

## **Universal credit**

Universal credit is a payment to help with your living costs. It is paid monthly, or twice a month for some people in Scotland. It is generally available if you are out of work or if you're on a low income.

### **Eligibility**

You may be able to get universal credit if:

- You're on low income or out of work
- You're 18 or over (there are some exceptions if you're 16 or 17)
- You're under state pension age (or your partner is)
- You and your partner have £16,000 or less in savings between you
- You live in the UK

The number of children you have doesn't affect your eligibility for universal credit, but can have an effect on how much you get.

#### **If you live with your partner**

Your partner's income and savings will be considered, even if they are not eligible for universal credit.

#### **If you're 18 or over and in training or studying full-time**

You can make a new Universal Credit claim if any of the following apply:

- you live with your partner and they're eligible for Universal Credit
- you're responsible for a child, either as a single person or as a couple
- you're disabled and entitled to Disability Living Allowance (DLA) or Personal Independence Payment (PIP) and have limited capability for work
- you're in further education, are 21 or under and do not have parental support, for example you're estranged from your parents and you're not under local authority care

#### **If you're 16 or 17**

You can make a new Universal Credit claim if any of the following apply:

- you have limited capability for work or you have medical evidence and are waiting for a Work Capability Assessment
- you're caring for a severely disabled person
- you're responsible for a child
- you're in a couple with responsibility for at least one child and your partner is eligible for Universal Credit

- you're pregnant and it's 11 weeks or less before your expected week of childbirth
- you've had a child in the last 15 weeks
- you do not have parental support, for example you're estranged from your parents and you're not under local authority care

### **If you're studying full-time**

You can also make a claim if you're in full-time further education and any of the following apply:

- you do not have parental support
- you have limited capacity for work and you're entitled to Personal Independence Payment (PIP)
- you're responsible for a child
- you're in a couple with responsibility for a child and your partner is eligible for Universal Credit

### **If you're in a couple and one of you is State Pension age**

You and your partner can claim Universal Credit as a couple if one of you is under state pension age and eligible for Universal Credit.

When you both reach State Pension age your Universal Credit claim will stop.

You may be able to apply for pension age or other benefits as a couple when your Universal Credit stops. Ask your Jobcentre plus work coach what else you could be eligible for.

### **What you'll receive**

The universal credit payment is made up of a standard allowance and any extra amounts that apply to you, for example if you:

- have children
- have a disability or health condition which prevents you from working
- need help paying your rent

The amount of universal credit you receive will depend on your earnings and your personal circumstances are assessed on a month to month basis. Any changes to your circumstances can affect how much universal credit you receive for the entire period, not just from the date you report them.

### **Standard allowance**

<b>Your circumstances</b>	<b>Monthly standard allowance</b>
Single and under 25	£251.77
Single and 25 or over	£317.82
In a couple and you're both under 25	£395.20 (for you both)
In a couple and either of you are 25 or over	£498.89 (for you both)

On top of this standard allowance you may get more money if you are eligible.

### **If you have children**

If you have 1 or 2 children, you'll get an extra amount for each child.

If you have 3 or more children, you'll get an extra amount for at least 2 children. You can only get an extra amount for more children if any of the following are true:

- your children were born before 6 April 2017
- you were already claiming for 3 or more children before 6 April 2017
- other exceptions apply

You'll get an extra amount for any disabled or severely disabled child - no matter how many children you have or when they were born.

<b>How much you'll get</b>	<b>Extra monthly amount</b>
For your first child	£277.08 (born before 6 April 2017) £231.67 (born on or after 6 April 2017)
For your second child and any other eligible children	£231.67 per child
If you have a disabled or severely disabled child	£126.11 or £392.08
If you need help with childcare costs	up to 85% of your costs (up to £646.35 for one child and £1,108.04 for 2 or more children)

You may get these extra amounts if you start caring for another child however, this depends on when the child was born and how many children you have.

### **If you have a disability or health condition**

<b>How much you'll get</b>	<b>Extra monthly amount</b>
If you have limited capacity for work and work-related activity	£336.20
If you have limited capability for work and you started your health-related Universal Credit or Employment and Support Allowance (ESA) claim before 3 April 2017	£126.11

### **If you care for a severely disabled person**

<b>How much you'll get</b>	<b>Extra monthly amount</b>
If you provide care for at least 35 hours a week for a severely disabled person who receives a disability-related benefit	£160.20

This is on top of any extra amount you get if you have a disabled child.

### **Housing costs**

Depending on your age and circumstances you may be eligible for money to help pay housing costs. This payment can cover rent as well as some service charges.

If you're a homeowner, a loan may be available to help with interest payments on your mortgage or other loans taken out for your home.

### **Coronavirus and claiming credits**

The following page provides information regarding coronavirus and claiming benefits and will be updated on a regular basis.

<https://www.understandinguniversalcredit.gov.uk/coronavirus/>