



## Universal Credit – Stakeholder Information Guide

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**UC** Universal  
Credit

Opening up work\_

## Universal Credit – What is it all about

Universal Credit is the biggest change to the welfare state in 60 years combining 6 benefits into 1:



It is an in and out of work benefit focusing on earnings rather than hours.

This means that the previous 16 hour cliff edge no longer applies.

As a claimant earns more money, their Universal Credit reduces. This is called a taper rate and is currently set at 63%. This means for every £1 earned, Universal Credit is reduced by 63p.

Claimants with a child or limited capability for work may have a work allowance – an amount they can earn before the taper begins.

## For more information

Visit <https://www.gov.uk/universal-credit> and search for the following terms:

‘Universal Credit Work Allowances’ and ‘How Your Earnings Affect What You Get’

There is also a campaign site with more information: <https://www.understandinguniversalcredit.gov.uk>

## Searching for specific information

GOV.UK is where you can find all the latest information on Universal Credit. You can find out where all the information is by going to [www.gov.uk](http://www.gov.uk) and clicking on benefits and then Universal Credit.

You are likely to require the detailed guidance section if you are dealing with an uncommon issue.

[Home](#) > [Benefits](#)

### Benefits

Births, deaths, and care

Business and s

Childcare and

Citizenship and UK

Crime, justice

Disabled peop

Driving and tra

Education and

Employing pec

Environment a countryside

Housing and lo

Money and tax

Passports, tra

Passports, tra

## Benefits

### How benefits work

Benefit calculators, how payments work, changes of circumstance, benefit fraud and appeals

### Universal Credit

Applying, signing into your account, and help with housing, disability, health conditions and unemployment

### Tax credits

Getting Working Tax Credit and Child Tax Credit, managing your tax credits and when tax credits stop

### Jobseeker's Allowance and low income benefits

Getting JSA, Income Support, Budgeting Loans and other help if you're on a low income

### Carers and disability benefits

Help for disabilities including Personal Independence Payment, Carer's Allowance, and Employment and Support Allowance

## Universal Credit

### Overview

[Universal Credit](#)

[Housing costs and Universal Credit](#)

[Health conditions, disability and Universal Credit](#)

[Self-employment and Universal Credit](#)

### Make an application

[How to claim Universal Credit: step by step](#)

[Apply for Universal Credit](#)

[Benefits calculators](#)

### After you've applied

[Sign in to your Universal Credit account](#)

[How to claim 'new style' Jobseeker's Allowance \(JSA\): step by step](#)

[How to claim 'new style' Employment and Support Allowance \(ESA\): step by step](#)

## Detailed guidance

[Universal Credit](#)

## GOV.UK links to more detailed guidance for specific areas

- [Advances](#)
- [Armed Forces and their families](#)
- [Benefit calculators](#)
- [Benefit Cap](#)
- [Childcare and Universal Credit](#)
- [Couples on Universal Credit](#)
- [Debt and deductions that can be taken from Universal Credit guide](#)
- [Free school meals entitlement](#) (See sections 6 and 7)
- [Group Partnership Managers Page](#)
- [Help with childcare costs](#)
- [Housing Benefit Bulletins for Local Authorities](#)
- [Housing queries routeway \(PDF\)](#)
- [Housing costs](#)
- [Health conditions, disabilities and Universal Credit](#)
- [Health and disabilities guide for Universal Credit](#)
- [Homeless Guide](#)
- [New Style ESA](#)
- [New Style JSA](#)
- [Payment cycles on Universal Credit / How your earnings affect your payment](#)
- [Prison Leavers](#)
- [Self Employment and Universal Credit](#)
- [Students and Universal Credit](#)
- [Support for families with more than two children and Universal Credit](#)
- [Universal Credit and You](#) (which is also included for claimants on their account).

Most of these guides are also stored on the [Universal Credit Toolkit for Partner Organisations](#). This is currently being redesigned to provide better navigation and detail for when DWP begins moving claimants from other benefits onto Universal Credit.

You can also find a full A-Z list of guides on [Universal Credit Browse](#).

More information is also available on [Understanding Universal Credit](#).

