

Keeping your full benefit payment

A guide to benefit sanctions and how to keep your full payment, if you get:

- Jobseeker's Allowance (JSA)
- Universal Credit
- Employment and Support Allowance (ESA)
- Income Support



This guide tells you what you need to know about sanctions and how to keep your full benefit payment.

Sanctions are not the same for all benefits. In each section we'll show you if we're talking about Jobseeker's Allowance (JSA), Universal Credit (UC) or Employment and Support Allowance (ESA).

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1) What is a sanction?



When you claim a benefit you agree to do certain things in return for your payments.

If you don't do something you agreed or were told to do, your payments can be stopped or reduced. This is called a sanction.

You don't need to experience a sanction while claiming benefits. Please make sure you understand what you need to do for your benefit. In return you can expect your full payments and support from DWP.

This leaflet gives general information only.

How a sanction works and how long it lasts can be different depending on your circumstances.

What you have to do to is different for each benefit:

Jobseeker's Allowance (JSA)

See page 2

Universal Credit

See page 5

Employment and Support Allowance (ESA)

See page 8

Income Support

See page 10

DWP will write to you if you get a sanction. The letter will tell you why your payment is being stopped or reduced and for how long.

You can ask them to look at the decision again if you don't agree.

Need urgent help with a sanction?

See page 13 for help and advice if you have a sanction or want to appeal a decision.

Stay in touch

Always call the jobcentre, or pop in to see them if you can't do something you were asked. It's vital that you let them know straight away.

It could help you keep your payment.

2) Jobseeker's Allowance



How do I keep my full payments?

✓ Do the things agreed with your work coach

When you get JSA you agree a Claimant Commitment with your work coach at the jobcentre. This is a list of the things you need to do to give you the best chance of moving into work.

If you don't do these things, and you don't have a good reason, your payments will be stopped for a period of time. This is called a sanction. Some examples of when this could happen:

- not taking part in meetings at the jobcentre
- leaving a job voluntarily or get dismissed
- refusing to apply for or accept a suitable job

You may also be asked to take part in an employment scheme. If you are, you will also need to do the things the scheme provider asks you to. Things like taking part in training.

You must be available for work and do everything you can to find work. If you aren't your JSA claim can be closed.

✓ Talk to your work coach, they need to know

It's important your work coach gets to know your circumstances and the support you need.

Tell them about anything that limits you looking for work or being available for work. And anything that affects you taking part in meetings.

Tell them if:

- you have a health condition or a disability
- you're living with addiction or alcohol problems
- you're a carer, you're homeless or have transport problem
- you need help with reading, writing or speaking

This list doesn't cover everything. Please tell your work coach about your circumstances, even if you're not sure they need to know.



✓ Call straight away if there's a problem

Call your work coach if you can't do something you agreed or have been told to do. Let them know why. For example, if you have an interview or appointment at the same time as a meeting with your work coach.

✓ Keep a record of what you do to find work

- Keep a note of job applications, interviews you go to, work searches and any training you take part in. Write down the times, dates and any reference numbers. And how long you spent doing each thing.
- Keep a note of your meetings at the jobcentre and any other work or training meetings. It's also a good idea to keep all letters and emails from DWP or an employment scheme provider.
- Keep a record of your universal jobmatch activity. This is an online service to search and apply for jobs. Your work coach will tell you more about this and how to set it up. Talk to your work coach if you need help with computers.
- Your work coach will ask to see your records.

Help when you meet with DWP

You can take someone along to support you at meetings with the Department for Work and Pensions (DWP). This could be a friend, relative or support worker. They can help you talk and check you understand what you've agreed in your meeting.

The jobcentre can also help with translation at meetings or communications in a different format, like large print or braille. Let your work coach know so they can help.



How will sanctions affect my payment?

JSA payments usually stop for 4, 13 or 26 weeks, but it could be as much as 156 weeks. How long payments stop depends on the reason for the sanction.

Payments usually stop for longer if you've already had a sanction in the last 365 days. Unless the previous sanction was within 2 weeks of the current one. In that case there will be no change to the sanction length.

