

Advice Portsmouth

Universal Credit Factsheet

Universal Credit is an Income-based (means-tested) benefit for people of working age. It is paid monthly and replaces a number of the old-style welfare benefits as listed below:

- Income-based Job Seekers Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

Eligibility to claim Universal Credit (UC)

You can make a claim for Universal Credit if you:

- are 18 years of age, or are 16-17 years of age and are a Carer, Parent, or are otherwise without parental support.
- are pregnant and between the 11th week before your due date and the 15th week after your child has been born
- do not qualify to claim Pension Credit
- are not in full time education, unless (i) you have a disability that limits your capability for work or (ii) you qualify as a primary Carer
- are not currently subject to immigration control and are able to pass the mandatory Habitual Residence and Right to Reside tests.

If you are medically unfit for work you can claim New Style Employment and Support Allowance which is part of the Universal Credit family of benefits.

If you are living as a couple then you must make a joint claim.

Deductions from Universal Credit

You can undertake paid work while you are claiming UC but you must notify the Department for Work and Pensions about your earnings on a monthly basis. Your earnings will be deducted from your award at a rate of 63p for every £1.00 you are paid by your employer.

You cannot claim Universal Credit if you have over £16,000 in capital savings. If you have between £6,000 and £16,000 you can claim, but a deduction will be made from your award for every £250 of excess capital you hold.

Income received from Child Benefit, Disability benefits or War Pensions is disregarded. You must still claim Council Tax Support from your Local Authority's Revenues and Benefits Service.

How to Make a Claim for Universal Credit

People are expected to claim UC online. If you experience genuine difficulties in using or accessing online services you can claim by phone on: 0800 328 5644.

- For further advice contact Advice Portsmouth on 023 92794 340 or email us at:
advice.portsmouth@theyoutrust.org.uk