

Personal Budgeting Support and Alternative Payment Arrangements

Guidance

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Introduction

Universal Credit prepares claimants for the world of work in which 75 per cent of employees are paid monthly. It also encourages claimants to take responsibility for their own financial affairs. To that end, Universal Credit is paid in a single monthly sum to households.

Households are expected to manage their own budgets, making housing costs a priority.

It is important that claimants are able to make the same sorts of decisions as those in work and develop the financial capability to do so. The purpose of this guidance is to provide high-level information. It sets out the Department's approach to provide Personal Budgeting Support (PBS) and Alternative Payment Arrangements (APA) where appropriate for Universal Credit claimants, considering a combination of financial and other challenging factors eg addiction, homelessness, learning difficulties etc.

What is Personal Budgeting Support?

Personal Budgeting Support is about helping claimants adapt to three key changes that Universal Credit brings:

1. a single household payment which is
2. paid monthly
3. with the Universal Credit housing element paid directly to the claimant - so the claimant will then be required to pay their rent to their landlord themselves

Personal Budgeting Support will support claimants who need help managing their money and paying their bills on time as they transition onto Universal Credit.

What are the elements of Personal Budgeting Support?

There are two elements to Personal Budgeting Support:

1. **Money advice** to help claimants cope with managing their money on a monthly basis and paying their bills on time
 - **Money advice** will be offered online, by phone, or face to face
 - Money advice will be delivered by external organisations with the relevant expertise to do this
2. **Alternative Payment Arrangements** for those claimants who cannot manage the single monthly payment and there is a risk of financial harm to the claimant and/or their family

How will money advice support Universal Credit claimants?

Money advice will be offered to all Universal Credit claimants when they make a new claim to Universal Credit during their Initial Work Focused Interview by their Jobcentre Plus work coach, or at the point of migration to Universal Credit.

Some claimants will need **money advice** for a short period of time, others for longer.

There will be different levels and types of **money advice** based on the claimants needs:

- some claimants will be signposted to online services, such as those offered by Citizens Advice, Money Advice Service or Money Saving Expert
- some will be offered single or multiple session(s) over the phone
- others will be offered more intensive face to face sessions with the potential for follow up call(s), if required

Money advice services will be tailored to the claimant's ability to handle each of the main Universal Credit financial changes:

- Monthly payments
- Single payment to the household
- Housing element paid directly to the claimant

The majority of claimants needing an Alternative Payment Arrangement will also be referred for **money advice**. This is with a view to them becoming more financially independent and ultimately moving back onto the standard monthly payment.

What is the money advice process?

The **money advice** process filters claimants to the most suitable service and channel in the most efficient way. This means that:

- claimants who have no need for money advice or who can self-serve (by using an online or phone service) are signposted quickly to the right place
- claimants needing money advice to help them manage their money will be referred to their local authority; who will determine the claimant's needs. This may involve referrals to third party organisations working alongside the local authority, for example Citizens Advice
- claimants who need an Alternative Payment Arrangement, either as well as or instead of money advice, are quickly identified and it is promptly put in place

What are Alternative Payment Arrangements?

The move to a single monthly household payment will be a significant change to the way most benefits are currently paid. The following Alternative Payment Arrangements will be available to help claimants who are identified as needing additional support:

- Paying the housing element of Universal Credit as a Managed Payment direct to the landlord
- More frequent than monthly payments
- A Split Payment of an award between partners

When can an Alternative Payment Arrangement be considered?

Alternative Payment Arrangements can be considered at any point during the Universal Credit claim. They may be identified at the outset by the Jobcentre Plus work coach during a Work Search Interview, alongside Personal Budgeting Support, or during the claim eg because the claimant is struggling with the single monthly payment

They can also be triggered by information received from the claimant, their representative, their caseworker or their landlord, advising of a build up of rent arrears. To safeguard the claimant's home, a landlord can notify Universal Credit of a build up of rent arrears and ask for the Universal Credit housing element to be paid direct to them where a rent arrears 'trigger' has been reached. The guidance at [Annex A](#) provides more details about these 'triggers'.

When should Alternative Payment Arrangements not be offered?

The Government is keen that Universal Credit reflects the world of work, where 75% of people receive their salary monthly. The majority of claimants will be paid a single monthly payment, which will encourage personal responsibility for finances and encourage claimants to budget their money on a monthly basis. This will enable them to make a smooth transition into monthly paid work.

