

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 at [ndirect](#) 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.

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.

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. Opens in a new window

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.

Otherwise, if you live in England, Scotland or Wales, you'll need to complete form UC50.

Form UC50

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

Northern Ireland

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

After you return your form, you might be asked to attend a work capability assessment.

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.

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).

If you have limited capability for work and work-related activity

This means you won't have to work or do anything to prepare for work.

In 2024/25 you'll also get an extra £416.19 a month as part of your Universal Credit payment.

Can I claim Universal Credit if I'm working?

You can claim Universal Credit if you're working.

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 2024/25 are:

- £404 if your Universal Credit includes housing support
- £673 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 and DLA?

If you're getting Personal Independence Payment (PIP) or Disability Living Allowance (DLA), it will continue to be paid along with your Universal Credit payment.

PIP is gradually replacing the Disability Living Allowance.

You get these benefits if your condition is severe enough for you to qualify for them. 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 to Universal Credit

Income-related Employment and Support Allowance is one of the benefits that's being replaced by Universal Credit. If you're currently claiming income-related Employment and Support Allowance, you'll eventually be moved to Universal Credit.

If your circumstances stay the same

- You don't need to do anything for the now.
- The Department for Work and Pensions (DWP) will contact you when it's time to switch to Universal Credit.
- If your circumstances change

If there are certain changes in your life, you might have to make a new claim for Universal Credit. The DWP call these a 'change in circumstances'.

If this happens, all benefits you're getting that are being replaced by Universal Credit will stop. These include:

- income-related Employment and Support Allowance
- Housing Benefit
- tax credits.

What are significant changes of circumstances?

A significant change in circumstances might include:

- starting work
- failing a work capability assessment
- renting a new property – especially if you move to a new local authority area.

Will I get less money if I move from ESA to Universal Credit?

If you move to Universal Credit because of a change of circumstances, you'll be assessed under Universal Credit rules.

This means your Universal Credit payment might be more or less than the amount you're getting for your current benefits.

If you have a disability or health condition, download a leaflet about Universal Credit from [GOV.UK](#).

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're getting the Severe Disability Premium

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

If you're getting the Severe Disability Premium and your circumstances change and you need to claim Universal Credit, your Severe Disability Premium will stop.

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

This is currently between £89.63 and £475.79 a month, depending on whether you're single or in a couple and your ability to work.

If you've already moved onto Universal Credit and lost the Severe Disability Premium

Were you getting the Severe Disability Premium, but were moved to Universal Credit before 16 January 2019? Then you'll continue to claim Universal Credit.

You'll get an extra payment on top of your Universal Credit as compensation for any money lost since your Severe Disability Premium stopped.

Find out more on the Turn2us site about [Severe Disability Premium and Universal Credit](#) and how it affects you Opens in a new window

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 PIP you're getting for them.

You'll get the higher rate (£487.58 a month in 2024/25) if your child is:

- already getting the DLA higher rate care component
- already getting the PIP enhanced daily living component, or
- registered blind.

You'll get the lower rate (£156.11 a month in 2024/25) if your child is getting all other rates of DLA or PIP.

If you're claiming DLA or PIP for a sick or disabled child, the amount you're getting can affect your Universal Credit payment.

The content of this Factsheet has been created by and is provided by The Money Advice Service and is produced under licence from them.

Please be aware there are links contained within this factsheet that may take you to external sites, we are not responsible for their content. This is a general advice and information factsheet only and should not be treated as a definitive guide and does not constitute legal or professional advice. We are not a law firm and information is not intended to create a solicitor client relationship. Law Express and The Money Advice Service does not accept any responsibility for any loss which may arise from relying on information contained in this factsheet. This is not a substitute for legal advice and specific and personal legal advice should be taken on any individual matter. If you need more details or information about the matters referred to in this factsheet please seek formal legal or financial advice.

The Money Advice Service is not regulated by the Financial Conduct Authority and the Money Advice Service does not provide a regulated service. The information and tools that the Money Advice Service provides are generic and should be of general assistance to you in managing your finances. However, the money advice service cannot recommend specific financial products and always recommends that you seek further information from an independent financial adviser, and/or further information from the providers of specific financial products.

This factsheet is correct at time of going to print. The law set out in this factsheet applies to England and Wales unless otherwise stated.

Copyright © 2025 by Law Express

All rights reserved. This article or any portion thereof may not be reproduced or used in any manner whatsoever without the express written permission of the publisher.