

# **New claims**

## **Contents**

Introduction  
Claiming Universal Credit  
Payment account details  
Backdating  
Advances  
Care leavers  
Prison leavers  
Existing claimants form a couple  
New couple formed with a person not receiving Universal Credit  
Couple separation  
Mixed age couples  
Cyber security

## **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 and should look to their parents (or the care system) for support.

In England, young people under 18, are expected to be in education or training. In Scotland, Northern Ireland and Wales there is no requirement for them to stay in education or training until the age of 18.

Refer to the Under 18s guidance for:

- details of young people who are not in employment, education, or training
- circumstances where persons under 18 may qualify for Universal Credit

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 detailed eligibility and the exception to the Upper Age Limit).

For further information about new claimants with 3 or more children or qualifying young persons, see Additional amount for children.

## **Claiming Universal Credit**

Universal Credit claims are available online via the gateway on [GOV.UK](https://www.gov.uk) and 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
- through a home visit (in exceptional circumstances)

To start their application, the claimant creates an online account using their email address. If the 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 will simply log-in and complete a new application.

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.

The claimant must provide the following information:

- address (including postcode)
- National Insurance number
- details of the bank, building society, or credit union 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)
- details of any other benefits they are receiving (if receiving any)
- Child Benefit reference numbers where relevant

When a claimant makes a new claim and ID has been verified, all closed accounts made with the same National Insurance number will be displayed.

## **Different claimant ID**

The 'Linked contract' list displays 'different claimant ID' next to claims that have the same National Insurance number but different claimant details.

Information from claims linked from 'Different claim ID' must **not** be shared with the claimant.

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

If the claimant is part of a couple, they create an online Universal Credit account and request a linking code. This code is then given to the partner who 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 enter 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 that they have a terminal illness, please refer to the guidance.

A dual claim is when the claimant chooses to claim both 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 they 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 where appropriate.

For further information about 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 which 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 all preferred options discounted:

- payment into third party accounts
- hospital account
- Payment Exception Service

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

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

## **Backdating**

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

## **Advances**

The purpose of an Advance payment is to support claimants who can't manage financially in the period up to receiving their first payment of Universal Credit.

During the budgeting conversation, the claimant 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, the 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. For more information, see Advances: New claim.

## **Care leavers**

See Advanced claim preparation for care leavers.

## **Prison leavers**

See New claims from prison leavers.

## **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 of circumstances and not a new claim and consideration must be given to any changes to the claimant's commitments.

The Claimant Commitment must be reviewed with each change of circumstances. For more information, see the Claimant Commitment guidance.

## **New couple formed with a person not receiving Universal Credit**

If a Universal Credit claimant declares that they have formed a new couple with a person who is not already receiving Universal Credit, they must report this as a change of circumstances.

The Claimant Commitment must be reviewed with each change of circumstances. For more information, see the Claimant Commitment guidance.

## **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 circumstances with automatic retention of the existing assessment period for both parties.

The Claimant Commitment for both former partners must be reviewed with each change of circumstances. For more information, see the Claimant Commitment guidance.

## **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 must claim Universal Credit, unless:

- they are claiming a Legacy benefit through the younger member of the couple

- they are claiming Jobseeker's Allowance as a joint claim (this will change to a couple claim with the younger member claiming for both members of the couple)
- the claimant who is under State Pension age is ineligible for Universal Credit (see Ineligible partner for more information)

A claimant under state pension age, with an older partner and 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.

## **Cyber security**

Claimants concerned about online security can be signposted to the [National Cyber Security Centre](#)