

All about the Universal Credit Full Service

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What is Universal Credit?

Universal Credit is a benefit which combines in and out of work benefits whilst supporting employed claimants with childcare and housing costs.

Universal Credit is replacing:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment Support Allowance
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

Universal Credit is a calendar monthly assessed benefit that is paid monthly in arrears. It is calculated as a set calendar month amount – regardless of the number of days in a month.

Claimants must be:

- over 18
- under state pension age
- not be in full time education or training
- not have savings over £16,000

Young people aged 16 and 17 will not usually be able to get Universal Credit in their own right because they should look to their parents (or the care system) for support. They 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 of young people who are not in employment, education or training.

In some areas of the UK only single claimants can claim Universal Credit. Where this is the case claimants who are not single will continue to claim legacy benefits. However, in other areas the 'gateway' is open to any type of claimant and household. Where this is the case some claimants are entitled to both Universal Credit and contributory benefits.

New style JSA (C) and ESA (C) can be claimed independently of Universal Credit, even in a UCFS area, regardless of whether the customer is entitled to Universal Credit or not. See [New style Employment and Support Allowance and Jobseeker's Allowance \(contribution-based\)](#).

What is the Full Service?

Universal Credit Full Service (UCFS) is an interactive service which claimants and staff use to build and maintain accounts for Universal Credit.

The online service is available 24 hours a day, 7 days a week, 365 days a year.

UCFS is designed to work on mobile devices as well as on a desktop computer, making it easier for claimants to access the service in a way that suits them.

The design principles are that the service experience should be tailored to meet the needs of individual claimants. We wouldn't design outbound calls in to the service design but we recognise that in some circumstances it may be prudent to do so.

Eligibility for UCFS is based on whether the claimant lives in designated post codes. These are outlined on the GOV.UK website. The service is available to all claimant types, for example:

- singles
- couples
- families
- people out of work

- people in work
- self employed
- people who are sick
- carers

Claimants apply directly on line to register and create an account and are able to maintain their account themselves, including any changes in circumstances.

If a claimant does not book their appointment within 7 days of making their Universal Credit claim online, the claim will be cancelled and they will need to re-apply.

Claimants can use GOV.UK Verify to let the service know they are who they say they are.

Work coaches and case managers can see the same information on the single system.

Claimants and staff can access the 'entitledto' benefit calculator via GOV.UK to get an estimate of how much Universal Credit the claimant may be entitled to. See [benefits calculators](#).

What is assisted digital?

Claimants should always be asked to apply and maintain claims online independently where possible.

All reasonable attempts should be made to enable, support and educate claimants to self-serve.

Assisted Digital is supporting claimants who are not able to access the service through the standard process.

If claimants are having difficulty using the online service, reasons for this need to be established. Based on their circumstances, claimants should be assisted in accessing the Universal Credit service through a channel that is appropriate for their needs. The following options are available:

- support from family or friends
- telephone support when using the online channel
- in-house coaching in the Jobcentre
- home visit
- agent as proxy (only in extreme circumstances)

Universal Credit staff must not enter information on a claimant's behalf unless it is in extreme circumstances where the agent is acting as proxy. The information entered and the accuracy of this information is the responsibility of the claimant.

More information is available in the guidance for [Assisted Digital](#).

What is a couple claim?

If a claimant lives with their partner and both are eligible to claim Universal Credit, they will receive a single payment that covers them both.

The basic standard allowance is based on both of their ages.

They will both have access to the journal so this must be considered when writing anything in the journal - both claimants are entitled to protection of personal information.

The upper age limit doesn't apply if the person over State Pension age is in a joint claim and their partner has not reached that age. Both adults are eligible for Universal Credit providing all other conditions of entitlement are met. The person over the SPC qualifying age is exempt from work conditionality and will be placed in the no work related requirements regime.

What is the Labour Market offer?

Universal Credit supports claimants to get work, move closer to work or get more work.

The Labour Market Offer has been developed on the basis of 5 core principles:

- the majority of claimants will be self-sufficient and expected to either work, earn more or prepare for work in the future
- staff will support claimants to understand these expectations throughout the life of their UC Claim, with the role of the adviser transformed in to a coaching role
- support will be tailored to individual needs
- relying on multi-channel (digital as appropriate) to gather diagnostic information, deliver interventions and monitor activity
- quality monitoring of the different components of the regime to help drive success

This is underpinned by:

activation and movement into work

- to keep people close to the labour market
- to move people into work as quickly as possible

retention and prevention

- to ensure people remain in employment

progression in work

- to ensure that people increase their earnings, become independent and achieve their full potential

Claimants will be allocated to one of 6 labour market regimes depending on individual circumstances, for example the level of earnings, caring status and health.

Each regime has been designed to ensure the right support is given to the claimant at the right time. They are:

- Working Enough
- No Work Related Requirements
- Work Focused Interview
- Work Preparation
- Light Touch
- Intensive Work Search

If a claimant has characteristics that mean they could fall in to more than one regime, the regime with the lowest conditionality will apply.

Claimants will often be allocated to different regimes if their circumstances change - for example an increase/decrease in earnings.

