



Department
for Work &
Pensions

Universal Credit Full Service

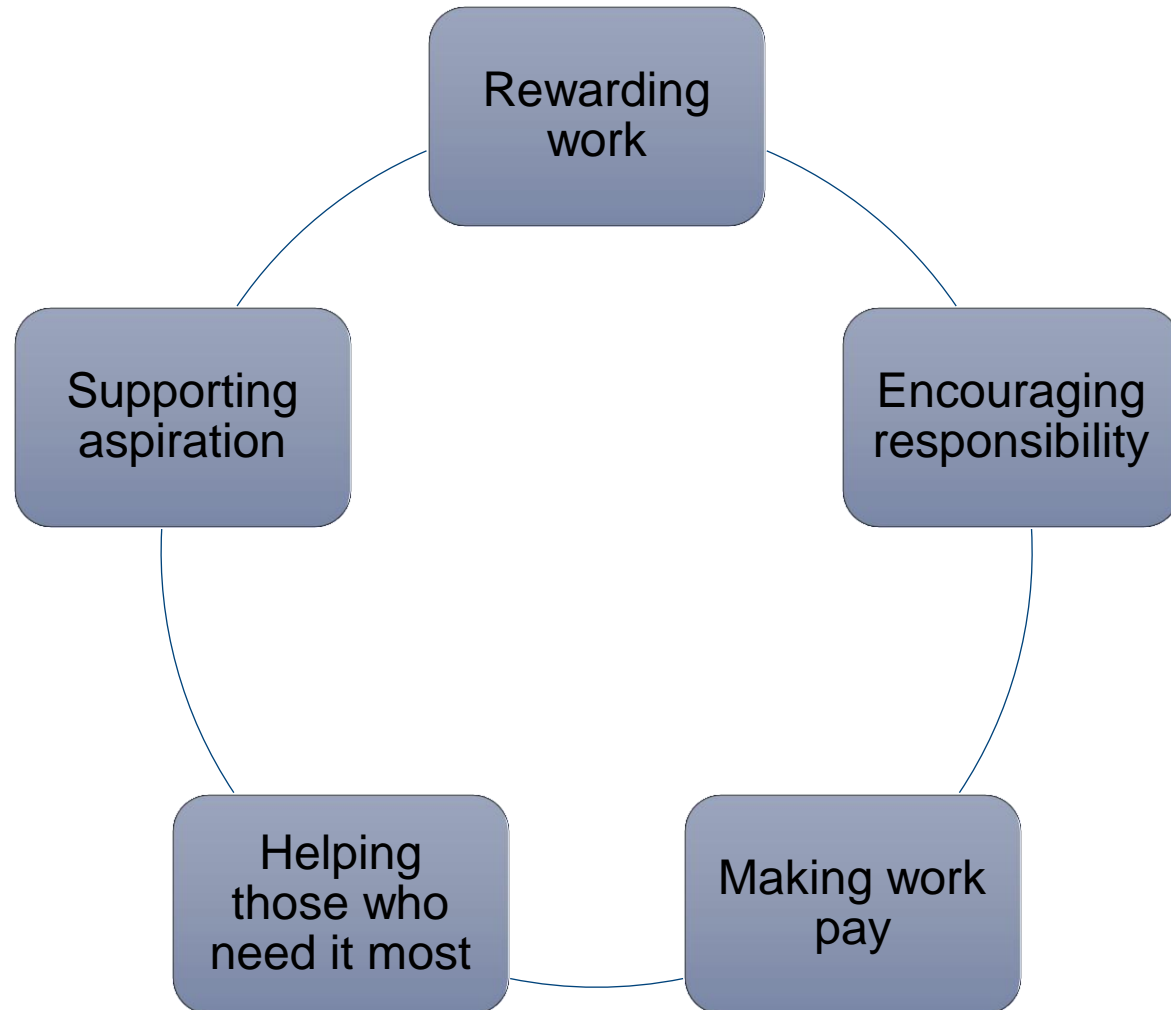
UC *Universal
Credit*

Opening up work_

Universal Credit – Continuing Welfare Reform

The Government is introducing the biggest welfare change for the last 60 years.