Alternative Payment Arrangements should **only** be considered for those claimants who cannot manage the single monthly payment and as a result there is a risk of financial harm to the claimant and/or their family. The Universal Credit Agent will consider a number of factors and evidence provided to decide if an Alternative Payment Arrangement is appropriate.

What are the key elements to consider?

Alternative Payment Arrangements will be 'claimant centric,' in other words something that is discussed and considered **with** the claimant. Applications will be considered on a case by case basis.

A claimant can be considered for one or more Alternative Payment Arrangements based on individual circumstances and characteristics. The Universal Credit Agent acting on behalf of the Secretary of State makes the decision whether to award an Alternative Payment Arrangement taking account of numerous factors.

For example:

- Is the claimant managing to pay their bills on time, particularly their rent, and have they fallen into arrears in the past, or are they currently in arrears?
- Do they think they will be able to manage a monthly budget, taking account of their income and outgoings over a calendar month?
- If the claimant is part of a couple, are they used to managing their money together and do they think they will be able to manage the single Universal Credit payment to the household?

When Alternative Payment Arrangements are considered, the Tier 1 and Tier 2 factors set out at [Annex A](#) are used as an indicator to decide if these arrangements are appropriate to an individual.

All cases are assessed on an individual basis. Details from a third party ie the claimant's representative, their caseworker and/or their landlord can be used to inform a decision.

In what priority order will they be considered?

Alternative Payment Arrangements will be considered in the following order of priority:

1. Paying the Universal Credit housing element to the landlord will be the first priority where it is part of the Universal Credit award, in order to safeguard the claimant's home. The Managed Payment of the housing costs element to the landlord would always be deducted and paid first as the priority APA.
2. Secondly, and where appropriate, the Universal Credit Agent should consider if a More Frequent Payment is needed.
3. Thirdly, the Split Payment of an award between partners should only be considered in certain circumstances, for example:
 - financial abuse where one partner mismanages the Universal Credit payment
 - where domestic violence is an issue and the couple decide to remain together in the same household, but only one claim to Universal Credit is made

Note: see section [Split Payments](#) for more detail.

If the claimant meets the criteria for either (2) or (3) above, their landlord (if they have rental liability) will automatically be paid the Universal Credit housing element direct, with the remaining Universal Credit paid as appropriate.

In summary a claimant could therefore have any of the following combinations:

- Housing element paid direct to landlord only
- More Frequent Payments only (for non-householders)
- Split Payment only
- Housing element paid direct to landlord and More Frequent Payments
- Housing element paid direct to landlord and Split Payments
- More Frequent Payments and Split Payments (for non-householder couples where appropriate)
- Housing element paid direct to landlord, More Frequent Payments and Split Payments

The above aims to support those claimants over time in developing their budgeting capability and at the same time safeguarding their home.

1. Managed Payment of the Universal Credit housing element paid to landlords

We expect most Universal Credit claimants will receive the single monthly payment and take responsibility for paying their own household bills on time, including their rent. However, we recognise that some claimants will need extra support in managing this payment. In some cases a Managed Payment of the housing element to the landlord might be appropriate to help protect tenancies.

Who can request a Managed Payment of the Universal Credit housing element to the landlord?

The claimant, their representative or the landlord can make this request.

If the claimant is making the request, this can either be:

- during the Work Search Interview with their Jobcentre Plus work coach, or
- by phoning Universal Credit on 0345 600 0723*

If the landlord is making the request, this can either be:

- by phoning Universal Credit on 0345 600 0723* and requesting a rent arrears form, or
- by accessing and downloading the Rent Arrears form via GOV.UK – [Universal Credit: Rent Arrears Form](#)

Once completed, the Rent Arrears form should be returned to:

Universal Credit
Post Handling Site B
Wolverhampton
WV99 1AJ

When can a Managed Payment to a landlord be requested?

A Managed Payment to a landlord can be made when:

- a claimant is in arrears with their rent for an amount equal to, or more than, two months of their rent. A third party deduction to recover the rent arrears can also be requested at this point, or
- a claimant has continually underpaid their rent over a period of time, and they have accrued arrears of an amount equal to or more than one month's rent.