More information can be found in [Labour Market regimes](#).

What are the claimant's responsibilities?

When the claimant makes a claim to Universal Credit they will usually:

- accept a commitment tailored to their circumstances
- be responsible for paying their own housing costs where relevant
- report changes in circumstances through their account
- manage their monthly payments and budget monthly
- be required to seek additional work and increase their earnings if they are working part-time and able to earn more

Claimants can get more information online at [GOV.UK/universal-credit](https://www.gov.uk/universal-credit)

What are a claimant's commitments?

A claimant's commitments are an agreement between the individual and the state and sets out what the claimant needs 'To-do' in return for receiving Universal Credit.

We want Claimants to be up and running within their regime as quickly as possible, with the knowledge and skills they need to achieve their goal. In most cases their commitments will be drawn up during a conversation with their work coach at their local Jobcentre. It will set out what they have agreed to do to prepare for and look for work, or to increase their earnings if they are already working.

This will be based on their personal circumstances and reviewed and updated on an on-going basis. Each time it is updated, a new Commitment must be accepted to keep receiving Universal Credit.

More information can be found in the [Claimant Commitment Hub](#).

What are waiting days?

Waiting days in Universal Credit are days of non-entitlement. When waiting days apply they will start from the date of the claim and run for seven days.

Entitlement to Universal Credit begins at the start of the assessment period which follows the seven waiting days. The aim of waiting days is to discourage people from claiming benefit when they only have a short gap between jobs, or have a short period of sickness.

This is because benefits are not intended to provide cover for people moving between jobs or brief spells of sickness.

There are exceptions when waiting days do not apply. See [Waiting days](#) guidance.

What is the first assessment period?

The day after the 7 waiting day period ends, entitlement to Universal Credit begins. This is the start of the first assessment period. An assessment period is a period of one month. At the end of each assessment period, a claimant's Universal Credit for that month is calculated.

It is during the first assessment period that most 'To-dos' are created. It is essential that the claimant, work coach and case manager complete all of the activities they are supposed to correctly and in the specified time frames. If this doesn't happen the claimant will not be paid correctly or on time, resulting in more journal entries, telephone calls, queries and complaints for us to deal with.

The [First assessment period hub](#) provides more information.

What is the Journal?

The Journal is used as the main method of communication between the claimant, Work Coach and Service Centre.

At present claimants are unable to upload evidence containing personal data, but they are able to upload other documents, for example CVs and other work search information.

What is the claimant 'To-do' list?

The claimant's 'To-do' list is a list of actions that the claimant needs to carry out to move their claim forwards. Once the claim has been established these 'To-dos' may also include actions to help the claimants improve their chances of moving closer to work, or increasing the earnings they already have. Failure to carry out a 'To-do' will usually have an impact on the progress of their claim.

'To-dos' can be generated automatically by the Full Service or manually by Case Managers or Work Coaches.

Once a 'To-do' is completed summary information is automatically moved to the claimant's journal page so that they can see what has been completed.

How are payments made?

Universal Credit is paid monthly. This must be paid into the bank, building society, Credit Union, or Post Office Card Account that is in the claimant's name. If they don't have their own account, they are required to open one.

The amount paid is calculated each month, and depends on the claimant's circumstances and earnings during that time. This is known as an assessment period.

Payments will usually be paid on the same date each month or earlier if the date falls on a weekend or bank holiday.

Claimants previously in receipt of tax credits should be advised that their tax credits will stop as soon as they make a claim to Universal Credit.

What is Personal Budgeting Support (PBS)?

It is recognised that some claimants will need extra support when managing their Universal Credit payments.

All claimants will be offered money advice at their new claim interview and any other subsequent interviews.

There are 2 elements to PBS:

- money advice - to help claimants cope with managing their money on a monthly basis and paying their bills on time
- Alternative Payment Arrangements (APA) - for those claimants who can't manage the single monthly payment and there is a risk of financial harm to the claimant and/or their family

Claimants who require budgeting support to help them manage their money will be referred to the relevant provider. The provider will determine how often to see the claimant and the channel, based on the claimant's needs at that time.

More information can be found in the [Personal Budgeting Support](#) guidance.

What is the Benefit cap?

The benefit cap is a cap to the amount of benefit claimants can receive.

The benefit cap for a single claimant is different to that for a couple and single parent benefit unit.

The benefit cap nationally for couples and lone parents; and single claimants without children is different to the cap applied for those claimants living in Greater London. The benefit cap applied in Greater London is slightly higher.

The benefit cap may reduce the amount of Universal Credit a claimant receives.

There are exemptions to the benefit cap. See the [Benefit cap](#) guidance.

What is the earnings taper?

To make sure claimants are better off in work, their wages are topped up by Universal Credit each month while this is needed.

As the claimant earns more, Universal Credit payments will gradually reduce. This is known as the earnings taper. If the claimant's job ends or their earnings reduce, their Universal Credit payments will increase.

Claimants can earn a certain amount, which is based on their individual circumstances, before their Universal Credit payment is reduced. The more they earn, the higher their total income will be, which helps ensure they will be better off in work than on benefits.