It's cornerstones include :



Universal Credit follows on from :

- ~ Tailored Worksearch Support
- ~ Benefit Cap
- ~ Personal Independence Payment

Transforming Welfare

From six benefits to one

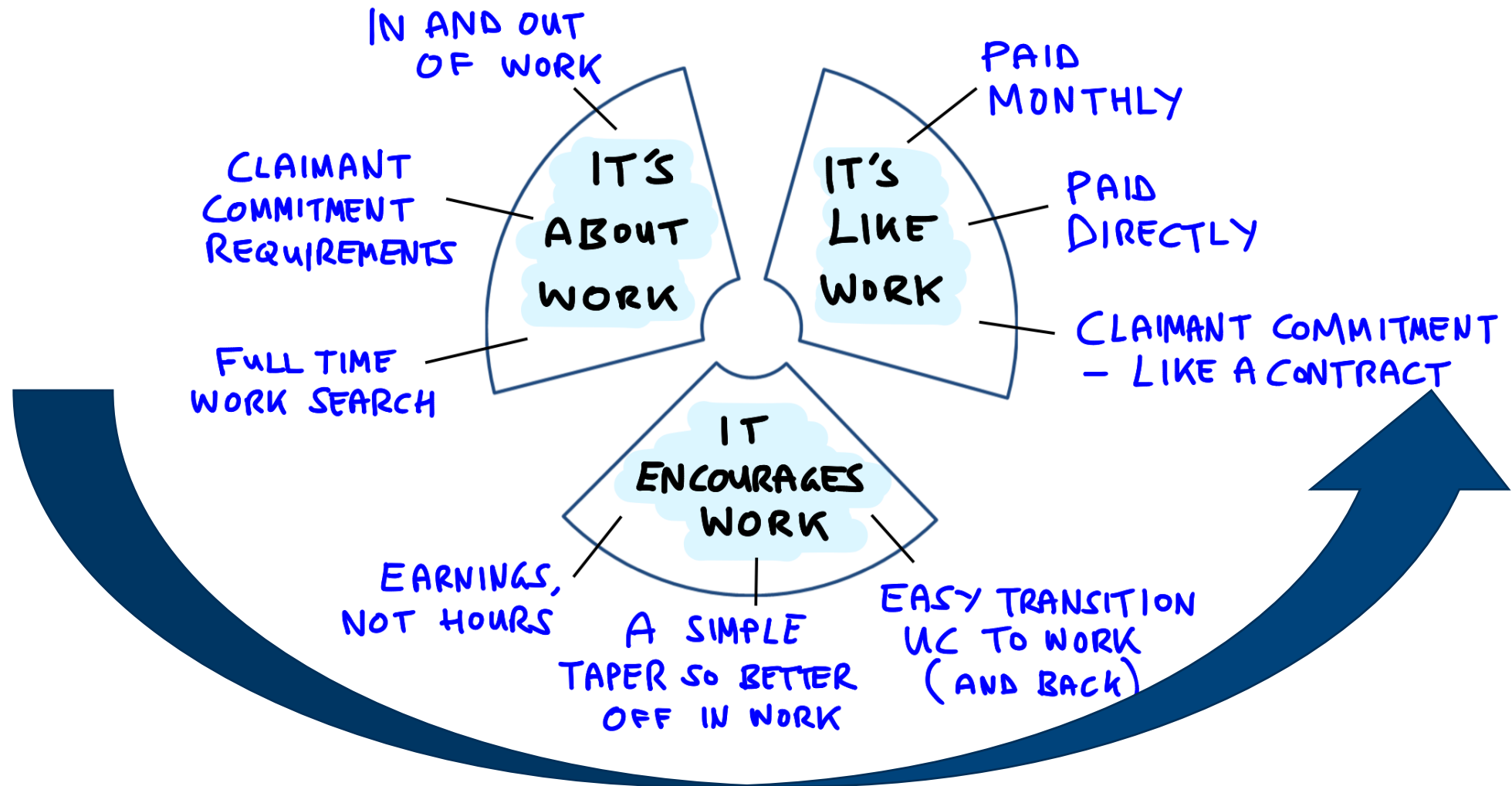


Deal with one organisation not three



- Universal Credit is a digital, flexible and personalised system
- It reduces barriers to work, incentivising people to move into work
- It also helps people a low income to earn more and get on in their job

What's Different About Universal Credit?

