

Universal Credit

TOP UP YOUR INCOME IF
YOU/YOUR PARTNER ARE
UNDER STATE PENSION AGE



Who we are

Age Scotland is the Scottish charity for older people. We work to improve the lives of everyone over the age of 50 and promote their rights and interests.

Our vision is a Scotland which is the best place in the world to grow older.

Our mission is to inspire, involve and empower older people in Scotland, and influence others, so that people enjoy better later lives.

We have three strategic aims:



We help older people to be as well as they can be



We promote a positive view of ageing and later life



We tackle loneliness and isolation

How we can help

We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

Our **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.



Call us free on: 0800 12 44 222
(Monday – Friday, 9am – 5pm)



Visit agescotland.org.uk
to find out more.



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About Universal Credit

Universal Credit is a means-tested, non-taxable benefit. It can top up your income to standard levels set by the government. The level that applies to you depends on your age and if you are single or in a couple. There are additional amounts depending on your specific circumstances, e.g. if you have housing expenses, have dependent children or are an unpaid carer.

Universal Credit is replacing six older means-tested benefits:

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Housing Benefit for people who are working age (HB)
- Income Support (IS)
- Child Tax Credit (CTC)
- Working Tax Credit (WTC).

Most people can no longer make a new claim for these benefits and must claim Universal Credit instead.

If you are already receiving one of these benefits, you can choose to continue receiving this or to make a claim for Universal Credit. Once you do this, you cannot go back to claiming the older benefit.

Get advice if you are not sure which benefit will be best for you. You can request a free benefit check by calling the **Age Scotland helpline** on **0800 12 44 222**.



Who can claim?

You can claim Universal Credit if you:

- have a low income
- have no more than £16,000 in savings
- have not reached State Pension age
- meet the benefit rules about where you live and how long you have lived there
- are not in full-time education
- accept a 'claimant commitment'.

A **claimant commitment** sets out what you, in your circumstances, have to do to receive Universal Credit.

If you are in a couple, you and your partner will need to make a joint claim for Universal Credit. However, you must each make your own claimant commitment. See page 13 for more information.

Mixed-age couples

Couples where only one person is still working age may be able to make a joint Universal Credit claim. The person who is State Pension age will not be expected to look for work.

Couples will need to claim Pension Credit instead once both partners reach State Pension age. You may be able to apply for Pension Credit as a mixed-age couple if one of you currently receives Housing Benefit for people over State Pension age.

You should get advice about which benefit would be best for you before making a new claim. Call the **Age Scotland helpline** on **0800 12 44 222** and ask for a benefit check.

How is Universal Credit calculated?

Your monthly Universal Credit entitlement is the amount needed to top up your monthly income to your **maximum Universal Credit amount**; this is your **standard allowance** plus any **additional amounts** that apply to your specific circumstances.

To calculate your entitlement, your income will be calculated. Your and your partner's earnings, pensions, some other benefits and your savings will be looked at. This will happen monthly, so you may receive slightly different amounts each month.

Four steps to work out your entitlement

These are just the basic rules; there are many complications and exceptions.

- (1) Look up your **standard allowance** based on your age and whether you are single or part of a couple. This is the basic amount your income can be topped up to.
- (2) Add on any **additional amounts** that apply to you or your partner to get your **maximum Universal Credit amount**.
- (3) Work out your income. Some types of earnings and benefits are included in full, others in part and some not at all.
- (4) Finally, take away your income from your **maximum Universal Credit amount**. This gives you your **monthly Universal Credit entitlement** - the amount of your monthly payment.

These steps are explained further on the following pages.



Your allowance and additions

The amounts shown below are for 2025/26. They are reviewed and updated in April each year.

Your overall monthly entitlement may be reduced if, for example, you have debts or have not been keeping to your claimant commitment. See page 13 for more information about the claimant commitment.

For an accurate calculation of your entitlement, call the **Age Scotland helpline** on **0800 12 44 222** and ask for a free benefit check.

Standard allowances

This is the basic level that your income can be topped up to:

Single and 25 or over	£400.14
Couple one or both 25 or over	£628.10



Additional amounts

You or your partner may qualify for additional amounts after your income has been topped up, based on your specific circumstances. These additional amounts include:

Carer amount (£201.68) - You can qualify for this if you provide care for at least 35 hours a week for someone who receives:

- Attendance Allowance or Pension Age Disability Payment
- the standard or enhanced rate of the daily living component of Personal Independence Payment or Adult Disability Payment
- the middle or higher rate care component of Disability Living Allowance or Scottish Adult Disability Living Allowance
- Constant Attendance Allowance paid with a War Disablement Pension or Industrial Injuries Disablement Benefit, or
- Armed Forces Independence Payment.

