

# Universal Credit

# Full Service

# Briefing

October 2017



# Universal Credit Full Service: Briefing

## Introduction

Between 4<sup>th</sup> October 2017 and 24<sup>th</sup> January 2018 the Department for Work and Pensions (DWP) is rolling out Universal Credit Full Service to most of the Manchester area. This briefing explains what this change means, and summarises the key issues to be aware of.

## What is Universal Credit?

Universal credit (UC) is intended to replace all other national means-tested benefits for working age claimants. Unlike the benefits it is replacing, UC is assessed and paid on a monthly basis. As it is paid in arrears, and there is usually a 7day waiting period following a new claim, it will be usual for claimants to receive nothing until 6 weeks after they claim. Claimants are able to request advance payments during this period (see below for more information about this).

## What is Universal Credit Full Service?

Prior to full service being rolled out in any particular area, only claimants who satisfy the 'gateway conditions' need to apply for UC rather than the old ('**legacy**') benefits. The main condition is that the claimant needs to be looking for work (and therefore would otherwise be claiming income-based jobseekers allowance).

Once full service has been implemented in an area, these gateway conditions cease to apply. Any new claimant of working age who would otherwise have claimed any of the legacy mean-tested benefits will have to claim UC.

In addition, once full service takes effect, claimants in that area will normally have to make and operate their claim on-line: it will not, except in unusual circumstances, be possible to make claims on paper or by phone.

## When will it start?

Although UC full service is already established in some areas of the UK, this has not included the Manchester area until October 2017. Between 4<sup>th</sup> October 2017 and 24<sup>th</sup> January 2018, however, it will start to affect Manchester residents. A schedule of the start dates for Manchester, together with the relevant postcodes and localities, is provided at the end of this briefing. This also includes a list of areas of Manchester *not* included in the roll out at this stage.

A full list of postcodes districts affected (including those for other local authorities in Greater Manchester) is available here:

<http://www.legislation.gov.uk/uksi/2017/952/made>.

## Who will be affected by the change?

Once full service has been implemented in a locality, anyone of working age who would previously have made a **new claim** for income-based jobseeker's allowance, income-related employment and support allowance, income support, child tax credit, working tax benefit, or housing benefit must now claim UC instead.

Anyone who is **already** getting any of these benefits will continue to get them as normal, until there is a major change in their circumstances, or they are 'migrated' onto UC (which will take place between 2019 and 2022).

## Have Jobseekers Allowance and Employment and Support allowance been abolished?

UC replaces the mean-tested versions of Jobseeker's Allowance (JSA) and Employment and Support Allowance (ESA), but *not* those based on national insurance contributions. This means that claimant who may satisfy the national insurance criteria should claim the appropriate contributory benefit as well as UC. This can be done either with the assistance of a work-coach at the Jobcentre Plus, or by phoning 0345 600 4272. They cannot be claimed online.

## What about people with limited capability for work?

Claimants who are unable to work due to illness or disability are probably the largest group to be affected by the roll-out: there are, unfortunately, new challenges for this group of clients in the UC system.

### Waiting for the work capability assessment?

Claimants who claim ESA are normally treated as having limited capability for work while they are waiting to be assessed (which can take up to 13 weeks). Claimants who apply for UC are not. Until (and unless) they are assessed as having limited capability for work, they will usually have to comply with a work search requirement and a work availability requirement, just as though they were on JSA.

For this reason, if for no other, potential claimants who may satisfy the criteria for contributory ESA should certainly apply for it, as, if they are entitled they will be paid it while waiting for the assessment.

## Found fit for work while on UC

In the past, claimants who were found fit for work by the DWP could ask for their ESA to be reinstated once they had submitted their appeal, and so did not have to look for work while waiting for their appeal to be heard. This is not the case under UC. Claimants will continue to have to comply with work search requirements and work availability requirements unless and until their appeal is successful.

## On ESA and found fit for work?

Claimants on ESA who disagree with their work capability assessment decision have the right to ask the DWP to look again at the decision. If the DWP does not change its decision the claimant can go on to appeal. They cannot usually get ESA while waiting for the mandatory reconsideration, and so, until now, have claimed JSA during this period.

