

Universal Credit and families: questions and answers

Q. What is Universal Credit?

Universal Credit is a new benefit that supports people who are on a low income or out of work, and helps ensure that you are better off in work than on benefits.

Universal Credit will give you the support you need to prepare for work, move into work, or earn more. In return for this support, it is your responsibility to do everything you can to find work or increase your earnings.

Universal Credit is being introduced in stages. It is available to single people, couples and families in some areas of the country. It is being rolled out to single claimants nationally from February 2015.

To find out more information see the [list of jobcentre areas where Universal Credit is available](#) and the [local authorities and jobcentre areas that will begin delivering Universal Credit over the coming months](#).

Q. What is the definition of a family?

DWP class a family as a single claimant or couple claimants who are responsible for one or more children or qualifying young persons (i.e. someone aged 16 – 19 and in full time non-advanced education or training).

If you are a family and friends carer (also known as a Kinship carer) which is someone who has taken responsibility for a child or step child who is not your own because:

- the child has no parents or has parents who are unable to care for the child
- it is likely that the child would otherwise be looked after by a local authority because of concerns in relation to the child's welfare.

You may be able to apply for Universal Credit - if all the other eligibility conditions are met and if you live in an area where Universal Credit is available.

Q. Who will be able to claim Universal Credit?

To claim Universal Credit you (and your partner if you have one) must:

- live at your usual address in an area where Universal Credit is available
- not be homeless, in supported or temporary accommodation, nor a homeowner
- be a British citizen with a National Insurance number
- be aged between 18 years and 60 years and six months
- be fit for work
- not have applied for a fitness for work note

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- consider yourself/yourself fit for work
- not be pregnant nor have given birth within the last 15 weeks
- not be entitled to Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA), Income Support (IS), Incapacity Benefit (IB), Severe Disablement Allowance (SDA), Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
- not be awaiting a decision on a claim for Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA), Income Support (IS), Housing Benefit (HB), Child Tax Credit (CTC) or Working Tax Credit (WTC)
- not be appealing against a decision of non-entitlement to Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA) or Income Support (IS)
- not be awaiting the outcome of an application to revise a decision of non-entitlement to Jobseeker's Allowance (JSA), Employment and Support Allowance (ESA), Income Support (IS) or Housing Benefit (HB)
- not have any caring responsibilities (such as for a disabled person)
- not be self employed, a company director or part of a limited liability partnership
- not be in education or on a training course of any kind
- not have a person acting on your behalf over your claim
- have at least one suitable account that DWP can pay your money into
- not live in the same household as a member of the regular or reserve forces who is away on duty
- have lived in the UK for the last two years, and not have been abroad for more than four weeks continuously during that time
- not be required to pay child maintenance via the Child Support Agency
- not have savings in excess of £6,000 between the two of you
- not be an approved foster parent (even if you currently have no foster children)
- not be expecting to adopt a child in the next two months or (where family claims may be made) have adopted a child within the last 12 months
- not expect to receive individual take home pay of more than £338 in the next month
- not expect to receive joint take home pay of more than £541 in the next month
- not expect to receive any earnings from self-employment in the next month

You cannot make a new claim for Universal Credit if one or more children in the household:

- is receiving Disability Living Allowance or Personal Independence Payment
- is blind or severely sight impaired
- is fostered
- is looked after by the local authority (apart from short periods solely to provide respite care)

Q. How will Universal Credit help my family?

If you have children living with you who you are responsible for, your Universal Credit

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payment will include amounts to help support your children.

The **Child element** helps with the costs of bringing up children. There is also a **Disabled Child addition** which helps with the extra costs of bringing up a child with a disability.

Q. Will I/we both have to look for work?

When you make a Universal Credit claim and have children, you will need to nominate a lead carer.

What is expected of the lead carer in return for getting Universal Credit will be based on the age of the youngest child in the house, as well as other circumstances.

If you are a lone parent, you will automatically be the lead carer.

