

Universal Credit (UC)

UC is a new benefit for people that are on a low income or out of work and it is paid monthly in arrears.

It is being rolled out in stages across the UK and is replacing: income-based Job Seekers Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit, income-related Employment and Support Allowance and Income Support.

There is no limit to the number of hours that you can work per week and payments will gradually reduce as you earn more.

It is currently being rolled out across the country and it depends on your circumstances / where you live as to whether you can claim UC. See the Universal Credit Postcode Checker <https://universalcreditinfo.net/>

Use an independent benefit calculator to see what you might be entitled to and how your benefits will be affected if you start work.

<https://www.entitledto.co.uk/>

<https://benefits-calculator.turn2us.org.uk/AboutYou>

You can claim for UC on line at <https://www.gov.uk/apply-universal-credit>

There is a Universal Credit helpline if you have any questions – 0800 328 5644

After applying you will be told to arrange an interview at your local Jobcentre Plus.

If entitled to receive UC, your first monthly payment will be paid around 5 weeks after you have finished applying for UC. If during this time you don't have enough to live on please call the helpline and ask for an advanced payment. This will then have to be repaid through your UC payments (so you'll receive less monthly).

This is still a new system with some teething issues. Please get in touch if you would like support with applying for Universal Credit.

More information on UC can be found at:

<https://www.citizensadvice.org.uk/benefits/universal-credit/>

<https://www.disabilityrightsuk.org/universal-credit-uc>