In the first instance Personal Budgeting Support will be considered, using the standard PBS referral process. A Managed Payment of the housing costs element to the landlord will be considered for those claimants who have longer term problems paying their rent.

What additional evidence is required to support the Managed Payment of the housing element application?

The claimant, their representative or landlord will be asked to provide additional information to support the request for the Managed Payment, and will include the following:

- Proof of rent arrears, which must show the current balance on the rent account, including the amount of rent outstanding and the amount of rent due for each payment period. A rent book, rent statement or letter from the landlord to the claimant on letter-headed paper are all acceptable as proof of rent arrears.
- A full breakdown of how the rent arrears have been calculated eg the period over which the arrears have accrued.
- The landlord's contact details – their name and address plus their bank/building society account number and sort code for the payment.

Once the Universal Credit Agent receives this information they will decide whether or not a Managed Payment is appropriate and inform both the landlord and claimant.

The Managed Payment to the landlord will be reviewed at a stage deemed appropriate by Universal Credit Agent, with a view to the tenant returning to the single monthly payment, having received additional Personal Budgeting Support where appropriate.

2. More Frequent Payments

Universal Credit is paid monthly. However, in instances where it is identified that a claimant is finding it difficult to budget monthly, they can have their Universal Credit divided over the month to be paid more frequently ie twice monthly or, exceptionally, four times a month.

These can only be paid at the end of their first assessment period and would, in the majority of circumstances, be half their Universal Credit award, with the remaining half paid 14/15 days later. In very exceptional cases they could be paid four times a month eg a quarter of their Universal Credit payment after the end of the first assessment period and the rest paid at 7/8 day intervals.

In cases where their Universal Credit includes the housing element, this would be accompanied by a Managed Payment to the landlord to safeguard their home and provide greater assistance for the claimant household.

3. Split Payments

In very exceptional circumstances payment of Universal Credit can be divided between two members of the household. This is known as a Split Payment. Split Payments are to prevent hardship to the claimant and their family and should only be considered in certain specific situations eg domestic violence or where financial abuse occurs and one partner mismanages the Universal Credit payment. Unlike appointee action, the claimant keeps full responsibility for their claim.

What is a Split Payment?

A Split Payment is when the household Universal Credit award (which would normally be paid into a nominated account) is divided between two claimants in the household.

With a Split Payment the claimant(s) keeps responsibility for their claim and any related activity (eg work programme activity).

A Split Payment can be paid to two separate members of the household, with the larger percentage allocated to the person with primary caring responsibilities ie the one with child care. This is to ensure the health and well-being of the majority of the household.

If a Split Payment is to be made, the decision maker must also consider a Managed Payment of the Universal Credit housing element to the landlord where there is a rental liability.

When are Split Payments considered?

Split Payments are normally considered to prevent hardship to the claimant and their family, for example if the Universal Credit claimant is not managing their financial affairs and not meeting their family's day to day needs. Split Payments should be considered when:

- the claimant notifies DWP of financial mismanagement and/or financial abuse
- the claimant notifies DWP that there are domestic violence issues
- the claimant cannot or will not budget for their own or their family's basic day to day needs

Can a claimant appeal against an Alternative Payment Arrangement?

The decision to award an APA is made by the Universal Credit Agent, normally a decision maker/work coach, or account developer acting on behalf of the Secretary of State. There is no right of appeal against the decision, however the decision can be reviewed by the same or another Universal Credit Agent if further information is provided.

When will Alternative Payment Arrangements be reviewed?

Alternative Payment Arrangements will be reviewed to take account of a claimant's changing circumstances and characteristics. The aim is to deliver **money advice** through the Personal Budgeting Support process to build the claimant's financial capability so that, in time, they can manage the Universal Credit single monthly payment.

The Universal Credit Agent will decide on the review period and each case will vary as claimants who are awarded an Alternative Payment Arrangement will have different characteristics, and therefore a one size fits all approach is not considered appropriate.

Discretion is used to decide on the best review period to be set using information provided by the claimant, their representative and/or landlord, to help inform the APA review period.

As a guide, we anticipate that reviews will be set for 3, 6, 9, 12, 15, 18 and 24 month periods.

