

Universal Credit (UC) is gradually replacing Income Related Employment and Support Allowance (ESA) as the main benefit to claim if you can't work because of sickness or disability;

It is also replacing:

- Housing Benefit
- income-based Jobseeker's Allowance (JSA)
- Child Tax Credit
- Working Tax Credit
- Income Support

These benefits are now known as 'legacy benefits'. If you're thinking of claiming one of these benefits for the first time, you might have to apply for Universal Credit.

Which benefit you apply for depends where you live, you can [check if you're eligible for Universal Credit](#) or [find out when Universal Credit is coming to your area](#) on GOV.UK.

If you're already getting any of the 'legacy benefits', you don't usually need to claim Universal Credit until the Department for Work and Pensions (DWP) gets in touch. This is meant to happen from 2019.

If you are experiencing a change in your circumstances, which could affect your existing claim you should seek advice [from Citizens Advice](#) (or qualified adviser) to make sure you are properly informed before making any changes to an existing claim or apply for any new benefits.

Please be aware that Universal Credit does not currently replace:

[Contribution Based Job Seeker's Allowance](#)
[Contributory Employment and Support Allowance](#)
[PIP](#)
[Child benefit](#)
[Pension Credit](#)

You could also [apply for Council Tax Reduction](#) - it won't reduce the amount you get paid.

About Universal Credit:

- You can only make a claim online. If you cannot use the internet, you should phone the helpline for advice. [or contact your local Citizens Advice on help applying for UC](#)
- Universal Credit is replacing the means tested benefits and you will only have one new payment into your bank account.
- You might be able to get extra payments if:
 - * you work and have childcare costs
 - * you need help with housing costs
 - * you're disabled or have a health condition
 - * you're a carer for a disabled person
 - * you have a disabled child
- If you need or get help to pay for your housing, your new payment will include housing costs and will be made to you monthly; you then pay landlord directly. (You can [ask the DWP to pay your rent directly to your landlord](#) if you're in debt, have rent arrears or are struggling with money.)

- If you live with someone as a couple and are both eligible to claim, then you will get one joint payment paid into one bank account each month. This payment will include your standard allowance and any extra payments you've applied for.
- Payments are in arrears (like working a month in hand) so it can take a minimum of five weeks after you claim to get a payment.
- The date you submit your claim will also become the assessment date, it will take 4 weeks plus 7 days (minimum) before you will receive any money.
- You could ask for an advance of your first payment if you are suffering hardship due to gaps in your income, for more about getting an [advance](#) speak to the DWP once you have made your claim.
- There are no limits on how many hours a week you can work when you claim Universal Credits. But the more you earn the less you'll receive, on a gradual basis - so you won't lose all your benefits when you first start working.
- Your Universal Credit will go up if your job ends or you earn less.
- Your work coach will assess your income with you. Full time income is based on minimum wage x 35hrs
- Whether you should apply for Universal Credit instead of one the existing benefits depends on where you live and your circumstances - [check if you're eligible for Universal Credit](#).

Claiming Universal Credit due to sickness or Disability:

If already receive Personal Independence Payment (PIP) or Disability Living Allowance (DLA), it will continue to be paid along with your Universal Credit payment.

You get these benefits if your condition is severe enough for you to qualify for them, so they don't affect any Universal Credit payments and will run along side the claim.

However, if you are claiming DLA or PIP for a sick or disabled child, the rate of benefit you're getting can affect your Universal Credit payment.

You can use [entitled to's free benefit calculator](#) to help work out what you might be able to claim.

You could get Universal Credit without having to work or look for a job, due to having a sickness, injury or mental health problems. It depends how your condition affects you, but the Department for Work and Pensions (DWP) could say you:

You don't have to work or do anything to prepare for work - this is called having 'Limited Capability for Work-Related Activity' (LCWRA)

You don't have to work, but you might have to do some regular tasks to get ready for work - this is called having 'Limited Capability for Work' (LCW)

Preparing to return to work could include things like going to regular meetings at the Jobcentre, applying for jobs, writing your CV or going on training courses.

If you're making a NEW claim, make sure you explain how any health conditions makes it difficult to find a job.

Remember, when you explain how your condition prevents you from working, you might get LCW or LCWRA automatically, or you might have to fill in a form and have a medical assessment. The form is called a UC50 [and is available on Gov.UK](#). if you need another copy.

The UC50 form is your opportunity to explain how your illness or disability affects your ability to work. You should explain why are unable to look for work as part of your Universal Credit claim.

Remember to mention anything you would need at a medical assessment. Make sure you provide all the information the form asks for, and be accurate with details. If you are unsure about anything then seek advice first. Be sure to explain in depth how your illness/condition impacts on your capabilities and describe what you can and cannot do. Assume that the person reading your form may not have any knowledge of your diagnosed condition or how it affects your day to day living.

Gather evidence (copies of letters, scans and prescriptions for example) to send with your form and strengthen your claim.

[Citizens Advice can give further advice](#) about completing the UC50 form and they may even be able to see you in person if you need more help.

Other useful links:

[Entitled to Limited Capability](#)

[turn2us Work Capability Assessment](#)

Claimant Commitment:

Depending on the information you provide during claim, your work coach will ask you to attend a meeting early on. This is to discuss what you and your partner must do to qualify and continue qualifying for Universal Credit.

These requirements are based on your caring responsibilities, and on your own work capability (considering disability and illness). If you're the lead carer of your children, your claimant commitment will be based on the age of your youngest child.

The four groups are:

- No work requirements (for example if you are caring for a disabled person for 35 hours per week, or you are the lead carer of a child under 1). This is like ESA support group.
- Work interview requirements only for example, if you are responsible for a child who is age between 1 and 16 (18 if they have extra care needs)
- Work preparation requirement - for people with limited capability for work. In this group, you must get ready for work, additional work, or better paid work. You may have to attend training courses, prepare a CV or take part in the Work Programme. This is like ESA work-related activity group.
- Work search requirement – in this group, you must look for work and apply for jobs 35 hours per week, unless disability, illness or caring responsibilities mean that your hours of work search should be less than this. This is like Jobseeker's Allowance.
- Remember, even if you are in full-time work, the DWP work coach may think that you could earn more, so may ask you to act to do so. They will compare your earnings with your personal earnings threshold (usually the National Minimum Wage X 35 hours) or a reduced number of hours if you have caring responsibilities or disability issues.

Universal Credit useful numbers and website links:

Universal Credit helpline:

(Calls to these numbers are free of charge).

Universal Credit full service helpline
Telephone: 0800 328 5644
Textphone: 0800 328 1344
Telephone (Welsh language): 0800 012 1888
Monday to Friday, 8am to 6pm
Or:
Universal Credit live service helpline
Telephone: 0800 328 9344
Textphone: 0800 328 1344
Telephone (Welsh language): 0800 328 1744
Monday to Friday, 8am to 6pm
[Check how much you might get](#) on GOV.UK.

[Citizens Advice](#)

[turn2us](#)

[Revenue Benefits](#)

[Universal Benefits Info](#)