

# Universal Credit

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



# Who we are

**Age Scotland is the national 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](https://www.agescotland.org.uk)**  
**to find out more.**



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## What is Universal Credit?

Universal Credit is a means-tested non-taxable benefit to top up your income to a level set by the Government. There is a standard amount that depends on your age and whether you are single or part of a couple. There are also additional amounts that may apply to you depending on your circumstances, for example if you have children or are a 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 older means-tested benefits and must claim Universal Credit instead.

If you are already receiving one of these older means-tested benefits and you make a new claim for Universal Credit, your entitlement to the older benefit will end. Once this happens, you cannot go back to claiming the older benefit. Get advice if you are not sure which benefit it is best for you to claim.

You can find a benefits adviser in your area by searching on **[www.advicelocal.uk](http://www.advicelocal.uk)** or you can call the **Age Scotland helpline** on **0800 12 44 222**.



# Can I claim Universal Credit?

You can claim Universal Credit if you:

- have a low income and savings of £16,000 or less
- 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, one of you must be below State Pension age. If you are both above State Pension age you might be able to claim Pension Credit instead. Call the **Age Scotland helpline** on **0800 12 44 222** for more information about Pension Credit.



# How is Universal Credit worked out?

Universal Credit tops up your income to a level set by the Government. Your earnings, pensions, some other benefits and your savings will be taken into account when it is worked out. Universal Credit will take into account your partner's income and savings too. Your payment is made up of a standard amount and any additional amounts that you and your partner qualify for.

Universal Credit is calculated monthly so all the amounts in the calculation are monthly too. This means you may receive a slightly different amount each month. To check your entitlement call the Age Scotland helpline on **0800 12 44 222**.

**This guide can only explain the basic rules; there are many complications and exceptions so you should always get advice before you make a claim.**

**There are four steps to working out your entitlement:**

(1) Look up your **standard amount**.

This is based on age and whether you are single or part of a couple making a joint claim.

(2) Add on additional amounts you and your partner qualify for.

This gives you your **maximum Universal Credit amount**.

3) Work out your **income amount**.

Some types of income are included in full, others in part and some are ignored.

4) Take away your income amount from your maximum Universal Credit amount.

This gives you your **monthly Universal Credit entitlement**.

These steps are explained further on the following pages.



Additional amounts may be taken off your monthly entitlement if for example you have debts or if you have not been keeping to your claimant commitment.

## (1) Look up your standard amount

**As at April 2024, the standard monthly amounts are:**

Single and 25 or over	£393.45
Couple both 25 or over	£617.60

## (2) Add on additional amounts you and your partner qualify for, such as:

**Carer amount** (£198.31) - You can qualify for this if you provide care for at least 35 hours a week for someone who receives:

- Attendance Allowance
- 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
- Constant Attendance Allowance paid with a War Disablement Pension or Industrial Injuries Disablement Benefit, or
- Armed Forces Independence Payment.

If you care for someone you may also qualify for Carer's Allowance, or Carer Support Payment which is replacing Carer's Allowance. Claiming a carer benefit could reduce the means-tested benefits of the person you care for so get advice before making a claim.

A **benefit check** can tell you the different possible outcomes of claiming different benefits. Call the **Age Scotland helpline** on **0800 12 44 222** to ask for a benefit check.



**Work capability amount** (£416.19) - You can qualify for this if the Department for Work and Pensions (DWP) agrees that you have a health condition or disability that prevents you from working, or preparing for work. The technical term for this is **limited capability for work and work-related activity**. The DWP will carry out a points-based assessment which looks at any difficulty you have with practical activities because of physical or mental health problems. You can only start to receive this payment 3 months after the points-based assessment, unless you qualify because of a previous benefit claim. The payment can be backdated to three months after the start of your Universal Credit claim if the DWP takes a while to make their decision.

**Child amount** - You may qualify for the child amount if you are responsible for a child or children, and they normally live with you. There are additional amounts if your child is disabled. If you receive Universal Credit and you have dependent children under 16 you are also likely to be entitled to Scottish Child Payment from Social Security Scotland.

**Childcare costs** - If you work and have childcare costs, up to 85% of the cost can be covered if certain conditions are met.