If a claimant has more than one Alternative Payment Arrangement in place, the review period may be slightly longer than if they only had one. However, each case will need to be considered individually based on the claimant's circumstances and characteristics. For some claimants who are particularly vulnerable, eg those who have a long term mental health condition with no one to support them, it may be more appropriate to have a longer review period.

Key factors for reviewing Alternative Payment Arrangements

At the review, the Universal Credit Agent will decide if the claimant is now capable of managing the single monthly payment. They will consider the outcomes from the money advice offering and whether the claimant now feels financially capable to manage their Universal Credit without the need for an Alternative Payment Arrangement.

If the claimant has two or more Alternative Payment Arrangements, it may be appropriate to consider a gradual move to the single monthly payment eg managing on a monthly basis first, followed later by paying their rent.

This 'stepping stone' approach aims to help make the transition to the single monthly payment easier.

The claimant's Universal Credit records will be noted accordingly with the outcomes of the review even if it is decided that the APA should continue and a new review date set.

Some case study examples are attached at [Annex B](#).

*You can use the **0845** code to call any of our **0345** numbers. Check with your phone company which code is cheaper for you.

Annex A: Factors to consider for Alternative Payment Arrangements

Tier One factors – Highly likely/probable need for Alternative Payment Arrangements

- Drug/alcohol and/or other addiction problems eg gambling
- Learning difficulties including problems with literacy and/or numeracy
- Severe/multiple debt problems
- In temporary and/or supported accommodation
- Homeless
- Domestic violence/abuse
- Mental health condition
- Currently in rent arrears/threat of eviction/repossession
- Claimant is young: a 16/17 year old and/or a care leaver
- Families with multiple and complex needs

Tier Two factors – Less likely/possible need for Alternative Payment Arrangements

- Third party deductions in place (eg for fines, utility arrears, etc)
- Claimant is a refugee/asylum seeker
- History of rent arrears
- Previously homeless and/or in supported accommodation
- Other disability (eg physical disability, sensory impairment, etc)
- Claimant has just left prison
- Claimant has just left hospital
- Recently bereaved
- Language skills (eg English not spoken as the 'first language')
- Ex-Service personnel
- NEETs – Not in Education, Employment or Training

The following provides more detailed guidance around each of these factors.

Tier One factors – Highly likely/probable need for Alternative Payment Arrangements

Drug/alcohol and/or other addiction problems eg gambling

- Claimant declares/has declared on a previous claim a problem with substance abuse.
- Claimant considers themselves to be addicted/a regular user.
- Substance misuse includes problems with alcohol, any type of illegal drug or improper use of non-illegal substances eg glue.
- Feedback from third parties about the individual's addiction should also be taken into account eg support agency staff.

Learning difficulties including problems with literacy and/or numeracy

- Claimant has difficulty reading, writing and/or performing simple mathematical tasks.
- May be evidenced by low/no educational achievement.
- May also be linked to a medical condition (eg autism, Down's syndrome).

Severe/multiple debt problems

- Claimants are unable to meet credit commitments from available income, taking account of minimal necessary expenditure. This may include personal loans, mortgage repayments, utility arrears and other debts.
- Severe debt problems could be evidenced by multiple debts and/or non-payment of multiple debts over a period of two months or more, and possibly heavy use of the new localised welfare assistance schemes.
- The key factor is that the claimant has not made a repayment plan or is not sticking to the terms of a repayment plan, and is a very disorganised and chaotic money manager.

In temporary and/or supported accommodation

- This includes both temporary accommodation (such as B&Bs) and supported accommodation (eg homeless hostels, domestic violence refuges, specialist accommodation for disabled people).
- This could also include independent accommodation with housing related support (previously Supporting People) provision attached, such as floating support.
- Consider only if the claimant's status in this accommodation impedes their ability to manage their financial affairs effectively, as some types of accommodation will be short stay, but others will have longer tenancies of two years or more and many claimants will be able to manage the Universal Credit single monthly payment. The focus should be more around the type of 'support' provided rather than the accommodation type when considering if Alternative Payment Arrangements are appropriate.

Homeless

- As per the Housing Act 1996, a claimant is homeless if they have no accommodation that it is safe or reasonable for them to occupy, or if they are expected to have no access to accommodation within 28 days.
- In practice, this includes people who are rough sleeping, people who are sofa surfing with friends or relatives, people in hostels, people who are about to be evicted and people in unsafe and unsuitable accommodation such as squats.
- Should have been homeless for more than two weeks or not at the same address for no more than one month.
- But do consider that some claimants who are homeless may still be financially capable.

