

Claimant commitment

The conditions for claiming Universal Credit are set out in a "claimant commitment" that you will have to accept at the beginning of your claim. If you are part of a couple, you will each have a separate claimant commitment that may be different from each other's. The following guide is to help you negotiate which group you will be placed in. Tick any boxes that apply to you or use the prompts at the end to make notes.

Group 1. No work related requirements

- People who have a limited capability for work related activity because of health or disability (the equivalent in Universal Credit of the support group for ESA)
- Lone parents with a child under one
- The lead carer of a child in couple with a child under one (the other member of the couple will be placed into their own group)
- Adopters who have had a child placed with them within the last 12 months (you can ask that the 12 months begin up to 14 days before the placement)
- Foster carers responsible for a child aged under one
- Carers with regular and substantial caring responsibilities, ie 35 hours or more a week, for a severely disabled person
- Those who are earning above their individual earnings threshold. If you are self-employed and have the minimum income floor imposed you will be treated as meeting your individual earnings threshold.

Group 2. Work-focused interview only requirement

- Lone parents whose youngest child is aged 1
- The lead carer in a couple whose youngest child is aged 1. The other member of the couple will be placed in to their own group.
- Foster carer responsible for a child aged 1 (or over 1 in some cases if the child has care needs)
- Foster carer who has been in this group within the last 8 weeks, is not currently caring for a child but intends to again
- Became a friend or family carer within the last 12 months

Group 3. Work preparation requirement

- Those who because of health or disability have a limited capacity for work, ie the equivalent of the work related group for ESA
- Lone parents whose youngest child is aged 2
- The lead carer in a couple whose youngest child is aged 2. The other member of the couple will be placed in to their own group.

Group 4. All work-related requirements

Anyone not mentioned above is included in this group. This group will be subject to a work search requirement and work availability requirement, as they would under Jobseeker's Allowance.

If you have a child aged under 13, you should talk to your personal adviser about what activities are realistic for you. You can ask for reasonable adjustments including to your expected number of work hours, for example, limiting the hours you are available to work so you can drop off and pick your child up from childcare or school. The expectation is that 25 hours should be appropriate if you have children of compulsory school age and 16 hours should be appropriate if you have children below compulsory school age, though this can vary depending upon your caring responsibilities. If you have an older child adjustments may still be approved.

Individual limitations: Even if you do not meet the criteria for an ESA award, you may have limitations which should be mentioned in your Claimant Commitment. You have the opportunity to negotiate with your work coach how many hours you can spend looking for work each week, taking into account child care & other care commitments, disabilities, health issues and if you're a vulnerable person. List your limitations and explain why each one limits your time for job searching and for work.

My care commitments: _____

My disabilities and health issues: _____

My vulnerabilities:

Insecure Housing?

Debts?

Lack of literacy skills?

Lack of computer skills and access?

Other _____

Hours per week I can reasonably spend on job search:



Making a Universal Credit (UC) Claim

1. Before you start

All claims for Universal Credit are made online and need to be completed in one session, which can take over an hour, at this site: www.gov.uk/universalcredit

To prepare for making the online claim you will need the following or your claim won't be accepted:

- ◆ your email address (an email address is essential for a UC claim)
- ◆ your postcode
- ◆ your National Insurance number
- ◆ details of bank, building society or post office account
- ◆ details of your rent agreement (if you have one)
- ◆ details of your savings or other capital (if you have any)
- ◆ details of any other income (if you receive any, such as an insurance policy)
- ◆ details of any other benefits you receive
- ◆ details of any children, including Child Benefit numbers

2. Your online claim

Once you've submitted the online claim it can't be corrected so make sure all the information provided is correct.

At the start of your online claim you'll be expected to go through a security process to ensure your personal information is safe, including an 'identity verification' process in which you're asked to choose an external provider who will then email you an activation code for you to continue with the claim.

If you can't supply all the ID documents needed for the online identify verification, don't worry—you can take them to the Job Centre for your first interview.

3. After claiming online

Depending on what contact details you gave – phone call, text or email – you will be contacted within 7 days to attend a Claimant Commitment interview at the Jobcentre.

If you gave phone contact, they will call you once and if you miss this they could end your claim, so either keep your phone on 8am – 6pm, or, if possible, choose email or text contact. **If you fail to respond to the request to arrange an interview at the Jobcentre within 7 days of starting your claim it will be ended.**

If you can't make the arranged Claimant Commitment interview due to an emergency you must let them know immediately. You can email brighton.universalcreditteam@dwp.gsi.gov.uk or call the UC helpline on 0800 328 5644 or textphone 0800 328 1344. If you email, they will call you back within 2 hours to rearrange the appointment. Include your name, NI number and phone number in your message, and the reason why you can't attend.

Call the helpline number if you want to report any change of circumstances – such as entering work, being signed off as sick or changing address – between submitting your online claim and attending your Claimant Commitment interview.

Help available at BUCFP

- ◆ Drop-in access to computers to make a claim and check your online journal, update your CV, look for work or anything else online.
- ◆ Cheap, nutritious lunch, 1pm Tuesday to Friday
- ◆ Volunteers to help you make a new claim. Wednesday, Thursday, Friday afternoons and Friday mornings—make an appointment in the office.
- ◆ Playroom—free childcare for centre users, 10am—1pm, Tuesday to Friday
- ◆ Welfare rights advice. Drop in 10am—1pm & 2pm—4pm Tuesday to Thursday, 2pm—4pm Friday. Appointments for longer forms—call 01273 676171.