**Housing element** - If you rent your home, you may be entitled to help with rent and service charges. The amount you will get depends on whether you are a private or social tenant and other factors. You can ask for the housing amount to be paid directly to your landlord. If you get help with your rent but are still struggling to meet your housing costs, you can apply to your council for an extra payment, called a Discretionary Housing Payment.

If you have a mortgage or secured loan you might be able to receive help with interest payments through a government loan secured on your house.



## (3) Work out your income

Your income amount 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's Allowance or Carer Support Payment.

Other benefits are ignored, including Personal Independence Payment, Adult Disability Payment and Attendance Allowance.

### Earnings from work

Unless you have a work allowance, your income amount must include **55% of your total earnings** from work. If you have an employer, they will tell the Department for Work and Pensions (DWP) about your earnings; if you are self-employed, you must tell DWP yourself.

A **work allowance** is for people who are responsible for a child or children, or those assessed to have limited capability for work. A work allowance is an amount of your earnings from work that is ignored. This amount is £404 a month for people who also receive the housing element (e.g. help with rent) and £673 for people who do not get the housing element. **55% of any earnings above your work allowance** will be included in your income amount.

### Other income

**Private pensions** are included in your income amount. Other types of income may also affect your income amount, including **maintenance payments** and any other **taxable income**. You should declare all types of income when you make your claim.

## Capital

Capital includes savings, investments, and any property that is not your main home. If your total amount of capital is between £6,000 and £16,000, a **tariff income** will be added to your income amount. This will be £4.35 for each £250 (or part of £250) you have above £6,000. If you have a partner, their capital will also be counted, even if you are not making a joint claim. If you have more than £16,000 in savings, you will not qualify for Universal Credit.

## Example calculation

Monica is 64 and earns £1,000 per month take home pay. She has no savings and she rents her home. £600 of Monica's rent can be included in her entitlement calculation.

**Standard amount** **£393.45** (single person, 25 or over)

### Add additional amounts to find maximum UC amount

+ Housing element (rent) + £600  
= Max UC amount **= £993.45**

### Calculate income amount

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

**Reduce max UC amount** £993.45

- income amount - £550  
**= UC entitlement = £443.45**

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



## How do I claim?

If you are able to claim online, you will be expected to set up an account at **[www.gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit)**. You can then use your account to manage your claim. If you live with a partner, you will each need to create an account. These must be linked together when you claim.

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

When making a claim, it is a good idea to have the following details to hand for yourself (and your partner):

- National Insurance number
- bank account details
- information about your income and savings
- details of the household - your partner and other people living with you
- details of any housing costs (such as rent and service charges)
- your email address (and a different one for your partner).

# Help with claiming

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

You can also access the **Help to Claim** service offered by Citizens Advice Scotland. They can provide support to complete your claim, 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 information about Help to Claim visit:

**[www.cas.org.uk/helptoclaim](http://www.cas.org.uk/helptoclaim)** or call **0800 023 2581**.





## When will I get a payment?

After you make a new Universal Credit claim, the Department for Work and Pensions (DWP) will decide whether you qualify. If you do, your exact entitlement will be worked out each month based on your income and circumstances the previous month. The period of time used to calculate your entitlement is known as the 'assessment period'.

Your first assessment period starts on the date you submit your claim and runs until the same date of the following month. For example, if you submit your claim on 16 April, your first assessment period is 16 April until 15 May. 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 to when 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 which you will need to pay back from your future Universal Credit payments.

In exceptional circumstances, you may be able to get help from your local council's Scottish Welfare Fund that you do not have to pay back.

After your first Universal Credit payment, following payments will automatically be made on the same day (or nearest working day) each month. In Scotland, you can ask to be paid twice a month if you prefer.

## What do I need to do after submitting my claim?

To make sure there are no issues with your payments, you will need to go to a meeting with a work coach at your local Jobcentre Plus. At this meeting you will finalise your claim, provide any additional evidence requested and agree to your claimant commitment.

Your claimant commitment sets out what you have to do to continue receiving payments. It may include things such as:

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

If you already work 35 hours a week, care for someone claiming a disability benefit, or have a health condition that the DWP accepts prevents you from work, you may have fewer or no requirements in your claimant commitment.

If you claim as a couple, you each need to agree to your own claimant commitment. You must also link your online accounts using a unique code you will be given.

You are expected to keep a log (record) of your activity, keep your online journal up to date and report any changes in your circumstances. If you do not stick to your claimant commitment, your payments could be reduced or stopped completely until you complete the requirements.



