

Complex needs overview

Introduction

A claimant can be considered to have complex needs if their current circumstances present particular challenges in:

- accessing Universal Credit
- using the service
- moving towards work and financial independence

When a claimant with complex needs contacts DWP, their customer journey must be comparable in quality and outcome to those whose needs are not complex.

While working with the claimant, it may become clear that they need additional support. It is important to ask them and record what additional support they need to make sure it's available every time the claimant needs it.

This will provide them with equal access to products and services and enable them to follow the standard claimant journey, if appropriate.

Some claimants may be unwilling to tell us they are experiencing difficult life events or personal circumstances. There may be signs, behaviours and language they use that suggest they may have complex needs.

Support may be put in place on a one-off basis, for a short, medium or long period of time, or for recurring periods, depending upon the claimant's needs.

What are complex needs in Universal Credit?

Universal Credit claimants may need additional or different support if it is likely they will have difficulty:

- accessing Universal Credit
- proving eligibility for Universal Credit
- fulfilling Labour Market requirements
- maintaining their Universal Credit account
- managing their money
- opening a bank account

The claimant may experience difficulties with:

- understanding information
- interpreting situations
- making decisions
- giving consent
- communicating information or their views
- requesting specialist or additional help and support

These are examples, this list is not exhaustive.

Claimants with complex needs must be able to access Recoverable Hardship Payments, if required. This provides financial protection for claimants whose benefit is reduced by a sanction or a Fraud Loss of Benefit penalty. They must also be offered Universal Support, if required.

People from abroad may also have complex needs. See Refugees and asylum seekers.

The following are examples of life events, personal circumstances, health issues or disabilities that could affect the claimant's ability to access and use Universal Credit services.

Some claimants may not need additional support even though they are experiencing some or all of the examples given below:

- adoption - children
- age - older person
- age - older person - financial abuse (pensions)
- age – young person aged 16 or 17
- bereavement, death - recently bereaved
- autism
- blind or partially sighted
- have caring responsibilities - carers
- children - childcare
- child/children in considerable distress
- children who leave care, care leavers
- crime – victim of crime
- victims of modern slavery or human trafficking
- cultural barriers
- language barriers – English not their first language
- deaf or hearing impaired - Using the Next Generation Text (NGT) service deskaid
- debt or indebted
- divorce or termination of a civil partnership
- domestic violence or abuse
- drug and alcohol dependency
- gender recognition/transgender
- homelessness - a person without accommodation, in temporary accommodation, frequent change of address
- Internet use is restricted for example, due to criminal conviction
- just left hospital
- leaving the Armed Forces, Ex-armed forces personnel and their spouses/partners
- learning disabilities
- MAPPA individuals (Multi Agency Public Protection Arrangements)
- mental health conditions - Reasonable Adjustments information
- memory loss caused by medication
- offender/ex offender/ prisoners/detainees
- physical disabilities
- race - immigration status/refugee/asylum seeker/people arriving from abroad
- reading and writing difficulties
- redundancy
- retirement
- rural isolation
- suicide and/or Self Harm Declaration or if there is a risk to themselves or others
- supported by Troubled Families Programme

These are examples, this list is not exhaustive

Young people aged 16 and 17 will not usually be able to get Universal Credit in their own right but there are some exceptions.

Young people 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 full details about exceptions to 16-17 year olds claiming Universal Credit, and young people who are not in employment, education or training. See the Under 18s.

For disabled claimants DWP is legally required under the Equality Act 2010 to provide reasonable adjustments, for example - Next Generation Text (NGT), email, providing information in braille or audio CD format. It is vital interaction with the claimant is carried out to determine what tailored support or reasonable adjustments they require. This is to ensure equal access to products and services.

Signs, behaviours and language

Claimants may talk about a life event (for example, the death of a relative) or in a conversation suggests they may have complex personal circumstances (for example, they have no ID which may indicate they are homeless, have left prison or may have fled domestic

violence or abuse). There may be a combination of factors which mean claimants need additional support to access benefits and use Universal Credit services.

When communicating with the claimant, the following could indicate that an individual requires additional support.

Assess whether they are:

- in distress
- not understanding what is being said
- giving brief or one word responses
- upset
- frustrated
- giving inappropriate responses which do not answer the question asked
- continuously avoiding eye contact
- having difficulty processing or remembering what has been said
- holding a parallel conversation with someone else who may be their advocate or appointee which suggests face to face contact might be preferable
- demonstrating Unacceptable Customer Behaviour

Difficulties or concerns dealing with written communications, numbers or language

A claimant may display behaviour that indicates they have reading and/or writing difficulties or difficulties dealing with numbers or language. This could include being unable to:

- or reluctant to complete or read paperwork
- navigate telephony or online services
- manage money or budget as they do not have sufficient numerical skills or state they are in debt
- understand verbal communications well enough to engage with DWP staff

Universal Credit staff may also notice:

- errors on completed online application forms or paper forms
- that the individual is unable to spell out words if requested during telephone calls
- that English is not the claimant's first language

Not all claimants who have difficulties or concerns dealing with written communications, numbers or language will need support to access Universal Credit services. It is therefore vital that staff interact with the individual claimant to determine if they need support and what their additional requirements are.

For information and assistance in communicating with claimants whose first or preferred language is not English, refer to the [Interpreter and Translation Services](#) or [Welsh language line](#).