4. Claimant Commitment Interview

This is the most important stage of your claim, and consists of 4 steps:

- ◆ confirming your identity
- ◆ an explanation of how Universal Credit works
- ◆ to decide your Claimant Commitment category & the steps you need to take
- ◆ an opportunity to claim an Advance Payment

Confirming Your Identity

You'll need to bring the following documents to your Claimant Commitment interview:

- ◆ photographic proof of identity, such as passport / driving licence / EEA identity card / resident's permit. Without this they will ask security questions combined with other evidence, and these can include 2 of the following: birth certificate / Council Tax bill / NHS card / bank or building society statement / debit card / expired passport or driving licence / local authority rent card / marriage or civil partnership certificate / tenancy agreement
- ◆ proof of address, such as letter from bank, utility company, Council Tax, other benefit
- ◆ National Insurance number, found on payslip, HMRC letter, benefit letter
- ◆ details of the account you want to be paid into, on bank statement or card
- ◆ proof of benefits received, on award letter or bank statement
- ◆ proof of rent & address of landlord, on Tenancy Agreement or landlord letter
- ◆ proof of any savings, on bank statement
- ◆ proof of any other income, such as pension or insurance award

- ◆ details of any earnings, on recent payslips, or P45 if you've left work
- ◆ proof of childcare costs, on invoice or receipt
- ◆ birth certificates & Child Benefit numbers of children, on award letter

If you're not able to provide the required evidence you'll need to send this in as quickly as possible as your claim will not proceed without this.

Once your identity has been confirmed, you'll be given a PSN (Personal Security Number) card, which you'll need for every time you log into your Universal Credit account, so **it's very important to keep this safe.**

The Claimant Commitment

This is the most important part of the interview as it determines what group you're put in and the level of commitment expected from you, taking into account your personal circumstances, qualifications, vulnerabilities and disabilities. **It's very important to think and plan beforehand what group you think you should be put into as you'll be expected to give good reasons for this during the interview, especially if you believe that you're unfit for any work or only have a limited capability for work due to illness or disability, and have a medical certificate to prove this. You should also be clear with your work coach what type of work is suitable or unsuitable for you, bearing in mind your personal circumstances and qualifications.**

The agreement you reach with your work coach will determine what is expected of you and once signed it becomes binding, unless your circumstances change, such as illness, increased disability, birth of children. **If you're feeling vulnerable or need support, you have the right to take a friend or support worker to the interview.**

See the back page for more information to help you prepare for this part of the interview.

The four 'work-related activity' groups are:

- ◆ **'no work-related requirements'** where, due to personal circumstances such as vulnerability, disability or illness, you're not expected to look for work. You'll be required to attend a medical assessment after an initial

period that you have to pass in order to be put in this group, but if you were previously in the Support Group of Income-related ESA you should automatically be placed in this group.

- ◆ **'work-focused interview group'** where you're expected to go to interviews with your Jobcentre work coach for support with preparing for work in the future but not expected to enter work at present. You're expected to attend a medical assessment after an initial period that you have to pass in order to be put in this group, but if you were previously in the Work Related Activity Group of Income-related ESA you should automatically be placed in this group.

- ◆ **'work preparation group'** where you're expected to do activities to prepare for work, such as training, work experience, write a CV, and go to interviews with your work coach at the Jobcentre, and be ready to work at any time.
- ◆ **'all work-related requirements group'** where you have to do all you can to find work, work more hours or find higher wages, including looking & applying for jobs, attending interviews and be available for work straight away. You have the opportunity to negotiate with your work coach how many hours you can spend looking for work each week, taking into account child care & other care commitments, disabilities, health issues and if you're a vulnerable person.

First Payment and Requesting an Advance Payment

UC is paid monthly in arrears. Your first month and every consecutive month after this is known as your 'assessment period'. Once you've made a claim you'll be expected to wait around 5 weeks for payment and you'll probably need an Advance Payment to get you through this period. **It's strongly recommended that you request an Advance Payment at your initial interview with your work coach at the Jobcentre.**

You might need to prove you're in financial hardship and the maximum you can request is 100% of your estimated award. If you're moving to UC from existing benefits, such as JSA, ESA, Income Support, Housing Benefit or Tax Credits, you don't need to prove hardship in order to get an advance. You can only request one payment in the first month of your claim, and you cannot request an advance in the last 3 working days of your assessment period.

You're given a payment due date when your claim is processed and if you're not paid on this date you can claim 100% of your estimated payment (see contact number below), although this doesn't apply if your claim is being disputed.

The advance payment is a loan and will be deducted from your payments over a period of 12 months, although you can repay the whole amount at any time. You cannot request an advance while you are repaying a current one.

If you're refused an Advance Payment you have the right to have the decision looked at again, and it will help if you can argue your circumstances have changed or you have evidence that proves increased living costs. **If you forgot to request an advance at your interview or you would like to report that your circumstances have changed in order to qualify for one, call: 0800 328 5644 / textphone 0800 328 1344.**

Universal credit jargon: what these words mean

Assessment period: Your payment will be recalculated each month, taking into account any income you have received or changes that have happened during your most recent assessment period—the calendar month ending 7 days before your payment date.

Individual earnings threshold: If you are in the all work-related requirements group, you are expected to be making efforts to get your income up to the level of minimum wage for the number of hours set in your claimant commitment. This is your individual earnings threshold.

Minimum income floor: Self-employed people will be assumed to be earning their individual earnings threshold after running their business for one year. Their Universal Credit award will be reduced accordingly.

Work allowance: If you are working, your UC payment will be reduced by 63p for every £1 you earn in a month. If you have children or you're disabled, this calculation ignores the first £192 of your wages each month.

Conditionality: If you don't meet the requirements of your claimant commitment, you can be sanctioned.