

New claims

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Introduction

Universal Credit is a monthly-assessed benefit paid in arrears. Claimants must:

- be over 18 (see below)
- not be over the qualifying age for State Pension Credit (see below)
- satisfy the GB residency requirements
- not be in full time education or training
- not have savings over £16,000
- not be excluded from Universal Credit entitlement for any other reason, for example:
 - in prison or a special hospital
 - a member of a religious order
- have accepted a claimant commitment

Young people under 18 will not usually be able to claim Universal Credit in their own right. They should look to their parents (or the care system) for support.

People under 18, are expected to be in education or training, with the exception of those in Scotland, where there is no requirement to stay in education/training until aged 18. Refer to the Under 18s guidance for details of young people who are not in employment, education, or training.

If the claimant is part of a mixed age couple (where one of the couple is over State Pension Credit qualifying age) refer to the guidance on Pension Credit and Joint Claims (for the detailed eligibility and the exception to the Upper Age Limit).

Further information on new claimants with three or more children or qualifying young people (QYP) is available. Refer to Additional amount for children for more detail.

Claiming Universal Credit

Universal Credit claims are available online via the gateway on [GOV.UK](https://www.gov.uk)

If a claimant needs support to do this, help is available by the following means:

- telephone
- face to face support from a partner organisation
- in the office
- exceptionally, through a home visit

To start their application, the claimant creates an online account using their email address. If their claim is closed for any reason, their account stays available. They do not need to create a new account to make a new claim - they simply login and complete a new claim.

If a claimant creates an account, but does not complete a claim within 28 days, their account is deleted. They can then use their email address to create a new account if they need to make a claim later.

If the claimant does not enter any details on their online application for more than 20 minutes, they have to start again. It takes 20 to 40 minutes to complete the claim.

The claimant must provide the following information:

- address (including postcode)
- National Insurance number
- details of the bank, building society, credit union, or by exception Post Office Card Account they want their Universal Credit paid into
- rent agreement (if they have one)
- details of any savings or other capital (if they have any)
- details of any income that's not from work, for example from an insurance plan (if they have any)
- details of any other benefits they are receiving (if receiving any)
- Child Benefit reference numbers where relevant

Work-related information and details of the claimant's availability to work are used to create and agree the Claimant's Commitment.

Where the claimant is part of a couple, they create an online Universal Credit account and request a linking code. They give this code to their partner. The

partner then sets up their own Universal Credit account and uses the code to link the 2 accounts together.

If there are two eligible adults but one member of the couple is unable to input their information, their partner can make the claim for them both as long as they are the Personal Acting Body.

If the claimant has reported, they have a terminal illness refer to the guidance of the same name under the health section.

A dual claim is when the claimant chooses to claim Universal Credit and New Style Jobseeker's Allowance (JSA) or New Style Employment and Support Allowance (ESA). The JSA online gateway allows claimants to make a claim for New Style JSA and claimants should be directed to [GOV.UK](https://www.gov.uk). The New Style ESA claim form is also available on [GOV.UK](https://www.gov.uk) and claimants should be signposted, if appropriate. For further information on dual claims see New Style and Other Benefits.

Payment account details

Universal Credit should be paid into the bank, building society, or credit union account that is in the claimant's or partner's own name. If they do not have their own account, they are encouraged to open one. The following Payment methods by exception should be considered when all other standard banking payments have been explored and options discounted:

- Post Office card accounts
- payment into third party accounts
- hospital account
- Her Majesty's Government Payment Exception Service

If the account is in the claimant's maiden name and it has been fully verified, they can use that account for their Universal Credit.

If the claimant has an appointee, then the appointee becomes the claimant for Universal Credit purposes and the bank account can therefore be in the appointee's name. Refer to the appointees in the 'Appointees Personal Acting Bodies and Corporates Acting Bodies' Guide for further information.

Backdating

Universal Credit claim backdating only occurs under limited circumstances. The maximum period a claim can be backdated is one calendar month from the date the claim is made. For more information, refer to the Backdating guidance.

Advances

The aim of an Advance payment is to support claimants who can't manage until they receive their first payment of Universal Credit.

During the budgeting conversation, claimants must be made aware that Advances are available to them if they are in financial need.

To establish if the claimant has a financial need and requires an Advance, they must then be asked if they have enough money to live on until the first payment of Universal Credit is due. This might be money from savings, earnings, redundancy payments or support from the claimant or partner's parents, family or friends. If the answer is no, then a claimant should be offered an Advance.

When discussing Advances, eligible claimants must be told the maximum amount available and the monthly repayment figure based on the longest repayment period. Further information is available in Advances guidance.

Advance claims

It is possible to claim Universal Credit in advance where the claimant is leaving care and the claim is made one month before that claimant's 18th birthday. See Care leavers for more information.

As Universal Credit Full Service is a digital benefit prison leavers can't currently make a claim in advance. This is due to restrictions on access to and use of computers in prisons. Prison work coaches will support prison leavers to make a claim on release. Refer to the Prisoner guidance for further detail.

Existing claimants form a couple

If two existing claimants become a couple, they automatically receive the earlier assessment period for the new joint award. This is a change in circumstances and not a new claim. Consideration must be given to any changes to the claimant's commitments. The claimant's commitments must be reviewed with each change of circumstance. Refer to the Claimant Commitment guidance for further information.

New couple formed with a person not receiving Universal Credit

If a Universal Credit claimant reports that they have formed a new couple with a person who is not already receiving Universal Credit, the Universal Credit claimant must declare this as a change of circumstance. The claimant's commitments must be reviewed with each change of circumstance. Refer to the Claimant Commitment guidance for further information.

Couple separation

If one member of a couple reports they are no longer a couple, neither claimant needs to make a new claim. It is regarded as a change of circumstance, with automatic retention of the existing assessment period for both parties. The claimant's commitments must be reviewed with each change of circumstance. Refer to the Claimant Commitment guidance for further information.

Mixed age couples

Most couples, where one member is above State Pension Age and the other is below it, will not be entitled to Pension Credit until they are both of pension age. They will need to claim Universal Credit, unless they:

- are claiming a Legacy benefit through the younger member of the couple
- are claiming JSA as a joint claim – this will change to a couple claim with the younger member claiming for both members of the couple
- meet the conditions for the Severe Disability Premium (SDP) gateway (were in receipt of a Legacy benefit which included the SDP within the month before the Universal Credit claim and continue to meet the SDP qualifying criteria)

Claimants in a mixed age couple affected by the Severe Disability Premium gateway will remain on Legacy benefits, in the same way as others affected by the Severe Disability Premium gateway.

A claimant under state pension age, with an older partner where the younger partner claiming a Legacy benefit for both members of the couple can continue to receive that Legacy benefit unless there is a change in their circumstances. If they need to make a new claim they would have to claim Universal Credit.

For more information on mixed age couples see guidance on signposting claimants correctly.

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