

Our guide to: Universal Credit



It's important to make sure that you get all the help that you're entitled to. These pages give you information on benefits and tax credits if you are working or unemployed, sick or disabled, a parent, a young person, an older person or a veteran.

There is also information about council tax and housing costs, national insurance, payment of benefits and problems with benefits in some of our other factsheets.



Universal Credit

Universal Credit has replaced these benefits for most people:

- Housing Benefit
- Income-related Employment and Support Allowance (ESA)
- Income-based Jobseeker's Allowance (JSA)
- Child Tax Credit
- Working Tax Credit
- Income Support

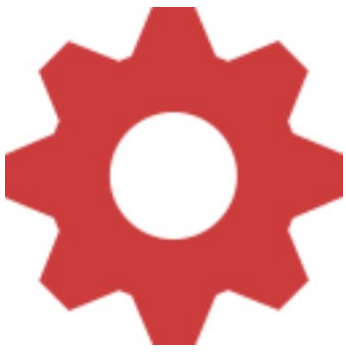
You might be able to get Universal Credit if you're not working or you're on a low income.



Universal Credit works differently from the old benefits - so it's important to know the differences.

The biggest differences are:

- You can get Universal Credit if you're unemployed but also if you're working
- You'll usually get a single payment each month, rather than weekly or fortnightly
- Instead of getting separate housing benefit, your rent will usually be paid directly to you as part of your monthly Universal Credit payment



How Universal Credit works

You'll usually get one monthly payment to cover your living costs.

If you claim Universal Credit as a couple, you and your partner will get one payment.

The payment is made up of a basic 'standard allowance' and extra payments that might apply to you depending on your circumstances.

You might be able to get extra payments if you:

- Look after one or more children
- Work and pay for childcare
- Need help with housing costs
- Are disabled or have a health condition
- Are a carer for a disabled person or you have a disabled child



If you get help with rent

- If your UC payment includes help with rent, you'll usually need to pay your landlord each month from your Universal Credit payment, even if you live in a council house.

If you're working

- You can work and still get Universal Credit - your Universal Credit will reduce gradually as you earn more. Your Universal Credit will go up if your job ends or you earn less
- If you're self-employed, your payment might also be affected by how much the Department of Works and Pensions expect you to earn each month - this expected amount is called your 'minimum income floor'

Contact your nearest Citizens Advice for more information via their website at <https://www.citizensadvice.org.uk/>

If there is any information you think is incorrect or have any requests for new factsheets, please let us know by giving feedback using the contact details below.

This guide is one of many produced by Advonet, an independent advocacy charity in Leeds. It aims to help you speak up about your rights. This is called **self-advocacy.**

For more of our guides, please go to our website at advonet.org.uk/self-advocacy

Web: advonet.org.uk | Tel: 0113 244 0606 | Email: selfadvocacy@advonet.org.uk

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