**UNIVERSAL CREDIT FULL SERVICE – update**

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(Delivered at the Cambridgeshire & Peterborough Financial Capability Forum on 11/05/17)

**Update and feedback on lessons learned so far**

UCFS background and messages and roll-out

UC makes it easier to start work and earn more because it is far more flexible than the benefits it replaces, offering personalised support to develop skills, move into work and to progress to longer hours once a job has been secured. By offering support with childcare costs, staying in payment as people move into work and paying people on a monthly basis the service marks a step change towards a modern and responsive welfare system. For those who are further from the labour market because of caring responsibilities, sickness or disability, the payments made and the requirements placed on the claimant reflect their circumstances and they can make contact with a dedicated coach via the online service or face to face.

**Key changes**

This new deployment does represent a significant change, with the service extending to a far wider range of working age claimants and with greater emphasis on digital interaction via the claimant’s own online account. There are consequences and cultural and behavioural issues for claimants and those who work with them – such as your staff who provide advice in the local community.

To highlight some examples –

* For the vast majority of people, the claim is made and managed on an on-going basis via an online and interactive account
* Sensitive personal information is held in that account but can be discussed with a third party if the claimant gives explicit consent
* Access to the service for queries no longer requires a National Insurance Number
* Claimants who are not unemployed may be invited to the Jobcentre to meet their Coach – this is normal and a personalised service is offered

This is not ‘just another benefit change’, it is the biggest welfare reform in a generation.

What support is there?

Universal Credit & You

The Universal Credit & You product incorporates our findings from recent claimant insight exercises and has been designed in a format that claimants find easier to use and understand. It includes important Universal Credit messages and information that we know from research are most commonly misunderstand (e.g.) personal responsibilities when claiming, frequency of payments, sanctions and payment of housing costs.

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Housing Guide for Claimants

We know that housing is a key issue for claimants, landlords and other stakeholders, so this concise guide was developed to put all the information together in one accessible package. Both tenants and homeowners are informed what they can get, what they need to know, and what to do next. This can be useful at any stage of a Universal Credit claim, but will be particularly helpful for claimants new to UC who are used to having their housing costs paid directly to their landlord (via Housing Benefit) under previous arrangements.

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We have also included a ‘How to use the Universal Credit Claimant Housing Guide’ to ensure claimants and their advisers get the most from this product.

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Payment Cycles Guide

The monthly payment pattern of Universal Credit is a departure from the payment patterns of most of the benefits it replaces. This guide has been developed to explain how Universal Credit is paid and what help is available to help claimants until their first payment comes through, and afterwards. Where the claimant or their partner has an income from earnings, for example, the impact of this on the Universal Credit claim is explained. It shows how Universal Credit adapts to fluctuations in earnings, where in some months multiple pay packets can reduce or wipe out Universal Credit entitlement, and how they can reclaim when their earned income reduces in the following or subsequent months.

Feedback from testing with users and stakeholders has been very positive. The use of graphics and visual explanations makes the messaging easier to grasp, while still providing plenty of detail and getting across the essential points. We are currently working with the Government Digital Service to get these products online (gov.uk) with as many of the graphics retained as possible.

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Information for Welfare Advisers on Explicit Consent and Personal Data

Neil Couling (SRO Universal Credit Programme) wrote to the Welfare Advice sector on 20 January 2017 to provide information on Explicit Consent and Personal Data for the UC full service. It explains data protection and claimant access to online data, online explicit consent, telephony consent, support for rural communities and the formal Appointee process in cases of long-term / terminal illness.

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You Tube Channel

Attached link to the UC You Tube channel where you can upload and watch videos about Universal Credit Online Accounts, our Digital Service, Help Getting Into Work, Managing Your Money and much more. It would be worthwhile to subscribe to the channel for further video updates and tutorials on other digital tools and services that will be coming in the next weeks and months.

<https://www.youtube.com/watch?v=fy06rAVZuss>

Lessons learned from Lowestoft and what have we done

* LA volume of customers and help that they need to set up and maintain the claim – regular liaison meetings to discuss issues
* How important the Work Coach role is particularly around Housing – extra training for work coaches
* How important UCDL is and mapping provision against gaps for vulnerable customers – 4 strands – digital, vulnerable, rent arrears, communications
* Liaison with LA’s with housing stock and RSL’s – keep talking and learning and raising issues – attend regular forums like this
* Private landlords, try to engage and help them navigate the new system
* Housing Needs Teams who deal with temporary accommodation – important they understand how it works in relation to UC and Assessment periods – spent time with team and attend the homelessness forum
* Just how different it is and how important the journal is – group sessions
* What organisations can do to prepare for UCFS- how important that is

Separate the issues from Policy/administration to others and preparation for UCFS

**Policy issues**

the six week wait for a tenant’s first UC payment (i.e. the seven day waiting period, plus payment in arrears)

• DWP not notifying landlords promptly when a tenant goes on to UC – SRS verification and APA as part of this

* APA’s – process and national review

• UC payments not being made on time and/or correctly

• delays in DWP processing UC applications - agile

• tenants being subject to a benefits sanction – importance of compliance and journal

**Issues that you can help and help prepare**

• tenants already being in rent arrears before going on to UC

• tenants already having difficulty with money management before going on to UC and/or using UC to pay off other debts – PBS and money advice offered by RSL’s

• mismatches between rent due dates and UC payment dates (i.e. tenants paying rent when they receive UC, rather than when it is due) – PBS and Money Advice

• tenants not recognising that they have a rent liability because their rent was previously covered by housing benefit

• tenants who require support going on to UC before they are ready (i.e. the tenant requires an APA but does not receive one until eight weeks’ arrears are accrued) – vulnerability and work coaches picking this up

• tenants having difficulty managing variable income (and therefore variable UC payments) – personal budgeting support

• tenants not realising that their final payment from their job before leaving can be considered savings to live on for the next month

**Other preparation**

Bank accounts

Digital skills

e-mail address

tenancy sign ups

links to local Jobcentre – what is your offer – share with Work Coaches

How do you count your arrears and when if within first 5/6 weeks not arrears

How does the payment cycle fit with your calculations

Do you know the customers and their assessment periods

Do you make every contact count?

Nationally

Agile 50% built

Test and learn – feedback important

Landlord portal

SRS button

Temporary accom and supported housing review

APA process review