If you are a family and friends carer (also known as a Kinship carer) as a result of a child joining your household within the past 12 months and the child is aged between one and 16, you will not be required to look for work for a period of 12 months. You must however attend interviews to discuss plans for a future move into work - if you aren't already working. If you do choose to work, or are working already, Universal Credit may help to cover your childcare costs. At the end of the 12 month period what will be expected of you will depend on the age of your youngest child.

For more information of what will be expected of you see the following table:

If your youngest child is:	What's expected of the lead carer
Under one	You are not required to look for work in order to receive Universal Credit. If you choose to work, Universal Credit will support you by helping to cover your childcare costs.
Age one or two	If you aren't already working, you will be asked to attend interviews to discuss plans for a future move into work. If you do choose to work, or are working already, Universal Credit will help to cover your childcare costs.
Age three or four	You will be expected to take active steps to prepare for work. What this involves will be agreed between you and your work coach and will depend on your circumstances, but might include some

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	training and work-focused interviews. If you do choose to work, or are working already, Universal Credit will help cover your childcare costs.
Age five to twelve	You will be expected to look for work in line with your caring responsibilities, for example during your child's school hours. You should let us know as soon as you accept a job offer, as you can claim support for your childcare costs for at least a month before starting work.
Age 13 and above	You will normally be expected to look for full time work. You should let us know as soon as you accept a job offer, as you can claim support for your childcare costs for at least a month before starting work.
If your child has exceptional care needs this may affect what's expected of you.	

If you are part of a couple but are not the lead carer, you will be expected to do everything you can to find work straight away.

You should think of jobseeking as a full-time job. You will be expected to look or prepare for work for 35 hours a week, depending on your circumstances.

Job-related activities that count towards your 35 hours can include:

- searching for jobs
- applying for jobs
- travelling to interviews
- visiting potential employers
- meeting with your work coach
- activities to improve your jobseeking
- taking part in training courses

With Universal Credit you'll get help identifying your skills and a clear job search plan to help you get back to work more quickly.

Q. What about childcare?

Universal Credit makes it easier to start work if you're a parent, with increased help towards registered childcare costs.

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You can claim back up to 70% of your paid-out childcare costs through Universal Credit, up to a monthly limit of £532 for one child, or £912 for two or more children.

If you are claiming with a partner both of you normally need to be in work to receive help with registered childcare costs. This help is available no matter how many hours you work.

Q. What happens when one of us starts work?

You can apply for a wider range of jobs and get back to work sooner because Universal Credit tops up your earnings if you're on a low income. Universal Credit can make it easier to take part-time, flexible or temporary jobs to help you gain valuable skills and avoid CV gaps because it's quick and easy to resume your claim.

Q. How do I/we make a claim?

You can make a claim for Universal Credit online at www.gov.uk/universalcredit.

If you are part of a couple and able to claim Universal Credit you will make a joint claim, but only one member of the couple will complete the online claim form. That person will need to enter details for both of you.

For more information please see [Making your Universal Credit claim](#).

If you get stuck while you're making your Universal Credit claim a helpline is available Monday to Friday 8am to 6pm. Call 0345 600 0723.*

If you need further help and cannot make your claim online, you can use local, face to face services. These may be offered through your local jobcentre or your local council.

To find out if you can make a claim and for the latest information visit www.gov.uk/universalcredit.

Q. What happens if I/we currently get tax credits?

If you are already getting tax credits, you do not need to do anything yet. You can't claim Universal Credit and tax credits at the same time.

You should continue to report any change in your circumstances that could affect your tax credit claim as soon as possible. The change may mean your tax credits stop and you will need to make a Universal Credit claim instead.

Q. How is the payment made up?

Your Universal Credit payment will be made up of different amounts depending on your circumstances. It can include support for the cost of housing, children and childcare, as well as support for disabled people and carers.

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If your Universal Credit payment includes help towards your rent you will be responsible for using this money to pay your landlord yourself.

Your Universal Credit payment is based on your earnings - not how many hours you work – this means the system is more flexible and makes it easier for you to take work, safe in the knowledge that you will be better off if you do.

As your earnings increase, your Universal Credit payment will gradually reduce.

Q. How will we get our payment?

You will receive one monthly Universal Credit payment. If you are claiming with a partner this will cover both of you. This will be paid into a suitable account of your choice, which could be a joint account or a single account in either your name or your partner's name.

