

UNIVERSAL CREDIT FOR SICK OR DISABLED PEOPLE

If you can't work because of sickness or disability you might have to claim Universal Credit. It's important to know how to claim it, understand the work capability assessment and how Universal Credit affects other sickness and disability benefits.

Can I claim Universal Credit if I'm sick or disabled?

If you're in Northern Ireland, find out more on [nidirect about Work Capability Assessment](#)

In Scotland, find out more in our guide [Universal Credit if you live in Scotland](#).

If you can't work – or you can only work limited hours – because of sickness or disability and need to claim benefits, you might be able to claim Universal Credit if you haven't made enough National Insurance Contributions to claim Employment and Support Allowance or it's not enough to live on by itself.

In most cases, the process is:

- Apply for Universal Credit.
- Report your health condition.
- Provide any medical evidence requested.
- Complete any forms you're asked to fill in.
- Wait for your Work Capability Assessment and decision.

You'll be assessed to see how your disability or illness affects your ability to work.

You might also be able to claim additional elements of Universal Credit to help with other costs, such as housing costs, caring or bringing up children.

If you're married, in a civil partnership or living with your partner, you'll have to make a joint claim for Universal Credit.

Your Universal Credit claim will depend on your household income and savings. You won't qualify if you have savings over £16,000.

Find out more in our guides:

[Joint Universal Credit claims for couples](#)

[How do savings and lump sum payouts affect benefits?](#)

[How much is Universal Credit?](#)

Claiming Universal Credit when you're sick or disabled

If you're making a new claim for Universal Credit, use the online application to explain how your condition makes it hard for you to work or find work.

If you're already getting Universal Credit, tell your work coach or add it to your online journal.

Get a fit note from your GP and add it to your claim/online account.

Find out more at Citizens Advice [about getting a fit note for your Universal Credit claim](#)

In some cases, you won't need to prove that you have limited capability for work. For example, if you have:

- any terminal illness
- some pregnancy-related conditions
- some cancer treatments, such as chemotherapy or radiotherapy.
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Otherwise, if you live in England, Scotland or Wales, you'll need to complete [form WCA50](#)

Citizens Advice Help to Claim service

If you're claiming Universal Credit for the first time, Citizens Advice Help to Claim service is free and confidential. They can help you:

- check if you're entitled to Universal Credit
- get your important paperwork and documents together to speed up your application
- fill out your application online.

England and Wales - At Citizens Advice [get more advice about a Universal Credit application](#)

Or, in England, call [0800 144 8444](#)

In Wales, call [0800 024 1220](#)

Scotland, visit [Citizens Advice Scotland](#) or call [0800 023 2581](#)

In Northern Ireland [Universal Credit works differently, visit nidirect](#)

If you need another copy of the form, you can [download the UC50 work questionnaire](#) from GOV.UK

Work capability assessments (WCA): what it is and what happens

When you return your form, the Department for Work and Pensions (DWP) will look at the information you've provided, together with any supporting medical evidence, such as fit notes, letters from your GP, consultant or other healthcare professionals.

In some cases, this information is enough for DWP to make a decision on your claim without an assessment. If more information is needed, you may be invited to a Work capability assessment. This could take place over the phone, by video call or face to face.

The assessment looks at how your illness or disability affects your ability to carry out everyday activities and work-related tasks, rather than your diagnosis alone. What evidence is used and what the assessment may involve

The assessment will decide which of the following categories you're in:

- you're fit for work
- you have limited capability for work – which means that although you might be unable to look for work now, you

might have to do some regular tasks to prepare for work

- you have limited capability for work and work-related activity – which means you won't be asked to look for, or prepare for, work.

Find out more at Citizens Advice [about the assessment and getting UC advice](#)

Getting a decision from the DWP

Save the DWP number in your phone

The Department for Work & Pensions (DWP) used to call from a withheld number, but now it will show on your incoming calls as [0800 023 2635](#).

It's worth saving this number in your phone's address book so you remember to answer the call.

After your assessment, the DWP will write to you with their decision. You won't get any extra money while you're waiting for the decision.

In the meantime, your work coach should take your condition into account when they tell you what you need to do to look for or prepare for work.

If you're found fit for work

If you're found fit for work, you'll be expected to look for work or increase your earnings. You won't get any extra money with your claim, unless you have children, rent your home or are a carer.

You can ask the DWP to reconsider their decision if you don't agree.

Find out what to do if you think your benefits decision is wrong in our guide [How to appeal a benefits decision](#)
If you have limited capability for work

This means you won't have to work. But you might need to do some work-related activities, such as writing a CV or going on training courses.

