

All about the Universal Credit Full Service

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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, paid monthly in arrears 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.

For further information, see Under 18s.

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.

For further information, see New style Employment and Support Allowance and Jobseeker's Allowance (contribution-based).

Universal Credit 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 will 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.

Eligibility for UCFS is based on whether the claimant lives in a designated postcode area; these are listed 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, they will need to re-apply, as their claim will be cancelled.

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 'entitled to' benefit calculator via GOV.UK to get an estimate of how much Universal Credit the claimant may be entitled to claim. See [Benefits Calculators](#).

What is assisted digital

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

If claimants are having difficulty using the online service, assistance will be provided in accessing the service in a way 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.

For further information, see 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.

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

The upper age limit does not 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 provided they meet conditions of entitlement. The person over the Pension credit qualifying age is exempt from work conditionality and placed in the no work related requirements regime.

Couples where one claimant is over State Pension Age have the choice whether to claim Universal Credit or Pension Credit.

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

What is the Labour Market offer

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

The majority of claimants will be self-sufficient are expected to work more, earn more or prepare for work in the future. Claimants will be provided with support tailored to their individual needs.

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. These are:

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

If a claimant could fall in to more than one regime, the regime with the lowest conditionality will apply.

A claimant can be allocated to different regimes when their circumstances change - for example an increase/decrease in earnings.

For further information, see Labour Market regimes.

What are the claimant's responsibilities

When the claimant makes a claim to Universal Credit, they must:

- 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
- 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 commitment is an agreement, which sets out what they have agreed to do to prepare for and look for work, or to increase their earnings if they are already working.

A claimant must accept their commitments in order to receive Universal Credit.

On an on-going basis, the commitments will be reviewed and updated and a new commitment must be accepted to keep receiving Universal Credit.

For further information, see Claimant Commitment.

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 that follows the seven waiting days.

There are exceptions when waiting days do not apply, see waiting days guidance.

What is the first assessment period

Entitlement to Universal Credit begins the day after the 7 waiting day period ends. 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 correctly and in the specified time. If not, 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.

For further information, see First assessment period

The Journal

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

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.

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 when requested to do so in a 'To-do'.

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 into a bank, building society, Credit Union, or Post Office Card Account. This is ideally in the claimant's name. If they do not have their own account, they are required to open one.

For further information, see Method of payment

Each month the amount is calculated dependent on the claimant's circumstances and earnings for that period. This is the 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.

What is Personal Budgeting Support (PBS)

Some claimants will need extra support when managing their Universal Credit payments.

Claimants may 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.

For further information, see Personal Budgeting Support and Alternative Payment Arrangements

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, Universal Credit tops up their wages each month whilst needed.

As the claimant earns more, Universal Credit payments will gradually reduce, 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 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 is closed.

What is a sanction

If claimants fail to meet their responsibilities as 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

For further information, see Sanctions

Mandatory Reconsideration

Mandatory Reconsideration is the process to review a decision by way of an application for a Decision Maker (DM) to consider.

It is not possible to appeal to Her Majesty's Court and Tribunal Service (HMCTS) without first having had a Mandatory Reconsideration.

The application for revision must be within one calendar month of the date on the decision notice; in certain circumstances, it may be extended.

Where the claimant requests a reconsideration but not 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. This would be an exceptional case.

For further information, see Mandatory Reconsideration

Moving onto Universal Credit

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

Natural migration

Claimants in a Universal Credit Full Service (UCFS) area cannot make new claims to any benefit that Universal Credit is replacing. These are:

- Income-based Jobseekers Allowance (JSA(IB))
- Income-related Employment Support Allowance
- Housing Benefit (HB)
- Income Support
- Child Tax Credits (CTC)
- Working Tax Credits (WTC)

If an existing benefit claimant in a UCFS area has a change of circumstances that means they would have to make a new claim to one of those benefits or credits, they will not be able to do so, and must make a claim for Universal Credit.

The exceptions to these are:

- where a claimant has 3 or more children they want to claim for. In these cases they can still make existing benefits and credits claims up to 31 October 2018
- where a claimant wants to claim housing costs because they are in or have moved to Supported Accommodation. In these cases they can still make a new HB claim

If any of the circumstances in the table below, happen to a claimant living in a Universal Credit Full Service postcode area then they must claim Universal Credit.

This list is not exhaustive so when deciding whether a claim to Universal Credit needs to be made, it is important that the individual circumstances of the existing benefit claimant are taken into account when deciding whether a move to Universal Credit is applicable.

Move from in work to out of work including claimants whose hours reduce to less than 16 hours per week. Claimants may qualify for New style JSA - contribution based
Move from out of work to in work Only claimants that already have CTC can continue to claim tax credits. This is because it would be a change of circumstances to the CTC award and not a new claim to Tax Credits
Move from ESA(IR) to out of work
Move from ESA to in work Only claimants that already have CTC can continue to claim tax credits. This is because it would be a change of circumstances to the WTC award and not a new claim to Tax Credits.
Move from In work to being sick
Move from out of work to being sick
Become responsible for a child for the first time Only claimants that already have WTC can continue to claim tax credits. This is because it would be a change of circumstances to the CTC award and not a new claim to Tax Credits.
Existing Housing benefit claimant who moves Local Authority (LA) into UCFS area LA Except those that move into temporary accommodation in another LA where their original LA continues to pay their HB.

A Lone parent on Income Support whose award ends when their youngest child reaches 5 or leaves their household.

Existing benefit or credits claimant forms a couple with a Universal Credit Claimant.

They will not be able to remain on existing benefits or credits; they must make a joint Universal Credit claim with their new partner.

Managed migration

This will occur when there has not been a change in circumstances but where DWP initiates the transfer of an entire household from legacy benefits to UCFS. This will happen when UCFS fully rolls out.

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

Where a claimant is required to send information to us by post, the following are the two addresses to use.

For Signed delivery and Recorded delivery:

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

For all other post:

Freepost
DWP UNIVERSAL CREDIT FULL SERVICE

When 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. Full Service guidance is designed to support staff by providing an overview of topics. It is not instructional or process led.

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