



5. The 7 Elements of Universal Credit

In this infosheet we have broken down the 7 different elements of Universal Credit. This should help you understand more about the benefit and make sure that you're receiving all the help to which you are entitled.

Since 2013, Universal Credit has gradually replaced 6 benefits for working age people who have a low household income:

- 1. income-based Employment and Support Allowance**
- 2. income-based Jobseeker's Allowance**
- 3. Income Support**
- 4. Child Tax Credit**
- 5. Working Tax Credit**
- 6. Housing Benefit.**

Universal Credit replaces these benefits by combining them into one award. This is divided into two monthly payments for people in Northern Ireland or paid as a single monthly payment in England or Wales. Those who live in Scotland can choose between the two options.

What this means is that you only claim for one 'universal' benefit. This includes all the money you are entitled to. It means you don't have to claim separately for two or more different benefits.

While this is meant to be a simpler way of claiming, it can make it hard to figure out what you're getting, and what you are not.

It is important to note that you may still get additional help through other benefits, which are not included in Universal Credit. For instance, help with

disability through Personal Independence Payments, or help with the costs of children through the Child Benefit system.

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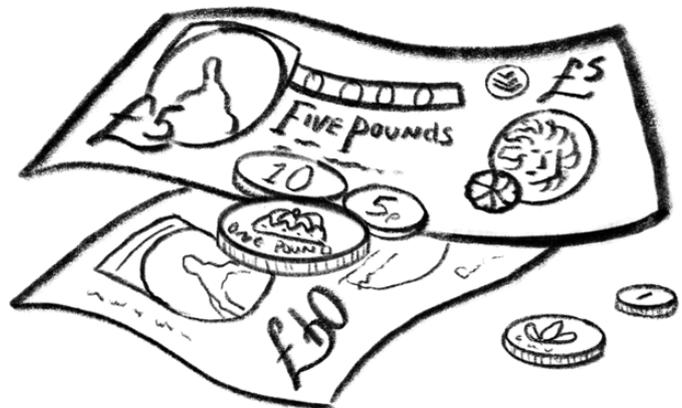
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Introducing the 7 elements

1. Standard Allowance

This is included in all claims where you (and your partner) meet all the basic conditions. How much you get depends on your age and if you claimed as a single person or as a couple.



More on the Standard Allowance

To keep up with changing costs, the Standard Allowance for UC is increasing for the 2023/24 fiscal year.

If you're single and:

- younger than 25 - you'll get an increase from £265.31 to £292.11
- age 25 or older - you'll get an increase from £334.91 to £368.74

If you claim UC with a partner (also called a 'joint claimant') and you're both:

- younger than 25 - you'll get an increase from £416.45 to £458.51
- age 25 or older - you'll get an increase from £525.72 to £578.82

[Learn more about other benefit increases.](#)

2. Limited Capability for Work Element / Work Related Activity Element

If you or your partner have an illness or disability which limits your ability to work, you can apply to have this additional element included in your award.



If you have a disability or health condition that makes it harder for you to:

- work and you started your health-related UC before 3 April 2017 - you'll get an increase from £132.89 to £146.31
- work or do work-related activities - you'll get an increase from £354.28 to £390.06

More on the Limited Capability element

To have this element included in your award, you need to:

- provide a sick note from your GP, after 29 days you will be referred for assessment.
- get assessed by UC staff as having “limited capability for work-related activity”, It can take several months before the assessment is completed.

While your assessment is pending you will be considered fit for work. Tell your Work Coach all the difficulties you are experiencing so that UC requirements can be adjusted for you.

There is normally a waiting period of at least 3 months before this element can be included in your award.

If both you and your partner are assessed as having limited capability for work or limited capability for work-related activity, only one element will be included in the UC award.

- You cannot receive this element and the carer element at the same time (see below for more detail on the carer element).

- No additional amount is included if you are assessed as having limited capability for work on or after 3 April 2017. However, it is still important that you get assessed as having limited capability for work. If you are deemed as having limited capability to work, this means you can qualify for a work allowance and have fewer conditions on your claim.
- You can be deemed as having limited capability for work if you are terminally ill, a hospital in-patient, or you are receiving/recovering from cancer treatment.

3. Child Element

You can get an extra amount for each child and any qualifying young person you or your partner is responsible for.

A child is anyone under 16. A qualifying young person is someone aged 16–19 and still in education.



More on the Child Element

- The two-child limit applies to this element, so it is not normally possible to get a child element for a third or subsequent child born on or after 6 April 2017. There are exceptions to this rule. More information on exceptions can be found here: [Universal Credit: two child limit | nidirect](#)
- A child element will be included for all children born before 6 April 2017.

Disabled Child Addition

If the child(ren) or qualifying young person you are responsible for is disabled, your UC award will include an additional amount. You will get:

- this additional amount even if you do not get a child element for your child because of the two-child limit.