## Mixed-age couples

Where one person is State Pension age and the other is working age, couples might be able to make a joint claim for Universal Credit. The older will not be expected to look for work.

When both reach State Pension age, they will need to claim Pension Credit instead. In some cases, mixed-age couples can claim Pension Credit if they were claiming some of the old working-age benefits when the older of the couple reached State Pension age.

### Example calculation: mixed-age couple tenants

Judith is 64 and earns £600 a month working 10 hours a week. Her partner Alfred is 68 and has a State Pension of £880 monthly. They have £3,000 in savings and they rent their home. £700 of their rent can be included in their entitlement calculation.

**Standard amount** **£617.60** (couple, both 25 or over)

#### Add additional amounts to find maximum UC amount

+ Housing element (rent) + £700  
= Max UC amount **= £1,317.60**

#### Calculate income amount

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

**Reduce max UC amount** £1,317.60

- income amount - £1,210  
**= UC entitlement = £107.60**

As Judith and Alfred are claiming Universal Credit, they may also qualify for help with Council Tax.



## Example calculation: mixed-age couple homeowners

Gail is 64 and earns £600 a month working 10 hours a week. Her partner Ash is 68 and has a State Pension of £880 monthly. They have £3,000 in savings and they own their home.

Gail and Ash have paid off their mortgage and other loans relating to home improvement. This means they do not qualify for the housing element that relates to their circumstances.

**Standard amount** **£617.60** (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	<b>= £617.60</b>

### Calculate income amount

55% of earnings	£330 (55% of £600)
+ State Pension	+ £ 880
= Income amount	<b>= £1,210</b>

**Reduce max UC amount** £617.60

- income amount	- £1,210
= <b>UC entitlement</b>	<b>= £ NIL</b>

Gail and Ash may qualify for help with Council Tax on the grounds of having a low income.



## What to do 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.

### Complaints

If you need to complain about a process such as a delay, or how you have been treated, you can contact the department dealing with your claim by phone or in writing.



You need to let them know:

- 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.

### Challenging a decision

If you think a decision about your Universal Credit is wrong, you normally have a month from receiving the decision to apply for a mandatory reconsideration so the decision will be looked at again. If that is not successful you can then make an appeal which 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**.

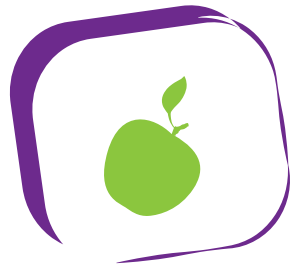


## Moving to Universal Credit from another benefit

If you already claim one of the older benefits and your circumstances change you may have to stop claiming that benefit and make a new claim for Universal Credit instead.

If you receive a letter inviting you to make a new Universal Credit claim this means your older benefit or benefits will stop. If you are unsure if 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](http://www.advicelocal.uk) or call the **Age Scotland helpline** on **0800 12 44 222**.





## Useful organisations

### 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 on **0800 12 44 222** for a copy of our publications list. You can also download or order publications at **[www.agescotland.org.uk](http://www.agescotland.org.uk)**.

### Citizens Advice Bureau (CAB)

You can call Scotland's Citizens Advice Helpline on **0800 028 1456** for advice or for details of your local bureau, or visit **[www.cas.org.uk](http://www.cas.org.uk)**.

### Universal Credit

More information about Universal Credit is available on the Government website at **[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)** and at **[www.understandinguniversalcredit.gov.uk](http://www.understandinguniversalcredit.gov.uk)**.

You can also call the Universal Credit helpline on **0800 328 5644**.

### Social Security Scotland

Information about Social Security Scotland, the Government agency that pays Universal Credit, is available at **[www.socialsecurity.gov.scot](http://www.socialsecurity.gov.scot)** or you can call **0800 182 2222**.

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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**
- Text **AGESCOTGIVE** to **70085** to donate £5\*
- 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, you can help us to continue being there for older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

\*Texts cost £5 plus one standard rate message

# Please donate today



Complete the form and return 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.

*giftaid it*

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](mailto: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: 153343. Charity Number: SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh EH9 1PR.

**Age Scotland is the national 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 [agescot/roundup](https://www.agescotland.org.uk/agescot/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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