



MESOTHELIOMA UK

Supporting People With This Asbestos Cancer

Universal Credit Factsheet

Reviewed August 2019

What is Universal Credit?

Universal credit is a means-tested benefit administered by the Department for Work and Pensions (DWP) paid to people of working age who are on a low income. It does not depend on your national insurance contributions and is not taxable. You can claim it if you are looking for work, if you are unable to work through sickness or disability, if you are a lone parent, if you are caring for someone or if you are working and your wages are low. You can claim it to cover just your needs if you are a single person, or those of your partner and/or children if you have a family. You can still claim Universal Credit if you receive Personal Independence Payments (PIP), Daily Living and/or Mobility components. PIP is not treated as income when calculating Universal Credit. If you do receive PIP, you may in fact be entitled to additional elements of Universal Credit if your capability for work is affected. Universal Credit replaces the following benefits:

- Child tax credit
- Housing benefit
- Income-related employment and support allowance
- Income-based jobseeker's allowance
- Income support
- Working tax credit

How is Universal Credit worked out?

Universal Credit is worked out by comparing the DWP's assessment of your basic financial needs with your financial resources. It is worked out on a monthly basis. Your financial resources include your earnings, income, capital and savings. Your Universal Credit award may include an amount to cover rent and certain other housing costs.

Do I qualify for Universal Credit?

To qualify for Universal Credit you (and your partner if you are making a joint claim) must meet the following basic conditions:

- Be aged 18 or over (16 and 17 year olds can claim but only in special cases)
- Be under pension age
- Be in Great Britain
- Not be subject to immigration control
- Household savings cannot exceed £16,000
- Your earnings or other income are not too high for Universal Credit to be paid.

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How to claim

You must normally claim Universal Credit online at www.gov.uk/apply-universal-credit. If you need help, or need to make a telephone claim instead, you can ring the Universal Credit helpline on **0800 328 5644**. For support with the Universal Credit claiming process you can contact the Citizens Advice Help to Claim service on: **0800 144 8444 (England), 0800 0241 220 (Wales), 0800 0232 581 (Scotland)**.

Unfortunately this service is not available in Northern Ireland. Once you have made the claim, you will be asked to go for an interview at your local Jobcentre Plus office. If you cannot get to your local office and need to be seen at home then you need to inform the office arranging your interview as soon as possible.

Benefit rates

Benefit rates are reviewed each year, normally in April. Information regarding current rates can be found at www.gov.uk or contact the Mesothelioma UK National Welfare Benefits Adviser (see below).

Further help

The information regarding Universal Credit has been summarised for the purposes of this Factsheet as the rules surrounding this benefit are complex. For help to check benefit entitlement, assistance with form filling or to discuss any problems with benefit/compensation applications please contact the Mesothelioma UK National Welfare Benefits Adviser on **0800 169 2409** or email info@mesothelioma.uk.com. Alternatively, you can contact an Asbestos Support Group or your local Citizens Advice office.