[Touchbase](#) is the DWP wide news and article collection.

# Universal Credit – Staying up to date with the latest changes

[Home](#) > [Benefits](#) > [Universal Credit](#)

Email alert subscription

## Universal Credit

You'll get an email each time content is published or updated in this topic.

Create subscription

### Get emails when pages are added or updated

How often do you want to get updates?

- As soon as they happen
- Once a day
- Once a week

Next

Universal Credit is constantly changing, evolving and improving. To stay up to date you can have alerts emailed to you from GOV.UK for anything that contains the words 'Universal Credit'. Follow the steps below. The best page to do this from is the [GOV.UK Browse page](#) under Universal Credit so you are notified when any guide is updated.

### Enter your email address

You're subscribing to get email notifications about: **'Benefits: Universal Credit'**.

You'll get an email every time a page is added or changed.

What's your email address?

ENTER EMAIL HERE

Subscribe

We won't share your email address with anyone. Read our [privacy policy](#) (opens in a new tab).

## Universal Credit and its online service

- The online service is constantly improved – with new updates usually fortnightly.
- All correspondence is contained within the online account using a journal to discuss details.
- Claimants are expected to keep their account updated and complete tasks called to dos.
- Each month a claimant will receive a detailed statement giving a breakdown of their entitlement.
- Partners join accounts together using a linking code and must both agree any account changes.

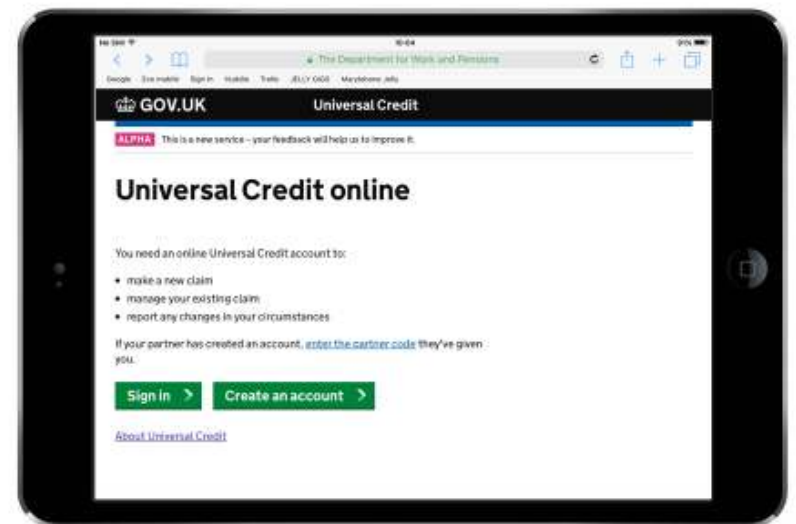


Walkthrough videos are available on YouTube.

<http://www.youtube.com/UniversalCreditinAction>

The walkthroughs show:

- How to claim
- ID verification
- Using the journal
- Resetting a password
- Reading the statement
- and much more.



## Support is in place for vulnerable claimants

If someone cannot use the online service they can:

- Use telephony routes
- Receive support using computers in the jobcentre
- Receive a home visit
- Use an agent by proxy approach to maintain their claim.

There is also the free Help to Claim service ran by Citizens Advice and Citizens Advice Scotland. This support is available until a claimant receives their first correct payment.

A Universal Credit advance is available after DWP has established a claimants identity. A walkthrough of how this works is available on the [Universal Credit in Action](#) YouTube channel.

Budgeting and financial advice is available from local services as well as Money Advice Service.

The service is accessible via programmes such as DRAGON, ZoomText and JAWS. The service is also designed for a reading age of 9 to aid claimants with reading difficulties.

## Explicit Consent

Occasionally a claimant may need support to be able to resolve an issue or understand information. For someone to do this on a claimants behalf they will need to have explicit consent to do so.

A claimant can do this by telephone, face to face or via a message in their journal.

Explicit consent is only effective when:

- Consent is given for their personal information to be disclosed
- What information can be disclosed (e.g. to protect the privacy of the claimant where required).
- Why the information is needed to be disclosed (e.g. to solve an issue).
- The name of the third party representative and/or organisation who they want to handle the issue on their behalf.