Once a claimant is earning enough money through work they will no longer receive Universal Credit. The service will automatically notify claimants if this is the case and the claim will be closed.

What is a sanction?

If claimants fail to meet each of their responsibilities agreed in their commitment they will have a reduction in their benefit, known as a sanction. The period of reduction will increase the more times that they fail to meet similar requirements. In Universal Credit there are four sanction levels:

- higher
- medium
- low
- lowest

The daily sanction amount for claimants has been determined in accordance with a formula based on the standard allowance for each category of claimant.

More information can be in the [Sanctions](#) guidance.

Mandatory Reconsideration?

Mandatory Reconsideration is the process by which an application for revision of a Universal Credit decision is considered by a Decision Maker (DM).

It is not possible to appeal to Her Majesty's Court and Tribunal Service (HMCTS) without first going through the Mandatory Reconsideration process.

A request to revise a decision should not be confused with the occasion when a claimant is looking for clarification of a decision by asking for more information.

The application for revision must be made within one calendar month of the date on the decision notice. This can be extended in certain circumstances.

If the claimant does not ask for a reconsideration within the time limit and the reason(s) for lateness is not accepted, the claimant has no right of appeal in relation to the original decision. It would be an exceptional case that is not admitted late.

More information can be found in the [Mandatory Reconsideration](#) guidance.

Moving onto Universal Credit

When claimants on existing benefits move on to UCFS this is known as migration. There are two types of migration: natural migration and managed migration.

Natural migration

This occurs when a claimant in receipt of an existing benefit has a significant change of circumstance that ends their existing claim and they move over to

Universal Credit. This means their entitlement is re-calculated based on the rules for Universal Credit.

This happens in the following circumstances where claimants living in a Full Service area:

<p>Move from out of work to in work - Current JSA(IB)/ IS claimants, or their partners, who increase their working hours or start work and no longer meet the conditions for JSA/IS are no longer able to make a new claim to Tax Credits.</p>	<p>Move from in work to out of work Claimants whose hours reduce to less than 16 hours per week.</p>
<p>Move from sick to out of work Current ESA (IR) claimants are no longer able to make a new claim to JSA (IB) or IS.</p>	<p>Move from sick to in work (or permitted work becomes permanent) Current ESA(IR) claimants are no longer able to make a new claim to tax credits. Those with an existing tax credit claim can continue to claim tax credit.</p>
<p>Become responsible for a child for the 1st time Claimants can no longer make a new claim to tax credits if they wish to claim for additional financial support because they have a child living with them.</p>	<p>Move from in work to sick (reduction in hours due to sickness) Current WTC claimants are no longer able to make a new claim to ESA (IR).</p>
<p>Existing Housing Benefit claimants move from local authority into a UCFS area local authority Claimants can no longer make a new claim to HB in the new local authority area.</p>	<p>Move from out of work to sick Current JSA (IB)/IS claimants are no longer able to make a new claim to ESA (IR).</p>
<p>IS lone parent – child under 5 reaches age 5/permanently leaves household Current IS claimants are no longer able to make a new claim to JSA (IB)/ESA (IR) when their IS award ends.</p>	<p>A claim to UCFS is made and the claimant has an existing legacy claim If there is a current JSA(IB)/ ESA(IR)/ IS/ HB or tax credits claim, UCFS will contact Benefit Centres/local authorities and/or HMRC to stop the existing claim.</p>

Managed migration

This occurs when there has not been a change in circumstances but where DWP initiates the transfer of an entire household from legacy benefits to UCFS.

What is Council Tax Reduction (CTR)?

Council Tax Reduction – also known as Council Tax Support is a reduction to council tax, claimants may be entitled to if they are on a low income or claim benefits.

Each local authority runs their own CTR schemes so there may be difference in eligibility and the amount of support give.

Depending on where the claimant lives, CTR may be:

- a discount worked out as a percentage of your council tax bill
- a discount of an amount set out in the scheme
- a discount equal to the whole amount of the council tax bill - so that the amount payable is nil

It is necessary for Universal Credit and local authorities to share information to support the delivery of CTR schemes.

Claimants can apply for CTR via GOV.UK. This will direct the claimant to the relevant page on their local authority's website, which will advise them of the steps they need to take.

For claimants not able to apply for themselves someone else is able to apply on their behalf, for example an appointed attorney or appointee.

Post

On occasions when claimants send post to Universal Credit Full Service, there are two addresses they need to be aware of.

Signed delivery and Recorded delivery must be addressed to:

UCFS Post, Canterbury BC, Nutwood House, Chaucer Road, Canterbury, Kent, CT1 1 ZZ

All other post must be addressed to:

Freepost DWP UNIVERSAL CREDIT FULL SERVICE

If mail is not addressed correctly there is a risk the post will be sent to the wrong place which could result in delays to claims being processed and paid.

What is Full Service Guidance?

Universal Credit Full Service Guidance is developed according to user need and design priority. Guidance is designed to support staff by providing an overview of Full Service topics. It is not instructional or process led.

Guidance development is subject to ongoing 'test and learn' principles as more topics are added.

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