Other adults living in the same household who are claiming Universal Credit will be paid separately.

Monthly payments match the way most salaries are paid. This can help you prepare for and manage the world of work as you get used to handling your money on a monthly basis.

Q. When will we get our first payment?

Universal Credit will be paid monthly. The amount you get is calculated each month, and depends on your circumstances and earnings during that time. This is known as an assessment period. Your first assessment period usually starts 7 days after you submit your claim. However, depending on your circumstances, it may start immediately from the date you submit your claim.

You will receive your first payment no more than seven days after your first assessment period has finished. For example, for an assessment period of 16 July to 15 August, the first payday will be 22 August. You will then receive future payments on the 22nd day of each month.

If your payday falls on a weekend or a bank holiday, you will be paid on the last working day before that date

If you are claiming with a partner, you will receive one monthly Universal Credit payment which will cover both of you. This will be paid into a suitable account of your choice, which could be a joint account or a single account in either your name or your partner's name.

Q. What are 'waiting days' at the start of a claim?

There is a waiting period of 7 days from submitting your claim before your Universal Credit will start.

This may apply if you are out of work and claim Universal Credit, except if you:

- were claiming Universal Credit as a couple and are now claiming by yourself
- were claiming Universal Credit by yourself and are now claiming as a couple
- claimed Universal Credit but left because of earnings within the last 6 months
- are terminally ill
- have been the victim of domestic violence within the last 6 months
- are a carer
- are 16 or 17 years old and have no parental support
- have left prison in the last month
- were entitled to contribution based Jobseekers Allowance (JSA) or Employment and Support Allowance (ESA) within the last 3 months
- were entitled to income related JSA, ESA or Income Support within the last 3 months and stopped claiming to start working
- were entitled to income related JSA, ESA or Income Support within the last month
- were entitled to Working Tax Credit, Child Tax Credit or Housing Benefit within the last month.

Q. What if I/we can't wait for my/our first payment?

You may be able get an advance on your first Universal Credit payment if you've recently been receiving another benefit or you're in urgent financial need. Check with your work coach.

If you get an advance, your future monthly payments will be reduced to make up for this.

Q. Can I/we get help with budgeting our money?

A range of support services are available if you need help with budgeting and managing your money. Your Jobcentre Plus work coach can tell you about help in your area.

The Universal Credit [Personal Planner](#) can help you prepare for the changes the new service brings, such as paying rent to your landlord yourself. You provide the answers to some basic questions and it will tell you how ready you are for Universal Credit. It provides advice on what you need to do and the best sources of help. It will not tell you how much Universal Credit you will get as this will depend on your circumstances when you claim.

You can prepare for Universal Credit by doing things such as:

- opening a bank account if you don't already have one
- finding out where you can access the internet
- improving your internet skills

Where necessary it is possible to use alternative arrangements, such as twice monthly payments or splitting payments between you, for a period of time.

Q. What will I/we have to do in return for getting Universal Credit?

When you claim Universal Credit you will need to accept your Claimant Commitment. In most cases your Claimant Commitment will be drawn up during an interview with your work coach at your local jobcentre.

The Claimant Commitment is your record of the responsibilities that you have accepted in return for receiving Universal Credit. The details of your Claimant Commitment will be based on your personal circumstances. Once accepted your Claimant Commitment will be reviewed and updated on an ongoing basis.

Q. What is a sanction?

If you do not do what you've agreed to in your Claimant Commitment to find work, for example, fail to attend appointments or turn down job offers you may receive a sanction.

A sanction is a reduction in your benefit which is imposed if we think you have not completed a mandatory activity you agreed on your Claimant Commitment and you can't give a good reason to explain why. Sanctions are a last resort and you will always be asked for your reasons for your actions before a decision is made.

If a sanction is applied to your Universal Credit we will tell you how much you will lose and for how long.