You may also qualify for Carer Support Payment, which has replaced Carer's Allowance in Scotland. Get advice before claiming as this could reduce the benefits of the person you care for.

A **benefit check** can tell you the effects of claiming different benefits. Call the **Age Scotland helpline** on **0800 12 44 222**.

Work capability amount (£423.27) - The Department for Work and Pensions (DWP) must agree that a health condition or disability is preventing you from working or preparing for work. The term for this is **limited capability for work and work-related activity**. The DWP will carry out a points-based assessment of the difficulties you have with practical tasks due to your physical or mental health. After this, you will need to wait 3 months before you receive this addition, unless you already qualify from a previous benefit claim. Your entitlement can be backdated for up to 3 months if the DWP takes a while to make their decision.



Child amount – You may qualify if you are responsible for a child, or children, and they normally live with you. There are extra amounts if a child has a disability. If you care for a child under 16 and you qualify for Universal Credit, it is likely you will also be entitled to claim Scottish Child Payment from Social Security Scotland.

Childcare costs - If you work and have childcare costs, you may get an additional amount to cover up to 85% of your actual costs if certain other conditions are met. Maximum amounts apply.

Housing element - You may be entitled to the housing element to help with your rent and service charges. Your amount will depend on average rents in your area and other factors. You can ask for the housing element to be paid directly to your landlord or you can receive it yourself.

If you own your home and are still paying off a mortgage or secured loan, you might be able to get help paying off the interest through a government loan secured on your house.

If you receive a housing element and still struggle to meet your housing costs, you can apply for a **Discretionary Housing Payment** from your local council.

Working out your income

Your income for Universal Credit purposes is not simply the amount of money you receive each month. This is explained further below.

Benefits

Some benefits are counted as income, including New Style Jobseeker's Allowance and Carer Support Payment. Others are ignored, including Adult Disability Payment, Personal Independence Payment, Attendance Allowance and Pension Age Disability Payment.

Earnings from work

If you work, **55% of your total earnings will be counted as income**, unless you have a work allowance.

A **work allowance** is an amount of your earnings that will not be counted as income. This applies if you are responsible for a child or children or have been assessed as having limited capability for work. For 2025/26, the work allowance is £411 a month if you also get the housing element, and £684 if you don't. If you earn more than your work allowance, **55% of your earnings above this amount will be counted as income**.

If you are an employee, your employer will tell the Department for Work and Pensions (DWP) about your earnings; if you are self-employed, you must tell the DWP yourself.

Other income

Private pensions are included as income. **Maintenance payments** and any other **taxable income** may also be included. You should declare all types of income when making your claim.



Capital

Capital includes savings, investments, and any property that is not your main home. If you have between £6,000 and £16,000 in capital, a tariff income of £4.35 for each £250 (or part of £250) you have above £6,000 will be added to your calculated income. If you have more than £16,000 in savings, you will not qualify for Universal Credit. If you have a partner, their capital will count towards your total.

Example calculation

Monica is 64 and earns £1,000 per month take-home pay. She has no savings and rents her home. The DWP has calculated a housing element amount for Monica of £600.

Standard allowance **£400.14** (single person, 25 or over)

Add additional amounts to find maximum UC amount

+ Housing element (rent) + £600
= Max UC amount **= £1,000.14**

Calculate income

55% of earnings £550 (55% of £1000)
+ Other income + £ NIL
= Income **= £550**

Calculate UC entitlement

Max UC amount £1000.14
- Income - £550
= UC entitlement = £450.14

As someone who is claiming Universal Credit, Monica may also qualify for help with her Council Tax.

Example calculation: mixed-age couple renting

Judith is 64 and earns £600 a month take-home pay working 10 hours a week. Her partner Alfred is 68 and receives £880 a month in State Pension. They rent their home and have £3,000 in savings between them. The DWP has calculated that their housing element amount will be £700.

Standard allowance **£628.10** (couple, both 25 or over)

Add additional amounts to find maximum UC amount

+ Housing element (rent) + £700
= Max UC amount **= £1,328.10**

Calculate income

55% of earnings £330 (55% of £600)
+ State Pension + £880
= Income **= £1,210**

Calculate UC entitlement

Max UC amount £1,328.10
- Income £1,210
= UC entitlement = £118.10

As claimants of Universal Credit, Judith and Alfred may also qualify for help with Council Tax.



