
- not be responsible for a young person under 20 who is in non-advanced education or training
- not be self employed, a company director or part of a limited liability partnership
- not be in education or on a training course of any kind
- not have a person acting on your behalf over your claim
- have at least one suitable account that DWP can pay your money into
- not live in the same household as a member of the regular or reserve forces who is away on duty
- have lived in the UK for the last two years, and not have been abroad for more than four weeks continuously during that time
- not be required to pay child maintenance via the Child Support Agency
- not have savings in excess of £6,000 between the two of you
- not be an approved foster parent (even if you currently have no foster children)
- not be expecting to adopt a child in the next two months or (where family claims may be made) have adopted a child within the last 12 months
- not expect to receive individual take home pay of more than £330 in the next month - from 6 April 2015 this amount will increase to £338
- not expect to receive joint take home pay of more than £525 in the next month - from 6 April 2015 this amount will increase to £541
- not expect to receive any earnings from self-employment in the next month

If you have children you may be able to make a Universal Credit claim if you live in certain parts of the country. For more information see the [list of jobcentre areas where Universal Credit is available](#).

If you and your partner are claiming as a couple you must also:

- live at the same address
- be married to each other, civil partners of each other, or living together as if you were married.

To find out more information see the [list of jobcentre areas where Universal Credit is available](#) and the [local authorities and jobcentre areas that will begin delivering Universal Credit over the coming months](#).

Making your claim

You are expected to claim Universal Credit online.

If you need further help and cannot make your claim online, speak to your local jobcentre or local council who can let you know where help is available.

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If you get stuck while you're making your Universal Credit claim a helpline is available Monday to Friday 8am to 6pm. Call 0345 600 0723.*

Online job search

You can search for work through Universal Jobmatch – one of the largest jobsites in the UK. This is a free and secure online job posting and matching service.

You can register for your own Universal Jobmatch account at <https://www.gov.uk/jobsearch> and have access 24 hours a day, seven days a week which will allow you to:

- search and apply for jobs
- create or upload a CV
- receive email alerts when new jobs are posted that match your CV
- keep a record of all your job search activity in one place

The Universal Credit interview

Once the online claim form has been submitted, you will need to attend an interview at your local jobcentre. DWP will contact you to tell you the time and date of your interview.

If you make a claim for Universal Credit as a couple and you are both unemployed and able to work, you will both be expected to look for work. You will both get appointments from Jobcentre Plus to come in and meet your work coach.

If you make a Universal Credit claim and have children, you will need to nominate a lead carer. What is expected of the lead carer in return for getting Universal Credit will be based on the age of the youngest child in the house, as well as other circumstances.

If you are a lone parent, you will automatically be the lead carer.

You will be told what evidence you need to bring with you to support your claim and what you need to bring to verify your identity.

At the interview you and your work coach will agree next steps including any job search activity. This will be detailed in your Claimant Commitment which you will need to accept to continue with the claim.

With Universal Credit you'll get help identifying your skills and a clear job search plan to help you get back to work more quickly.

Your Claimant Commitment sets out the responsibilities you have accepted in return for receiving Universal Credit. It also explains what could happen if you don't do what you have agreed.

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You will need to provide evidence of the steps taken to meet the conditions of your claim. Giving your work coach access to your Universal Jobmatch account may help to provide this evidence.

You will also discuss at the interview any support you might need in budgeting your money under Universal Credit.

Changes to the claim

You are responsible for notifying DWP of all changes to your circumstances, including any periods of work, which you can do through the Universal Credit helpline.

If you become ill and feel that this affects your ability to work or to look or prepare for work, you must call the helpline to report the change.

Starting and leaving employment

At the start or end of any period of employment you must call the Universal Credit helpline to report the change.

As your circumstances will have changed there could be an impact on your Universal Credit claim. There may be the need for a new Claimant Commitment – if this is the case, you may need to attend an interview with your work coach.

Depending on your circumstances, you could still get support and advice on increasing your earnings when you're in work.

Getting ready for Universal Credit

The Universal Credit [Personal Planner](#) can help you prepare for the changes the new service brings, such as paying rent to your landlord yourself. You provide the answers to some basic questions and it will tell you how ready you are for Universal Credit. It provides advice on what you need to do and the best sources of help. It will not tell you how much Universal Credit you will get as this will depend on your circumstances when you claim.

You can prepare for Universal Credit by doing things such as:

- opening a bank account if you don't already have one
- finding out where you can access the internet
- improving your internet skills

For more information on making your Universal Credit claim see the [Universal Credit claim journey](#).

For more information visit www.gov.uk/universalcredit or the [Universal Credit toolkit](#).

*You can use the 0845 code to call any of our 0345 numbers. Check with your phone company which code is cheaper for you.