

Eligibility for Universal Credit

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Eligibility

To be eligible for Universal Credit a claimant must:

- be over 18 – for exceptions, see Under 18s
- not be over the qualifying age for State Pension age – for exceptions, see ‘Couples’ below
- satisfy the GB residency requirements - see Non-British nationals
- not be in full-time education or training – for exceptions, see Students: eligibility, conditionality and student income
- not have savings over £16,000. See Capital and savings
- not be in prison or a special hospital
- not be a member of a religious order
- have accepted their Claimant Commitment
- have a National Insurance number or be taking steps to get one

Claimants without a National Insurance number

To be eligible to receive Universal Credit a claimant must have a verified National Insurance number.

A claimant may be able to make a claim to Universal Credit without a National Insurance number but to meet the conditions of entitlement and for Universal Credit to be paid, one must be allocated.

This includes claimants who have a Temporary Reference number issued by HMRC.

Before the claimant(s) are referred to the National Insurance allocation process an underlying entitlement to Universal Credit is first established.

Where the claimant (or both on joint claims) do not comply with the National Insurance allocation process (i.e. does not attend the interview or their identity cannot be assured) the Universal Credit claim is considered for claim closure.

If one of a couple is refused a National Insurance number see, Ineligible partner.

Couples

If a claimant lives with their partner and both are eligible for Universal Credit, they are part of the benefit unit. They receive the Standard Allowance at the couple rate and any other components.

If one member is over State Pension age, see Mixed age couples below.

If the partner is ineligible for Universal Credit, the claimant gets the single rate of the Standard Allowance and any other components.

The ineligible partner is still part of the assessment unit and their income, earnings and capital are taken into account in adjusting the actual Universal Credit award to the claimant. See Ineligible partner.

However, if the earnings or capital are treated as unearned income or disregarded capital they are not taken into account.

Mixed age couples

For mixed age couples in a joint claim, one of whom is over State Pension age, the upper age limit does not apply. Both members of the couple have to claim Universal Credit until both have reached State Pension age unless:

- the claimant who is under pension age does not meet the eligibility conditions. In these circumstances the claimant who is over State Pension age cannot claim Universal Credit and must claim Pension Credit if they wish to receive payment
- the claimant who is over State Pension age is an ineligible partner. See: Ineligible partner guidance

If one member of a couple is over State Pension age, they should be placed in the no work-related requirements regime by setting a labour market regime override.