Example calculation: mixed-age couple homeowners

Gail is 64 and earns £600 a month take-home pay working 10 hours a week. Her partner Ash is 68 and receives £880 a month in State Pension. They own their home and have £3,000 in savings between them.

Gail and Ash have paid off their mortgage and other loans relating to their home. This means they do not qualify for a housing element.

Standard allowance **£628.10** (couple, both 25 or over)

Add additional amounts to find maximum UC amount

+ Housing element (mortgage interest)	+ £ NIL (mortgage is paid off)
= Max UC amount	= £628.10

Calculate income amount

55% of earnings	£330 (55% of £600)
+ State Pension	+ £ 880
= Income	= £1,210

Calculate UC entitlement

Max UC amount	£628.10
- Income	- £1,210
= UC entitlement	= £ NIL

Although Gail and Ash do not qualify for Universal Credit, they may qualify for help with Council Tax on the grounds of having a low income.

How to claim Universal Credit

If you are able to claim online, you will be expected to set up an account at **www.universal-credit.service.gov.uk**. You can use this account to make and manage your claim.

If you live with a partner, you will need to make a joint claim. You will each need to create your own online account. These must be linked together when you make your joint claim.

If you cannot apply online, you can apply by calling the **Universal Credit helpline** on **0800 328 5644**.

To make your claim, you will need to provide the following information:

- National Insurance number
- bank account details
- email address
- proof of identity, e.g. passport, driving licence, payslip
- any disability or health condition that affects your work
- details of your income, including any other benefits you get
- details of any savings and investments, including shares, or property that is not your main home
- details of your housing costs, such as rent and service charges, or mortgage payments
- childcare costs if you want help with these

If the Universal Credit team needs further information from you, you may be asked to speak to them, either on the phone or at your local **Jobcentre Plus**.



Help with claiming

You can call the **Universal Credit helpline** on **0800 328 5644** if you have questions about the claims process.

If you would like help making your claim, you can use the **Help to Claim** service offered by Citizens Advice Scotland. They can support you right up until you receive your first payment.

Contacting Help to Claim does NOT start your claim.

Help to Claim support includes:

- checking whether Universal Credit is the right benefit for you
- working out which additional amounts you may qualify for
- support to start a Universal Credit claim
- help to complete a claim, including help to prepare for in-person appointments
- help with any problems getting your first payment
- help with where to find longer-term support.

For more information, visit **www.cas.org.uk/helptoclaim** or call **0800 023 2581**.

You can also call the **Age Scotland helpline** on **0800 12 44 222** to find out about other ways to get support.



After you submit your claim

The Department for Work and Pensions (DWP) will look at the information provided in your claim and decide whether you qualify. If you do, you will need to meet with a work coach at your local **Jobcentre Plus** to finalise your claim and provide any additional evidence. You will also need to agree to your claimant commitment.

Your claimant commitment

This is a list of things you must do, or continue to do, in order to keep receiving Universal Credit. It could include things like:

- writing a CV
- going to training courses
- seeking out and applying for jobs (for up to 35 hours a week).

Your claimant commitment will be unique to you. If you are making a joint claim as part of a couple, you will each have your own claimant commitment. If you do not stick to the requirements of your claimant commitment, your payments could be reduced or stopped altogether until you complete them.

Your claimant commitment may have very few or no requirements if you already work 35 hours a week, are an unpaid carer, or have been assessed as unable to work due to a health condition.

While receiving Universal Credit, you must also keep a record of your activity, keep your online journal up to date and report any changes to your circumstances.



When will my entitlement start?

Your first month's entitlement will start from the date you submit your claim and run up until the same date of the following month. This is known as your **assessment period**. For example, if you submit your claim on 16 April, your first assessment period will be 16 April to 15 May.

Your entitlement will be worked out each month based on your income and circumstances in the assessment period leading up to each payment.

When will I get my payments?

Your first payment

Universal Credit payments are not made until at least 7 days after each assessment period ends. This means it will be **at least five weeks** from the date you submit your claim before you receive your first payment.

If you need help with living costs during this period, you can apply for an advance payment of Universal Credit. You will need to pay this back via deductions from your future payments.

In exceptional circumstances, you may be able to get help from your local council's **Scottish Welfare Fund**. You will not need to pay this back.

Following payments

Following payments will be made on the same day (or nearest working day) each month. You can ask for your payment to be split and paid every two weeks if you prefer.

Moving to Universal Credit from another benefit

If you are currently claiming one of the older benefits listed on page 1 and your circumstances change, you may receive a letter inviting you to claim Universal Credit instead.