Only then will DWP be able to transact with a third party to solve an issue.

Explicit consent only lasts until that specific issue is resolved or until the end of that assessment period – whichever occurs first. If the issue is not resolved, explicit consent must be given again.



## Getting your Local Partnership Contact

### Escalation Route

- With the claimant and their Universal Credit Account
- Via the customer service manager in each Jobcentre (From your Local Partnership Manager)
- Unresolved cases through Local Partnership Manager

### Regional Partnership Manager

- <https://www.gov.uk/government/publications/dwp-partnerships/national-partnership-teams>

# The Jobcentre Plus Escalation Route

## Claimant Escalation Routeway

<b>Working Age Benefits</b> (e.g. JSA, ESA, Income Support)	<ul style="list-style-type: none"> <li>Call Benefit Enquiry Line on <b>0800 169 0310</b></li> </ul>
<b>Universal Credit</b> (Digital UC)	<ul style="list-style-type: none"> <li>Digitally – via Journal Facility in UC Digital System</li> <li>Call the UCFS Service Centre on <b>0800 328 5644</b></li> </ul>

**Sources of information** on UC for customers & partner organisations (links enabled when viewed in slideshow mode):

- [www.understandinguniversalcredit.gov.uk](http://www.understandinguniversalcredit.gov.uk) & [Universal Credit partner toolkit](#) - useful guides to UC for claimants and partners
- [www.youtube.com/universalcreditinaction](http://www.youtube.com/universalcreditinaction) - useful range of videos on UC full service

## Partner Organisation Escalation Routeway

- Please note – this escalation Routeway is used to support Partner Organisations/Providers – **please do not issue this to claimants** as they will only be directed into the Routeway above.
- For UCFS we need **Explicit Consent** from the claimant to talk to a provider/partner organisation. The claimant can provide this via the Journal in their Digital Account or verbally to the Service Centre. They need to include the point of contact & name of organisation they give permission for us to speak to and details of the issue. For more information on disclosure follow this link [Universal Credit consent and disclosure of information](#)

<b>General Queries &amp; Questions</b>	For generic queries that may affect multiple claimants <i>e.g. Does somebody need to claim UCFS if they move into this area?</i>	<ul style="list-style-type: none"> <li>Contact Local Partnership Manager</li> </ul>
<b>Individual Claimant queries or escalation</b>	<i>e.g. We are supporting Joe Bloggs who has not received his UC housing payments and is under threat of eviction, can you look into this so housing costs can be paid asap ?</i>	<ul style="list-style-type: none"> <li>Contact the local Work Coach Team Leader for the relevant claimants office and benefit.</li> </ul>
<b>Complaints</b>	If a claimant has a complaint about DWP they can complain by phone, in person, or in writing	<ul style="list-style-type: none"> <li><a href="#">How to complain</a></li> </ul>

## Useful Links for Landlords

- UC Guidance - <https://www.gov.uk/government/publications/universal-credit-and-rented-housing-2/universal-credit-and-rented-housing-guide-for-landlords>
- Third Party Guidance - <https://www.gov.uk/government/publications/how-the-deductions-from-benefit-scheme-works-a-handbook-for-creditors>
- Landlord Newsletters – <https://www.gov.uk/government/publications/universal-credit-landlord-engagement-newsletters>
- Top Tips for Landlords - <https://www.gov.uk/government/publications/universal-credit-top-tips-for-landlords/universal-credit-top-tips-for-landlords>
- Landlord Portal & Trusted Landlord - <https://www.gov.uk/government/publications/universal-credit-landlord-portal-and-trusted-partner-scheme-for-social-landlords/landlord-portal-and-trusted-partner-scheme-for-social-landlords>
- Housing Queries - <https://www.gov.uk/government/publications/universal-credit-housing-queries-routeway/universal-credit-housing-queries-routeway>
- Covid – 19 & Benefits - <https://www.understandinguniversalcredit.gov.uk/employment-and-benefits-support/>