Either a lower amount or a higher amount. The lower amount is included if your child gets Disability Living Allowance (DLA) or Personal Independence Payment (PIP). The higher amount is included if your child gets the high rate

care component of DLA, the enhanced rate daily living component of PIP, or if they are certified as severely sight impaired.

4. Carers Element

The carer element is included in your claim if you provide 35+ hours of care a week to a severely disabled person.

More on the Carers element

A “severely disabled person” for UC purposes is a person who is receiving:

- Attendance Allowance
 - Middle or high rate care component of Disability Living Allowance (DLA)
 - Either rate of the daily living component of Personal Independence Payment (PIP)
- You can qualify for this element even if you are not receiving carers allowance.
 - You can work and qualify for this element.
 - In a joint claim, if both you and your partner qualify for a carers element, you get two elements. However, you must be caring for different people.
 - You cannot receive the carers element and the limited capability for work / limited capability for work-related activity element at the same time. You will receive the highest one which applies.
 - In a joint claim, one person can qualify for the limited capability for work / limited ability for work-related activity element and the other person can qualify for the carer element.



5. Childcare costs

You can get help with your childcare costs if you are in paid work (or you are about to start paid work) and you are paying for formal childcare (such as a registered childminder).



More on the Childcare element

- To qualify, you must be
 - A lone parent
 - A couple, and both of you working
 - A couple and one of you is working and the other is unable to work as they have limited capability for work, or is caring for a disabled person, or is temporarily away from home.
- The childcare costs element can be included regardless of how many hours you work. However, the childcare costs payable will be related to the number of hours you work.
- The amount of the childcare costs element is limited to 85% of your actual childcare costs. The support provided is £951 for 1 child and £1,630 for 2 children.
- Childcare costs element can only be included once you have paid your provider. If you need help to pay for childcare before you start work you can request help through the following:
 - from the upfront childcare costs grant (up to £1500)
 - Adviser Discretion Fund
 - Budgeting Advance

6. Severe Disability Premium Transitional Element

This element is only available to those who were entitled to an award of Income Support, income-based Jobseekers Allowance (JSA) or income-related Employment and Support



Allowance (ESA) that included a Severe Disability Premium (SDP).

More on the Severe Disability Premium Transitional element

- You need to be in receipt of the SDP at the time you make your claim for UC.
- Your first award of UC will include one of the following amounts: £120, £285 or £405
- You will receive a higher amount if you have made a joint claim and one or both of you and your partner have been awarded the limited capability for work-related activity element. You will receive a lower amount if you have made a single claim.
- The amount of this element can decrease over time.

7. Housing element

This element of UC is to help you meet your housing costs when you are on a low income.

More on the Housing element

- The amount of help you can get towards your housing costs depends on a number of things, such as how many people there are living in your home and your household income.
- The housing costs element of UC is worked out differently for people who rent privately, people who rent from a social landlord and for homeowners. You will be informed how much help with Housing Costs you will receive on your online journal.
- Your full rent may not be covered by the Housing Costs element of UC. If this happens, you will have to pay the shortfall between the rent you are charged by your landlord and the amount that you get through UC.



Access more of our infosheets

This document is part of a series of info sheets that have been produced from content hosted on ucus.org.uk/ucguide. There are a number of guides in the series you can visit them here or view the guide in its original web form:

Download all the guides here!

[Helping you understand our guide](#)

[UC Lessons from Lived Experiences](#)

Key lessons our group have learnt from their lived experiences. Includes our “Talking Universal Credit: What I wish I’d known” videos

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[Before you apply](#)

Highlights key things that you need to know before making a claim for UC.

[How to make an application](#)

A checklist with all the information you need to have ready to make a claim online for Universal Credit.

[How to understand the UC elements](#)

Sets out all the different elements of Universal Credit to help you to understand more about the benefit.

[Where to get extra financial support](#)

Places where you may be able to seek financial help in addition to your UC claim.

[How to use the online journal](#)

Here we highlight some of the key *do's* and *dont's* when using your online journal, which should help things run smoothly.

[How to challenge a decision](#)

A step by step guide to appealing decisions and lodging complaints along with details of help available.

[Managing Overpayments & Deductions](#)

Information on the reasons why overpayments and deductions occur and some options to manage them.

[Crisis support](#)

Find out support available for people living on a low income who are undergoing difficult circumstances.

[Want to change things?](#)

A quick run through of ideas for trying to change things and ways you can get involved.

[Important contacts](#)

Contacts for a number of free, independent advice agencies who can provide advice and assistance, free of charge.

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The Universal Credit Guide is a core output from a research collaboration between UC:Us participants, the universities of York and Ulster, Housing Rights and Law Centre NI. The research was funded by ESRC. Although it has not been involved in the production of this claimants' guide, UC:Us would also like to thank the Joseph Rowntree Foundation for funding the initial participatory research project that brought us together and for supporting our engagement with policymakers.