Q. What do I do if my partner won't allow me access to any of the payment?

If you have any concerns about accessing your payments and need to discuss alternative payment arrangements a Universal Credit helpline is available Monday to Friday 8am to 6pm. Call 0345 600 0723.*

Alternative payment arrangements are considered on a case by case basis and assessed on their individual merits. This allows for the household payment to be split. Wherever possible, these alternative payment arrangements will be temporary whilst you take steps to improve the way you manage your money.

Q What support will I/we get for my/our children?

Universal Credit is paid as a single monthly payment. This includes amounts to help support your children.

The **Child element** helps with the costs of bringing up a child. It is made up of two rates:

- one for your first child, and

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- a lower rate for your second and any subsequent children

Universal Credit will include this element until:

- the end of August following each child's 16th birthday, or
- the end of August after their 19th birthday for each child still living at home and taking a non-advanced course at school or college, or taking part in approved training

Q. What about the additional care that's needed for my/our disabled child/children?

The **Disabled Child addition** of Universal Credit helps with the extra costs of bringing up a disabled child.

The Disabled Child addition will be paid at either a lower or higher rate:

- the lower rate – for a child who receives any rate of either component of Disability Living Allowance (mobility or care) except the highest rate of the care component; or a Personal Independence Payment
- the higher rate – for a child who receives the highest rate of the care component of Disability Living Allowance; the enhanced rate of the Personal Independence Payment daily living component; or a child who is blind or severely sight impaired

Q What childcare costs will I/we be able to claim back?

Universal Credit helps working parents by providing money for registered childcare, no matter how many hours you work. This is known as the **Childcare costs element**.

If you are claiming with a partner both of you normally need to be in work to receive this help.

You should tell us straight away when you have a firm job offer as you will be able to claim childcare costs before the job starts. This can help with getting a routine in place.

You will be able to claim back up to 70% of your actual paid out childcare costs. In any month this payment is capped so you could receive a maximum childcare payment of £532 for one child or £912 for two or more children.

From 2016, you will be able to claim back up to 85% of your actual paid out childcare costs. In any month this payment is capped so you could receive a maximum childcare payment of £646 for one child or £1108 for two or more children.

It's important to let us know when your circumstances are changing. Childcare costs can be claimed for at least a month after your employment ends, which can help you to maintain childcare as you move between jobs.

If you need to report a change in your circumstances a helpline is available Monday to

Friday 8am to 6pm. Call 0345 600 0723.*

Q. What is the current position for paying passported benefits to Universal Credit claimants in the future?

We are working with other government departments to determine the right earnings thresholds for providing passported benefits under Universal Credit, which will be introduced as claimant numbers expand from 2015/16.

Decisions on the provision of those benefits, including the eligibility criteria and verification arrangements to confirm entitlement, are the responsibility of the departments, devolved administrations and utility organisations who deliver them.

The Government is committed to protecting the vulnerable, and it is intended that passported benefits will continue to be targeted, as now, at those who need them most.

Q. How does Universal Credit work with the Tax Free Childcare scheme?

The Government is ensuring that Universal Credit and the new Tax Free Childcare scheme, which is due to come into effect in autumn 2015, will complement each other effectively.

Guidance will be available nearer the time, to ensure families can make an informed choice over which scheme they will use.

Q. Will my/our Child Benefit be affected?

Child Benefit will continue to be paid separately and will not affect your Universal Credit payments.

Q. How will child maintenance payments affect the claim?

Any child maintenance payments you receive will not affect your Universal Credit payments.

If you are required to pay child maintenance via the Child Support Agency, you will not be able to make a Universal Credit claim at this time.

Q. If my/our circumstances change, will that affect the claim?

You must tell DWP when your circumstances change, including when you start work, earn more or work more hours.

Depending on your circumstances, you could still get support and advice on increasing your earnings when you're in work.

You must also inform DWP if you (or your partner if you have one) become pregnant or

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have more children.

For more information on claiming Universal Credit for your family see:

[Universal Credit and your family](#)

[Universal Credit Claimant journey for families](#) (couples and lone parent journey)

[How Universal Credit supports families](#)

For more information visit www.gov.uk/universalcredit or the [Universal Credit toolkit](#).

*You can use the 0845 code to call any of our 0345 numbers. Check with your phone company which code is cheaper for you.