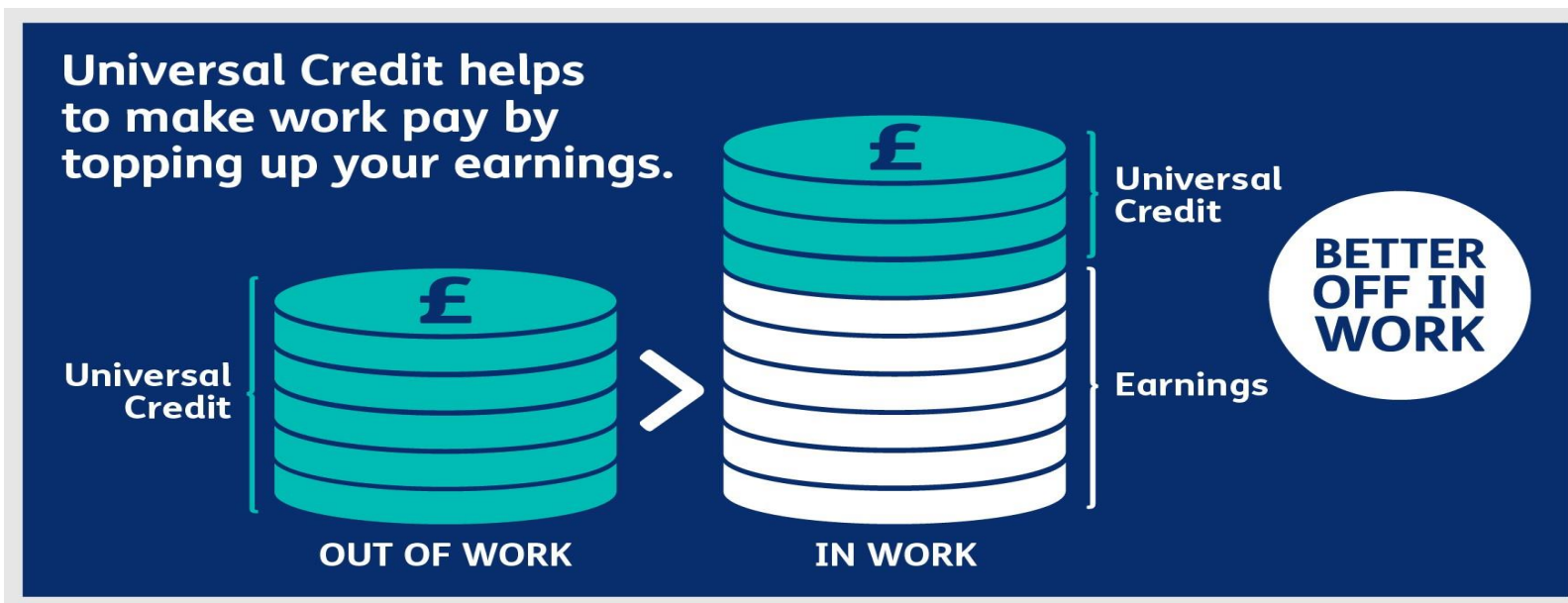


Support for those who need it

Universal Credit – is opening up work by...

- Helping make sure you're better off in work than on benefits
- Allowing part-time and short-term work to act as a stepping stone into work
- Enabling you to work more than 16 hours a week and still claim Universal Credit
- Paying towards your childcare costs, giving you more flexible working hours

This is enabled by a taper that reduces your Universal Credit as you earn more money instead of stopping all your support outright when you work a certain amount.