If you make a Universal Credit claim, your older benefit, or benefits, will stop. If you are unsure whether claiming Universal Credit is right for you, speak to a benefits adviser as soon as possible.

You can search for a benefits adviser at **www.advicelocal.uk** or call the **Age Scotland helpline** on **0800 12 44 222**.





If things go wrong

Most claims for Universal Credit go smoothly, but there can be problems such as mistakes about your entitlement or delayed payments.

If you disagree with a decision

If you disagree with a decision made about your Universal Credit claim, you will normally have a month from the date on your decision letter to ask for the decision to be looked at again. This is called a mandatory reconsideration. If you are still unhappy with the decision, you can make an appeal. This will be considered by an independent tribunal.

For detailed information call the **Age Scotland helpline** on **0800 12 44 222** or see our guide **Challenging benefit decisions**.



Making a complaint

If you want make a complaint about the process of making your claim, such as an unreasonable delay or the way you have been treated, you should contact the Department for Work and Pensions using the contact details on any letters you have been sent.



You will need to tell them:

- your National Insurance number, name, address and contact number
- which benefit you are complaining about
- what happened, when it happened and how it affected you
- what you want them to do to put things right.

Useful contacts

Age Scotland helpline **0800 12 44 222**

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.



If you need an interpreter, call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us for a copy of our publications list. You can also read, download or order publications at **www.age.scot/information**.

Citizens Advice Scotland

Provides free, independent and confidential advice on a broad range of welfare issues affecting people across Scotland.

0800 028 1456
www.cas.org.uk

UK Government

More information about Universal Credit is available on the Government website at **www.gov.uk/universal-credit** and at **ucmove.campaign.gov.uk**.

You can also call the Universal Credit helpline on **0800 328 5644** or ask a question using your online account.

This information guide has been prepared by Age Scotland and contains general advice only. It should not be relied upon as a basis for any decision or action, nor used as a substitute for professional advice. Neither Age Scotland nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age Scotland or any of its subsidiary companies or charities.

How you can help

Our vision is a Scotland which is the best place in the world to grow older.

All the information we provide is free and impartial. It helps older people access their rights and entitlements and can be life changing.

We are also a lifeline for older people who are feeling lonely and isolated. You can help us to support older people who need us most.

Together, we can make a difference.



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- Call **03330 15 14 60**
- Visit **age.scot/donate**
- Complete the **donation form** and return by Freepost



Fundraise

Whether it's having a bake sale or running a marathon, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

By choosing to leave us a gift in your Will, your legacy will help us to continue being there for older people for generations to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

Please donate today



Complete the form and return by Freepost to RSBS-KEHC-GBBC, Age Scotland, Edinburgh, EH9 1PR

Your details

Title:	Forename:	Surname:
Address:		
		City:
Postcode:	Date of birth:	

By providing us with your telephone number and email address you are consenting to us contacting you via phone, text and email.

Email:		
Home tel:		Mobile tel:

I WOULD LIKE TO DONATE

£75 ☐ £50 ☐ £25 ☐ Other (£)

I wish to pay by (please tick):

MasterCard ☐ Visa ☐ CAF ☐

CharityCard ☐ Cheque ☐ (payable to Age Scotland)

Signature

Name on Card

Card No.

Expiry date

Security code

Date

I prefer not to receive a thank you acknowledgement for this donation ☐

I would like information about leaving a gift in my Will ☐

I WOULD LIKE TO MAKE MY DONATION WORTH 25% MORE

I want Age Scotland** and its partner charities to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations.

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I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

Yes, I want Age Scotland to claim Gift Aid on my donations** ☐

I do not wish you to claim Gift Aid on my donations ☐

Date

Keeping in touch

We will stay in contact by post unless you ask us not to. We will never sell your data and we promise to keep your details safe and secure. You can change your mind at any time by emailing us on contact@agescotland.org.uk or calling us on 0333 323 2400.

You can read Age Scotland's privacy policy at [age.scot/privacypolicy](https://www.agescotland.org.uk/age.scot/privacypolicy).

**Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland. Registration Number: SC153343. Charity Number: SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh, EH9 1PR

Age Scotland is the Scottish charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland which is the best place in the world to grow older.

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Let's keep in touch

Contact us:

Head office

0333 323 2400

Age Scotland helpline

0800 12 44 222

Email

info@agescotland.org.uk

Visit our website

www.agescotland.org.uk



Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today at **age.scot/roundup**



Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



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