



Universal credit : What is it and how do I apply?

Universal credit is a benefit to help you pay your living costs and rent if you have a low household income or no money coming in.

Universal credit replaces many old-style benefits including:

- Income-related Jobseekers Allowance (JSA) or Employment & Support Allowance (ESA)
- Housing Benefit
- Income Support

You can usually claim universal credit if you are 18 or over and have less than £16,000 in savings.

How do I apply?

You have to apply for universal credit [online](#).

Once you have applied, you will be told to arrange an interview with a work coach, usually within 7 days. These interviews are currently being held over the phone. During the interview you will be asked to agree a 'claimant commitment'.

How am I paid?

Payments are made monthly and paid straight into your bank account.

You have to wait at least 5 weeks before your first payment.
If you need money sooner you can ask for an advance which you will have to repay over the following 12 months.

How much will I get?

The amount you get depends on your circumstances.

Use the [Turn2us benefit calculator](#) to see how much you could get.

Universal credit can include a payment to help you pay your rent. This is usually paid to you and you must pay it to your landlord. It might not cover all of your rent and you must pay any shortfall. In some circumstances this payment can be paid directly to your landlord.

Where can I get more help?

Look for more information on universal credit in our [advice pages](#).

If you need help with your universal credit claim, contact Citizens Advice [Help to Claim](#) service.

For further advice

Visit: sheltercymru.org.uk

Call: 08000 495 495

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Last updated April 2021

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The logo for Shelter Cymru, featuring the word "Shelter" in a large, white, sans-serif font above the word "Cymru" in a smaller, white, sans-serif font, all set against a red background.