Supporting claimants with complex needs



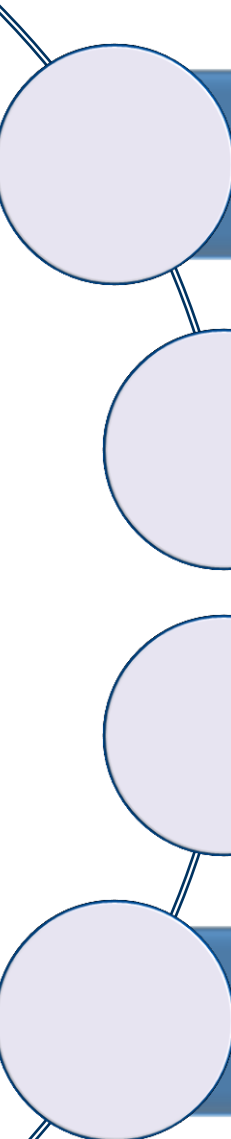
Assisted Digital Support

Personal Budgeting Support

Alternative Payment Arrangements

Advanced Payments

Universal Support



Universal Credit, especially the full service, brings a culture change and behavioural shift for claimants. The transition to monthly payments and direct payments of housing costs requires them to be responsible for adjusting to their Universal Credit award, managing their money and paying their bills.

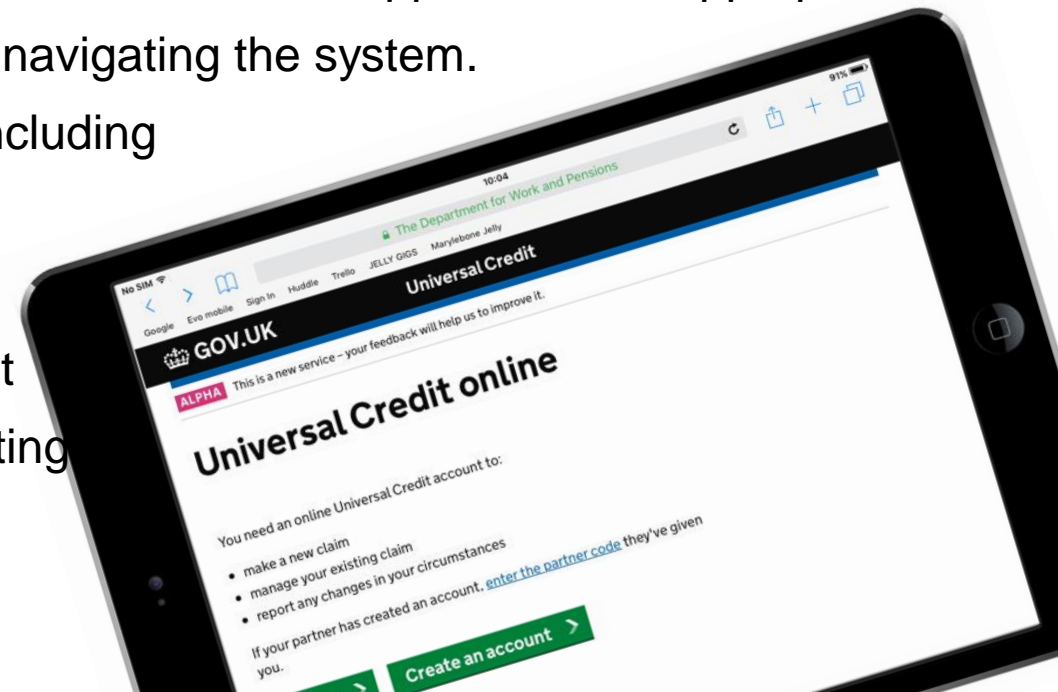
The move onto the full service also means that Universal Credit is delivered predominantly via self service via the internet as standard. Some people will need help with this.