Domestic violence and abuse

- Claimants who are currently suffering domestic abuse, or have had domestic abuse inflicted on them.
- This includes any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, financial or emotional) between adults who are, or have been, intimate partners or family members, regardless of gender or sexuality. This can also include forced marriage and so-called 'honour crimes'.
- Abuse that forms a pattern of coercive and controlling behaviour eg controlling the other person by using a variety of financial means.

Mental health condition

- Claimant has a mental health condition (eg phobia, bi-polar disorder, severe depression) which impairs their ability to manage their own affairs effectively.
- Feedback from a third party about the symptoms that the individual has should be taken into account, including any evidence from legacy information held.

Currently in rent arrears/threat of eviction/repossession

- Claimant is currently in arrears with their rent for an amount equal to or more than two months of their rent.
- Claimant has continually underpaid their rent over a period of time, and they have accrued arrears of an amount equal to or more than one month's rent.
- Claimant has been evicted for rent arrears within the last 12 months.
- Claimant is subject to/threatened with eviction and/or repossession.

Claimant is young: a 16/17 year old and/or a care leaver

- 16/17 year olds – many will have limited or no financial capability and in order to claim Universal Credit will have to be in some form of hardship already (ie estranged from parents, have a child, be sick/disabled, etc).

- Care leavers – claimants who have recently been in local authority care and includes those over 17. Most claimants leave care at 18, but some leave as early as 16 or as late as 25.

Families with multiple and complex needs

- Claimant is part of a family that is part of the Troubled Families Programme.
- Other families with multiple and complex needs could include a combination of persistent offending behaviour, persistent anti-social behaviour, mental health issues, drugs and alcohol issues, domestic violence, safeguarding issues and debt.
- Feedback from third parties, eg family intervention case worker, about the complex and overlapping nature of problems in the claimant's family should be taken into account.

Tier Two factors – Less likely/possible need for Alternative Payment Arrangements

Third party deductions in place (eg for fines, utility arrears)

- Claimant is currently making payments from benefit to repay utility arrears (eg gas, water, electricity).
- Or will be considered for rent arrears deductions as they are more than two months in arrears with their rent.

Claimant is a refugee/asylum seeker

- This definition applies to those claimants who have been granted refugee status, with indefinite leave to remain and with recourse to public funds within the last 12 months.
- Claimant is an asylum seeker who is eligible to claim DWP benefits while their application is being processed.
- Their status impedes their ability to manage their own financial affairs effectively.

History of rent arrears

- Claimant is not in arrears but may have been within the last 12 months and was subject to/threatened with eviction and/or repossession.
- Consider the fact that the claimant may now be financially capable and able to manage their own financial affairs effectively.

Previously homeless and/or in supported accommodation

- Claimant was homeless (as per definition above) within the last 12 months but is now in suitable accommodation.
- Claimant has moved from supported housing into independent accommodation within the last 12 months.
- Consider the fact that the claimant may now be financially capable and able to manage their own financial affairs effectively.

Other disability (eg physical disability, sensory impairment)

- Claimant has a disability/impairment not covered by the 'mental health condition' section that impairs their ability to manage their own financial affairs effectively.

Claimant has just left prison

- Claimant has left prison within three months of making their claim to Universal Credit.
- Consider only if their status impedes their ability to manage their Universal Credit financial affairs effectively – budgeting support may be the answer rather than an Alternative Payment Arrangement.

Claimant has just left hospital

- Claimant has just left hospital within three months of making claim to Universal Credit.
- Consider only if their status impedes their ability to manage their Universal Credit financial affairs effectively – budgeting support may be the answer rather than an Alternative Payment Arrangement.

Recently bereaved

- Claimant has suffered the loss of a close family member (as described in social fund guidance) within the last three months.
- Consider only if their status impedes their ability to manage their Universal Credit financial affairs effectively – budgeting support may be the answer rather than an Alternative Payment Arrangement.

Language skills (eg English not spoken as the 'first language')

- Claimant does not speak/understand English or does not speak/understand English as their first language.
- Consider only if their status impedes their ability to manage their Universal Credit financial affairs effectively – budgeting support may be the answer rather than an Alternative Payment Arrangement.

