

Universal Credit if you have a disability or health condition

If you have a disability or health condition, Universal Credit provides you with a simple system of financial and work support.

If you are able to work you will get tailored support to help you reach your goals.

Universal Credit helps to ensure that you will be better off in a job than on benefits. As your earnings increase Universal Credit will reduce gradually so you won't lose all your benefits at once if you're on a low income.

If you can't work you will still get the support you need.

Easier to make a claim

Universal Credit is claimed online, at home or wherever you can access the internet. If you cannot easily claim online your local Jobcentre will help you find support. Local authorities can also provide internet access points and face to face advice.

You will now only make one claim for Universal Credit and attend a Work Capability Assessment to see if your health condition or disability affects your ability to work.

This replaces the need for you to make several different claims for benefits, such as: income-based Employment and Support Allowance; Income Support; Housing Benefit; Tax Credits; and income-based Jobseeker's Allowance.

Making work pay

Unlike the old system, your Universal Credit payment will reduce gradually as you earn more, so you won't lose all your benefits at once if you're on a low income. You will be better off for every additional hour you work, whether in a full or part-time job.

Universal Credit is paid monthly, directly into the account that you have chosen. Monthly payments match the way most salaries are paid. This will help you to move into work as you will be more confident managing a monthly budget. If you can work, you will get tailored support to improve your skills and prepare for work.

Financial support depending on need

DWP understands that if you have a disability or health condition you may face extra challenges in your life which cost money, so Universal Credit is designed to help ensure that money goes to those who need it the most. It also stops disabled children seeing a big drop in their support when they become adults.

So whether you are an adult or a child, you will receive the same amount of money in line with your needs. There are two levels of payment: one for people who need the most support and a lower rate for people who need less.

Universal Credit if you have a disability or health condition

If your circumstances stay the same, you will not lose out on any money. When you move onto Universal Credit you will receive the same amount of benefit as you do now, and may even receive more support. If you are working and have children you will also get help with childcare costs.

There are other changes to benefits that may affect you. For example, Personal Independence Payment (PIP) has begun to replace Disability Living Allowance for people aged 16 to 64. PIP helps with the extra costs of a long term health condition or disability, and can be claimed whether you're in work or not. You can find out more at www.gov.uk/pip.

Work Capability Assessments

A Work Capability Assessment will find out if you:

- are fit for work
- are able to do some work or are able to prepare for work, or
- have significant limits on your ability to prepare for work.

This assessment will check your day to day ability rather than taking a snap-shot. This allows Universal Credit to consider how changes in your condition may affect certain types of work.

Your Claimant Commitment

The results of this assessment will help your adviser to set out what conditions you must meet to get Universal Credit. You will have to accept a personal Claimant Commitment that clearly explains these conditions. You will need to meet these to get Universal Credit.

The conditions will range from preparing for applications and interviews or getting ready to move into work to not taking any action if you have significant limits on your ability to prepare for work.

Making the change to Universal Credit

DWP will contact you to let you know when the change will take place and how to prepare. DWP is working with disability organisations to make sure that the right support is in place for you.

When will this happen?

Universal Credit is being introduced gradually so you may need to claim a different benefit until it is available to you.

The Universal Credit [online planning tool](#) is available through GOV.UK and can help you to prepare for making a claim to Universal Credit. You provide the answers to some basic questions and it will tell you how ready you are for Universal Credit. It will also provide advice on what you need to do next and the best sources of advice on offer. It will not tell you how much Universal Credit you will get as this will depend on your circumstances when you claim.