

Complex needs overview

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Introduction

When a claimant with complex needs contacts DWP, their customer journey must be comparable in quality and outcome to those whose needs are non-complex.

While working with the claimant, it may become clear that they need additional support. It is important to ask them and record what additional requirements they need to make sure they are available to the claimant every time they need them. This will provide them with access to products and services equal to other claimants and enable them to follow the standard claimant journey, if appropriate.

Some claimants may be unwilling to reveal that they are experiencing difficult life events or personal circumstances. There may be signs, behaviours and language they use that suggest they may have complex needs.

Support may be put in place on a one off basis, for a short, medium or long period of time, or for recurring periods, depending upon the claimant's needs.

What are complex needs in Universal Credit?

Universal Credit claimants may need additional or different support if it is likely they will have difficulty:

- accessing Universal Credit
- proving eligibility for Universal Credit
- fulfilling Labour Market requirements
- maintaining their Universal Credit account
- managing their money

The claimant may experience difficulties with:

- understanding information
- interpreting situations
- making decisions
- giving consent
- communicating information or their views
- requesting specialist or additional help and support

These are examples, this list is not exhaustive.

Claimants with complex needs must be able to access [recoverable hardship payments](#), if required. This provides financial protection for claimants whose benefit is reduced by a sanction or a Fraud Loss of Benefit penalty.

People from abroad may also have complex needs. Guidance for this is currently in development

The following are examples of life events, personal circumstances, health issues or disabilities that could affect the claimant's ability to access and use Universal Credit services.

Some claimants may not need additional support even though they are experiencing some or all of the examples given below:

- adoption - children
- age - older person
- age - older person - financial abuse (pensions)
- age – [young person aged 16 or 17](#)
- [bereavement, death - recently bereaved](#)
- blind or partially sighted
- [caring responsibilities](#)
- children - childcare
- [child/children in distress](#)
- [children who leave care/over 18 care leavers](#)
- crime – victim of crime
- cultural barriers, language barriers – English not their first language
- deaf or hearing loss
- debt or indebted
- divorce or termination of a civil partnership
- [domestic violence and abuse](#)

- drug and alcohol dependency
- gender recognition/transgender
- [homeless](#) (person without accommodation, in temporary accommodation, frequent change of address)
- Internet use is restricted (for example, due to criminal conviction)
- just left hospital
- leaving the Armed Forces, Ex-armed forces personnel and their spouses/partners
- learning disabilities
- MAPPA individuals ([Multi Agency Public Protection Arrangements](#))
- [mental health conditions](#)
- memory loss caused by medication
- offender/ex offender/ prisoners/detainees
- physical disabilities
- race - immigration status/refugee/asylum seeker/people arriving from abroad
- reading and writing difficulties
- redundancy
- retirement
- rural isolation
- suicide and/or Self Harm Declaration or if there is a risk to themselves or others
- supported by Troubled Families Programme

These are examples, this list is not exhaustive

Young people aged 16 and 17 will not usually be able to get Universal Credit in their own right but there are some exceptions, see [Care Leavers guidance](#).

Young people are also expected to be in education or training, with the exception of those in Scotland, where there is no requirement to stay in education/training until aged 18. See [Under 18s](#) guidance for details about young people who are not in employment, education or training.

Claimants housed in temporary accommodation are treated as if they are in the private rented sector.

For disabled claimants DWP is legally required under the Equality Act 2010 to provide reasonable adjustments. It is vital interaction with the claimant is carried out to determine what tailored support or reasonable adjustments they require to have equal access to products and services.

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Signs, behaviours and language

Claimants may talk about a life event (for example, “my mum has just died”) or give out information in a conversation that suggests they may have complex personal circumstances – for example, they have no ID which may indicate they are homeless, have left prison or may have fled domestic violence. There may be a combination of factors which mean claimants need additional support to be able to access benefits and use Universal Credit services.

The following could indicate that an individual requires additional support. When communicating with the claimant, assess whether they are:

- in distress
- not understanding what is being said
- giving brief or one word responses
- upset
- frustrated
- giving inappropriate responses which do not answer the question asked
- continuously avoiding eye contact
- having difficulty processing or remembering what has been said
- holding a parallel conversation with someone else who may be their advocate or appointee which suggests face to face contact might be preferable
- demonstrating unacceptable customer behaviour

Difficulties or concerns dealing with written communications, numbers or language

A claimant may display behaviour that indicates they have reading and/or writing difficulties or difficulties dealing with numbers or language. This could include:

- being reluctant to complete or read paperwork
- being unable to navigate telephony or online services
- being unable to manage money or budget as they do not have sufficient numerical skills (or state they are in debt)
- failing to understand verbal communications well enough to engage with DWP staff

Also, Universal Credit staff may notice:

- errors on completed online application forms or paper forms
- that the individual is unable to spell out words if requested during telephone calls
- that English is not the claimant’s first language

Not all claimants who have difficulties or concerns dealing with written communications, numbers or language will need support to access Universal Credit services. It is therefore vital that staff interact with the individual claimant to determine if they need support and what their additional requirements are.

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