You won't get any extra money with your claim (unless your claim is from before April 2017).

Work capability assessment outcomes: LCW and LCWRA explained

If you have a Limited Capability for Work (LCW)

If you're assessed as having Limited Capability for Work (LCW), the DWP agrees that your health condition limits your ability to work.

You won't normally be expected to look for work straight away, but you may need to take part in activities to help prepare for work in the future, such as attending appointments or training.

If you have limited capability for work and work-related activity (LCWRA)

This means you won't have to work or do anything to prepare for work. Unless your ESA or Universal Credit included the LCWRA or Support group element by 6 April 2026, or you claimed before that date and are waiting for a positive decision, you will get an extra £217.26 per month in 2026/27 and not the higher amount shown below.

If you have an existing LCWRA/Support Group award (pre 6 April 2026), or you are awarded LCWRA on UC for the period just before and since 6 April, you'll get an extra £429.80 a month instead, as part of your Universal Credit payment. This will be known as the Health Element.

What happens next?

After your assessment, the DWP will write to you with its decision and explain what it means for your Universal Credit claim. If your circumstances change later, your entitlement may be reviewed.

Can I claim Universal Credit if I'm working?

Yes. Being in work doesn't necessarily stop you claiming Universal Credit. Whether you're entitled depends on your earnings and your individual circumstances. If you've been found to have Limited Capability for Work, different rules may apply to how your earnings affect your Universal Credit payment.

When you've been assessed as having limited capability for work (explained above), you qualify for what's known as the 'work allowance'.

This means you can earn a certain amount before your Universal Credit payments are affected.

Monthly work allowances for 2026/27 are:

- £427 if your Universal Credit includes housing support
- £710 if you don't get housing support.

If you earn more than the work allowance, your Universal Credit payments will gradually reduce as your pay increases.

Your Universal Credit payment will go down by 55p for every £1 you earn above your work allowance.

How does Universal Credit affect PIP, ADP and DLA?

Universal Credit, Personal Independence Payment (PIP), Adult Disability Payment (ADP) and Disability Living Allowance (DLA) are separate benefits with different eligibility rules.

Receiving one doesn't automatically mean you'll qualify for the other, and claiming Universal Credit won't stop you receiving PIP, ADP or DLA if you're entitled to them.

If you're unsure what other benefits you may be able to claim, see our guides '[What disability and sickness benefits can I claim?](#)' and '[Benefits if you're sick, disabled or a carer](#)'.

PIP has almost completely replaced the Disability Living Allowance in England, Wales and Northern Ireland for working-age adults, and the Adult Disability Allowance has replaced the DLA in Scotland.

You get these benefits if your condition is severe enough for you to meet the criteria. They won't affect the amount you get in Universal Credit.

Find out more about making a claim for PIP in our guide [Personal Independence Payment – an introduction](#)

Moving from Employment and Support Allowance (ESA) to Universal Credit

Income-related Employment and Support Allowance has been replaced by Universal Credit. If you claimed income-related Employment and Support Allowance, you will have been moved to Universal Credit. If you get less money in total from Universal Credit than you got from ESA and Housing Benefit, you should ask through your journal whether you should be getting a transitional payment to bring you back up to the same level as before.

Use our Benefits calculator

If you're living on a low income or have had an income shock, [use our Benefits calculator](#) to quickly find out what you could be entitled to.

If you were getting the Severe Disability Premium as part of your ESA

The Severe Disability Premium isn't available under Universal Credit.

Instead, you'll get a transitional payment as part of your Universal Credit payment.

Universal Credit if you have a sick or disabled child

If your child is disabled or has a long-term health condition, you might be able to claim the disabled child element as part of your Universal Credit payment.

The rate of disabled child element you get will depend on the rate of DLA or the Scottish Child Disability Payment you receive for them.

If your child is 16 or over, their DLA or CDP will have become PIP or Adult Disability Payment. You would still get the disabled child element if the young person is still in non-advanced education and part of your claim.

You'll get the higher rate (£514.71 a month in 2026/27) if your child:

- gets the DLA/CDP higher rate care component
- gets the PIP/ADP enhanced daily living component, or
- is registered blind.

You'll get the lower rate (£164.79 a month in 2026/27) if your child is getting all other rates of DLA, CDP, PIP or ADP.

If you are caring for a disabled child, you may be due extra benefit for being a carer – see mygov.scot for [Carer Support Payment](#) and GOV.UK for [Carer's Allowance](#)

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