Universal Support is advice, assistance and support provided by Local Authorities to a Universal Credit claimant for the purpose of assisting them with:

Managing their claim or award of UC by accessing and using online services;
Personal Budgeting Support

Assisted Digital

- Some claimants will need help using online self service for new claim or subsequent transactions
- Some may be able to self serve online but do not have internet access –they should be orientated to locally available Service Access Points to self-serve
- Some may not be able to self-serve via the internet at all-and have no friends or family to help them -they should be directed/supported to appropriate channels such as telephony or home visits
- Some could self-serve with some help. These are the ones for whom Universal Support is most appropriate:
- To make a UCFS claim – completing the online data gather and navigating the system.
- Maintaining the claim and making changes or enquiries online including how to use the online account
- If claimants have very low levels of IT skills then Universal Credit or the Local Authority may also want to refer/signpost them to existing local IT skills training.



Personal Budgeting Support – why?

We want to help people to manage their own finances successfully, whether they are in or out of work.....

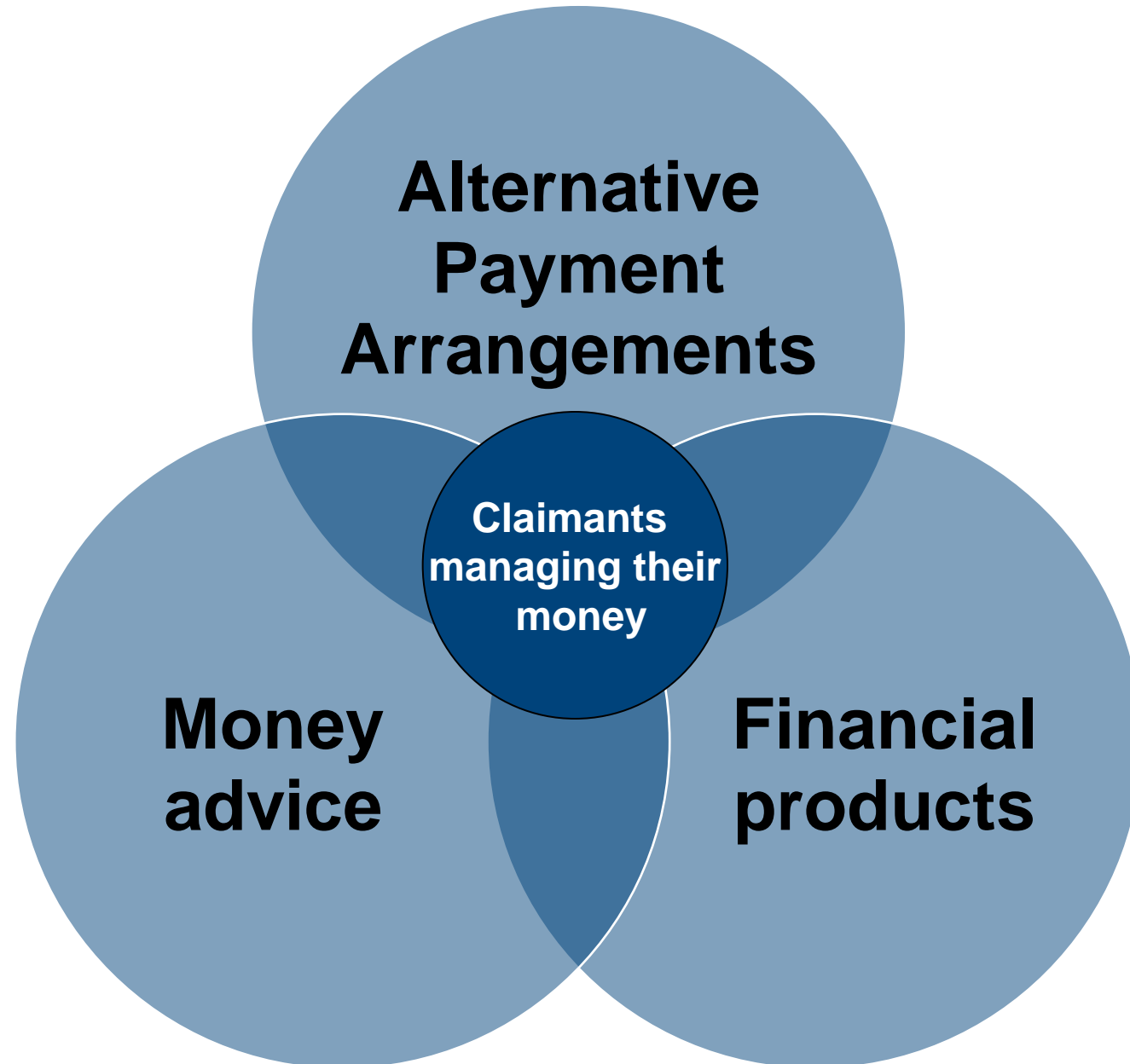
Support for those that need it to manage the changes Universal Credit brings:

Single payment to household

Monthly Payment

Housing costs direct to tenant

Personal Budgeting Support - Overview



Alternative Payment Arrangements

For a minority of claimants, Alternative Payment Arrangements may be required; these might include:

- paying the rent directly to the landlord (managed payment to landlord)
- making more frequent than monthly payments
- splitting the payment within the household
- Option to make managed payments directly to the landlord if a claimant reaches a certain level of rent arrears. (Usually 2 calendar months / 8 weeks)

These are considered on a case by case basis and assessed individually.

All Alternative Payment Arrangements are subject to review.

This is to help the claimant manage their Universal Credit award.

All claimants who have an Alternative Payment Arrangement should be referred to Personal Budgeting Support.



Alternative Payment Arrangements – consideration factors

Highly likely / probable need for Alternative Payment Arrangements
Drug / alcohol and / or other addiction problems e.g. gambling
Learning difficulties including problems with literacy and/or numeracy
Severe / multiple debt problems
In temporary and / or supported accommodation
Homeless
Domestic violence / abuse
Mental health condition
Currently in rent arrears / threat of eviction / repossession
Claimant is young either a 16/17 year old and / or a care leaver
Families with multiple and complex needs
Less likely / possible need for Alternative Payment Arrangements
Third party deductions in place (e.g. for fines, utility arrears etc..)
Claimant is a refugee / asylum seeker
History of rent arrears
Previously homeless and / or in supported accommodation
Other disability (e.g. physical disability, sensory impairment etc.)
Claimant has just left prison
Claimant has just left hospital
Recently bereaved
Language skills (e.g. English not spoken as the 'first language').
Ex service personnel
NEETs (Not in Education, Employment or Training)

Advances

Advances support claimants in financial need who can't manage until they receive their initial payment of Universal Credit. They have access to four types of advances:

- Universal Credit Advance (New Claim)
- Universal Credit Advance (Change of Circumstances)
- Universal credit Advance (Benefit Transfer)
- Budgeting Advance

Housing Benefit Run On

- Claimants receiving housing benefit before they claim UC will receive a two week run on payment when they make a claim.
- The payment is made by the local authority and they are notified automatically when the claim is made. The claimant does not need to do anything.
- The extra two weeks of housing benefit will not be taken into account as income and will not reduce the first UC payment.
- If housing benefit is paid directly to a claimant, the claimant will receive this directly too.
- The run on is only paid once – the first time they claim UC.

Homelessness

Recent
Bereavement

Health
Condition /
Disability

Unable to
Speak English

Unable to
Read / Write

Substance Misuse
including
Drug / Alcohol
Dependency

Carer

Complex Needs could include

Age,
Young or Old

Ex Offender

Unable to Access
Services Digitally

Care Leaver

Refugees

Modern
Slavery

Subject to
Domestic
Abuse

Local partnership support – typical delivery partners



The purpose of the partnerships approach is a joined up “coherent claimant journey” for claimants with complex needs so that they can progress from benefits dependency to independence