**Universal Credit – Tactical tips & problem areas**

**During the digital claiming process:**

**1.** It is necessary to have EITHER an email address or mobile number. However if your client does not have a mobile they should enter any random 11 digits and select for all notifications to be made via email.

**2.** Health section, if your client is already in receipt of CESA (whether in the assessment phase, LCW or LCWRA) tick the “I have a fit note” box! They don’t need to go out and get one – assuming they are in WRAG or SG – they merely need to take an ESA award letter to their IDV interview.

**3.** During the digital claim your client will be given the option of verifying their identity using the “gov.uk/verify” site. Do not use this! At present there are problems with the site providing the verification code in a timely manner (when the code is issued it is valid for only 20 minutes) needless to say if the code comes through at midnight then it will have ‘timed-out’ before your client has a chance to use it and they will have to start the process again – delaying the completion of the UC claim.

**4.** At the end of the claim your client will be required to confirm that they accept the claimant commitment, at present it appears that the claimant commitment shown is “all work requirements” regardless of the information the claimant has entered into the claim screen. Your client should agree to enable the claim to be progressed and then this can/will be amended at their IDV interview.

**After the claim has been made – problem areas:**

**1.** Failing to book/attend the IDV interview leads to the claim being *cancelled* there is not right of appeal and a new UC claim will not be backdated merely for this reason so client should be encouraged to attend and if they meet the DWP definition of vulnerable you may wish to consider a referral to the DWP home visiting team – the visiting officer will do the IDV in the clients home.

**2.** The biggest stumbling block appears to be the first payment of UC. This seems to be where many clients are ‘missing’ an element of UC to which they are entitled, for example:

- LCW element,

- LCWWRA element,

- HCC deducted from housing costs despite a client being exempt,

- Under-occupancy charge or LHA restriction despite the client being exempt.

In the above scenario looking at the client’s payment screen in the UC journal should enable you to identify what is missing and then a clear request can be made in the journal for it to be remedied.

Our experience suggests if this is nipped in the bud in the first payment then it tends to be resolved for every month moving forward – we have however seen client’s with month after month of errors because it is difficult to amend the journal/entitlement if another assessment period has ended before it is picked up.

**3.** Major problems with Habitual Residence Test decisions. We have seen a huge surge in clients whose entitlement has been refused based on their right to reside.

In UC if the clients only right to reside is as a jobseeker there is no UC entitlement at all (contribution-based JSA is a possibility for those with the appropriate NI contributions).

We have seen clients with indefinite leave to remain – which gives full entitlement to ALL benefits - refused because the work coaches who verify the claim at the IDV interview did not know what evidence was relevant (the client had in fact taken her passport with the ILR stamp clearly visible).

We have seen multiple cases where clients have retained their worker or self-employed status being treated as jobseekers only. Likewise derivative rights are overlooked often or spouses not being given the same rights as their husband/wife.

The number of clients we have seen with HRT (right to reside) issues has risen ten-fold since we went to UC full service.

**4.** UC claim closure – when a UC claim is closed for whatever disallowance reason the online journal is “locked down”. This means clients can log in and see the journal but they cannot add a note for the case managers (decision makers) e.g. requesting a mandatory reconsideration.

We have been sending written MR requests to the DWP – very helpful digital system!!!

**5.** Advance payments – many clients do not realise that their advance payment is usually 50% of what they will usually receive each month (including rent) and so will spend the advance payment on general household expenditure and forget to contribute towards their rent leading to rent arrears.

When their UC is up and running the advance payment is recovered from the ongoing monthly award meaning that clients have to try to pay off their rent arrears at the same time as paying additional rent (towards the arrears) often leading to months of financial difficulty.

**6.** Hardship payments following sanctions – a hardship payment has to be applied for each month and the client has to demonstrate that they have cut out all “non-essential” expenditure. For UC purposes this includes mobile phones, broadband etc (ironically the very things clients need in order to access and maintain their claim), however these items are usually under contract and a failure to pay them will immediately cause the full amount of the contract to be due = debt. This, plus the fact that clients have to demonstrate hardship each assessment period, and that hardship payments are loans that have to be repaid has put many client’s off claiming them.

Our applications for foodbank vouchers and emergency gas/electric help have gone through the roof.

Don’t forget that the client also has to meet their claimant commitments during the period of the sanction without the financial resources to do so!

**7.** Implicit consent – the current DWP position is that implicit consent cannot be used by any person assisting the client *except* their MP.

This means that advisers will either need to:

- telephone the UC helpline whilst the client is present (be prepared for a very long wait time), or

- set up a three-way telephone conversation between client, adviser and UC, or

- ask the client to state in their journal that you (full name), of (full address) will be calling to discuss (insert every possible thing you might want to discuss) and that they give their explicit consent for the DWP to talk discuss this.

We can say from experience however that none of the above will assist you much and all options will delay the process of actually helping the client to remedy whatever the issue is (the previous ways of working re; implicit consent, call backs, escalation to a vulnerable customer person are gone and sorely missed).

Possible solution - You may wish to highlight UC, the way it works and the types of issues to your MP and ask them how they would prefer client’s be referred to them (given that they are the only people who can use implicit consent)? This may encourage your MP to lobby for a change in the current consent guidance!

**What works well?**

**1.** For the clients that can remember their UC journal log-in details it is very helpful for advisers to see what has happened with the claim (what error, missing element etc) as we can immediately start to advise and seek a remedy. The fact that we can type into the journal (with our clients consent) so that the DWP are made aware of issues is very useful e.g.

MANDATORY RECONSIDERATION – I wish for you to reconsider the decision/calculation of my last UC entitlement/payment because I believe a LCWWRA element should have been included because I am in receipt of CESA in the support group.

Much quicker than a letter, guaranteed to ‘arrive’ and historically saved for all eternity!

**2.** Shaping UC moving forward – because UC full service is still in a “test and learn” phase you are able to provide case studies to your DWP Partnership managers to demonstrate where things have gone wrong and make suggestions about how the digital claim (or other aspects) could be improved upon.

Several of our clients have even done their own case studies of the claiming experience and we have shared these with the Partnership managers (with client consent).

**3.** Who should be doing what!

It is beneficial to know who has the contract for providing digital support and personal budgeting support in your area, what support they will provide, when they are open, where and how to access them. This could be your local authority, local advice agency, JCP or other third party provider.

In our area the local authority has the contract and we have agreed very clear principles of where their role starts/stops and where our role comes in. For example the council provides digital support for clients to make their initial claim to UC, ensure they have an IDV interview booked and provide advice and assistance (if needed) to manage a monthly budget. Once the claim has been made any advice needed about entitlement decisions, calculations, challenging decisions, supersessions etc fall to us at Citizens Advice.

For clients who need significant additional support (vulnerable clients) which exceeds that which the local authority can provide we engage the DWP visiting officer (via referral) and make the local JCP office aware using our vulnerable person policy scheme.