Ex- Service personnel

- Claimant was a member of HM Forces and was discharged within the last 18 months. This does not include civilian posts with HM Forces or any reserve organisations eg Territorial Army.
- Consider only if their status impedes their ability to manage their Universal Credit financial affairs effectively – budgeting support may be the answer rather than an Alternative Payment Arrangement.

NEETs

- Claimant is aged 18-24 and not in education, employment or training.
- Consider only if their status impedes their ability to manage their Universal Credit financial affairs effectively – budgeting support may be the answer rather than an Alternative Payment Arrangement.

Annex B: Case study examples

The following case study examples are an indication of how several of the above factors can come into play when considering Alternative Payment Arrangements.

Example 1

Lucy is 26 years old and makes a claim to Universal Credit and following a 'Personal Budgeting Support' conversation with her work coach, it comes to light that she has a drug addiction problem plus a history of debt. She is currently a regular user of cannabis and is not receiving treatment (she says her local support service can only treat class A users at present), she wants treatment and says without it she cannot stop 'using'.

She is therefore considered for Alternative Payment Arrangements as risks spending a large proportion of her Universal Credit income on drugs. A decision is made to pay her rent direct to her landlord and to pay her more frequently than monthly. She is referred for treatment and for Money Advice at her local authority/CAB 'one stop' centre. Her circumstances will be reviewed in nine months' time.

Example 2

Pete claims Universal Credit. He has severe learning difficulties and lives in supported accommodation. He is referred for Alternative Payment Arrangements. However it transpires that Pete's brother, Joe, acts as his appointee and fully manages his brother's financial affairs. Joe has been looking after his brother's financial affairs for many years, ever since their parents passed away. He works part time and sees his brother regularly and is deemed capable of managing Pete's Universal Credit.

As a result an Alternative Payment Arrangement is not considered appropriate in this case.

Example 3

Gary is 22 and not in education, employment or training and claims Universal Credit. Following questioning, it comes to light that he has dyslexia and struggles to read: he does not understand basic written documents and finds it difficult to manage his finances. During the conversation with him we discover that he also has debts. Although he does have some agreements in place to repay his arrears he is not sticking to the terms and therefore risks further action if he continues to fail to pay. He is also in debt to family members and is paying small amounts in erratic ways and well below what was agreed. He continues to borrow more money from friends to cover his debt payments. This is causing him a lot of anxiety.

It is agreed to pay his Universal Credit housing element as a Managed Payment to his landlord and he is referred for budgeting support services including the set up of a budgeting repayment plan. His circumstances will be reviewed in six months' time.

Example 4

Naveed claims Universal Credit following his discharge from a long spell in hospital. Although his health condition is poor he is now in recovery. During his spell in hospital he accumulated some debt and his English is not very good. During the interview with Naveed and his health worker it transpires that he considers himself financially capable, he explains that he has an active bank account with direct debit facilities, but would welcome some support to get the debts he has accumulated in order.

Alternative Payment Arrangements are therefore not considered appropriate and he receives his Universal Credit via the single monthly payment. He is referred for Budgeting Support Services to help him set up a repayment plan to help him clear his debts.

Example 5

Jane is a 29 year old woman, with a one year old son. Her husband was violent and, with the help of the police, she and her son fled to a refuge. She took with her only the clothes she and her son were wearing, with no other items and no money. She claims Universal Credit and with the help of the refuge support staff she requests Alternative Payment Arrangements. She is now facing upfront expenses as she fled without any money, credit cards, etc.

A decision is made to pay her more frequently than monthly and to pay her Universal Credit housing element direct to the refuge as well as a Universal Credit advance. Money advice is also put in place as well as the support she gets from the refuge to rebuild her life. It is decided that her circumstances will be reviewed once she leaves the refuge.

After staying in the refuge for six months, she has moved into her own tenancy. She continues to receive support and counselling from staff in the refuge. She now has an active bank account with direct debit facilities and feels capable of managing her own financial affairs.

Alternative Payment Arrangements are no longer considered appropriate and she moves to the single monthly payment.

More Information

For more information on any of the above please contact the Universal Credit Personal Budgeting Support Team at universalcredit.pbs@dwp.gsi.gov.uk