However, once UC full service is in operation, they will not be able to get JSA (unless they are entitled to contribution based JSA based on the national insurance record). If they need money at this stage they will have to claim UC. But if they do this they will not be able to go back onto ESA. Apart from any other considerations, this means that they will probably have to satisfy jobseeking requirements while waiting for the appeal to be decided.

## What special provisions are there for vulnerable claimants?

The law does provide some recognition that a number of aspects of Universal Credit are likely to cause problems for some claimants. The likely areas of difficulty, and the assistance available, are as follows:

- Claimants have the right to request an advance payment while waiting for their first regular payment of UC. Unfortunately, there is no absolute right to advance payments, and no right of appeal against a decision to refuse to award one. Advance payments are loans and will be recovered from ongoing payments of UC.
- Claims for UC must be made online. For claimants who either cannot access or cannot use a computer, the DWP should provide assistance. The contact number for this is 0345 600 0723. How this works out in practice remains to be seen.
- Claimants can ask for the 'rent' part of their UC to be paid directly to their landlord: they can also ask to be paid more frequently than once a month. They can also ask for payments to be split between the two members of a couple. All these options are referred to as **Alternative Payment**

**Arrangements (APAs).** The DWP will not automatically agree to these requests and will consider them on a case by case basis.

## Further Information

General Information about UC is available on the government's website at <https://www.gov.uk/universal-credit>. Information about the latest roll out is available here: <https://www.gov.uk/government/news/next-phase-in-rollout-of-universal-credit-confirmed>.

## Appendix: Schedule for UC roll-out October 2017 to January 2018

Dates	Postcodes	Areas
4 <sup>th</sup> October 2017	M16 0	(Parts of) Whalley Range, Moss Side
25 <sup>th</sup> October 2017	M16 6 to M16 9, M15, M14, M21, M20	(Also parts of Trafford), Whalley Range, Moss Side, Hulme, Fallowfield, Ladybarn, Rusholme, Victoria Park, Chorlton-cum-Hardy, Barlow Moor, Didsbury, Withington
29 <sup>th</sup> November 2017	M4, M40, M11, M18	Ancoats, Northern Quarter, Strangeways, Collyhurst, Miles Platting, Moston, New Moston, Newton Heath, Clayton, Openshaw, Beswick, Abbey Hey, Gorton
24 <sup>th</sup> January 2018	M12, M13, M19 0 to M19 3	Ardwick, Longsight, Chorlton-on-Medlock, Levenshulme, Burnage

Not yet	M1, M2, M3, M8, M9, M22, M23	Piccadilly, City Centre, Market Street, Deansgate, Castlefield, Crumpsall, Cheetham Hill, Harpurhey, Blackley, Wythenshawe, Northenden, Baguley, Brooklands,
---------	------------------------------	--

Source: Welfare Reform Act 2012 (Commencement No. 17, 19, 22, 23 and 24 and Transitional and Transitory Provisions (Modification)) Order 2017 (SI.No.952/2017)

Briefing prepared by: Giles Elliott, Manchester Mind Advice Team Manager  
For further information contact: [giles.elliott@manchestermind.org](mailto:giles.elliott@manchestermind.org)

Manchester Mind run twice weekly drop-ins:  
Monday 1pm – 4pm @Zion Community Resource Centre  
Thursday 10am – 1pm @Zion Community Resource Centre

Complex cases will be referred to the Advice Team for appointments  
Home visits can be requested if a person is unable to attend an appointment but there may be a longer waiting time.

Manchester Mind is an independent local mental health charity which delivers advice, information and support to thousands of young people and adults every year.

Our vision is of a city that promotes good mental health and that treats people with mental health issues positively, fairly and with respect.

telephone 0161 769 5732

email [info@manchestermind.org](mailto:info@manchestermind.org)

twitter [@manchestermind](https://twitter.com/manchestermind)

website [www.manchestermind.org](http://www.manchestermind.org)

Registered Charity Number: 1102058 | Registered Company Number: 4738057