



Universal Credit and Employment Support Allowance for people of working age

- A new claim for Universal Credit needs to be made on-line (<https://www.universal-credit.service.gov.uk/start>). To claim Contributory Employment and Support Allowance Telephone: 0800 328 5644 (choose option 2, then option 6). You may be entitled to Contributory Employment and Support Allowance and a Universal Credit top-up or just Universal Credit depending on your national insurance contribution record.
- Universal Credit is a means-tested benefit which means whether you are eligible for it and how much you would receive depends on your other income and savings.
- Contributory Employment and Support Allowance is not means-tested. Entitlement is based on your national insurance contribution record.
- You will need to tell the Department for Work and Pensions (DWP) that you are living in residential care and if you are unable to attend an interview at the Jobcentre Plus office and request that they visit you at your care home.
- If you are making a new claim for Universal Credit and/or Contributory Employment and Support Allowance because you are in a care home and unable to work you will need to provide supporting evidence e.g. a medical certificate from your GP.
- For Universal Credit you will need to provide proof of your income, savings and any other capital.
- As a permanent resident in a care home any savings you have up to £6,000 will not affect your Universal Credit. Other disregards may also apply to some of your savings/capital. Any savings you have over £6,000, that are not disregarded, will be assessed by the DWP as providing 'tariff income' of £4.35 per month for every £250 or part of £250 you have over £10,000. If your savings and other capital, that are not disregarded, and are more than £16,000, you cannot receive Universal Credit. If your savings/capital reduces over time you need to check when you might become

Adult Social Care



eligible for Universal Credit. Capital will normally include the value of your former home if it is unoccupied unless you can show that you are taking reasonable steps to sell it. Other disregards might apply to your former home, you should seek advice.