There are 3 sanction levels: Lower, Intermediate and Higher.

The lists below don't cover every situation, they are examples of reasons for sanctions at each level.

Lower level:

- If you don't take part in a meeting at the Jobcentre
- If you don't take part in an employment scheme when asked
- If you don't do the things your work coach or employment scheme provider ask you to

Payments stop for 4 weeks (first sanction) or 13 weeks (second or more).

Intermediate level:

- if you're not available for work, or
- you don't do everything you can in your circumstances to look for work every week

Your claim could be closed if you do these things, followed by a sanction if you reclaim. Total loss of JSA will be for 4 weeks (first sanction) or 13 weeks (second or more).

Higher level:

- if you leave a job
- if you lose a job through misconduct
- if you do not apply for a job when asked to
- if you refuse to take a job

Payments stop for 13 weeks (first sanction), 26 weeks (second) or 156 weeks (third or more).

What if I have a good reason for not doing something?

Contact your jobcentre if you can't do something you agreed or were asked to do. Let them know your reason. If they agree you had a good reason for not doing something, your payments may not change. They may also be able to make a change to your agreement (called your claimant commitment).

Please ask your work coach or someone at the jobcentre to find out more.

3) Universal Credit



How do I keep my full payments?

Universal Credit is a benefit which replaces a number of working age benefits. What you have to do to keep your payment may be different depending on your circumstances. Please ask your work coach or someone at the jobcentre, if you're not sure.

✓ **Do all the things agreed with your work coach**

When you get Universal Credit you agree a Claimant Commitment with your work coach at the jobcentre. This is a list of the things you need to do to give you the best chance of moving into work or increasing your pay if you're in work.

If you don't do these things, and you don't have a good reason, your payments will be stopped for a period of time. This is called a sanction. Some examples of when this could happen:

- not taking part in meetings at the jobcentre
- losing pay, leaving a job voluntarily or being dismissed
- refusing to apply for or accept a suitable job
- not being available for work or doing everything you can to find work

You may also be asked to take part in an employment scheme. If you are, you will also need to do the things the scheme provider asks you to. Things like taking part in training.

✓ **Talk to your work coach, they need to know**

It's important your work coach gets to know your circumstances and the support you need.

Tell them about anything that limits you looking for work, being available for work or increasing your pay. And anything that affects you taking part in meetings.

Tell them if:

you have a health condition or a disability

you're living with addiction or alcohol problems

you're a carer, you're homeless or have transport problems

you need help with reading, writing or speaking

This list doesn't cover everything. Please tell your work coach about your circumstances, even if you're not sure they need to know.



✓ Call straight away if there's a problem

Call DWP service centre on 0345 600 0723. If you can't do something you agreed or have been told to do. Let them know why. For example, if you have an interview or appointment at the same time as a meeting with your work coach.

✓ Keep a record of what you do to find work

- Keep a note of job applications, interviews you go to, work searches and any training you take part in. Write down the times, dates and any reference numbers. And how long you spent doing each thing.
- Keep a note of your meetings at the jobcentre and any other work or training meetings. It's also a good idea to keep all letters and emails from DWP or an employment scheme provider.
- Keep a record of your universal jobmatch activity. This is an online service to search and apply for jobs. Your work coach will tell you more about this and how to set it up. Talk to your work coach if you need help with computers.
- Your work coach will ask to see your records.

How do sanctions affect my payment?

Universal Credit payments are reduced if you get a sanction. The amount you lose and the number of days will depend on the reason for the sanction and your circumstances.

Payments usually stop for longer if you've already had a sanction in the last 365 days. Unless the previous sanction was within 14 days of the current one. In that case the new sanction will be the same length.

Sanctions can work differently if you're under 18 years or claiming as part of a couple. Call DWP on 0345 600 0723 to find out more.



There are 4 sanction levels: Lowest, Low, Medium and Higher.

The lists below don't cover every situation. They are examples at each level, showing reasons for sanctions.

Lowest level

This applies if you've been told you only have to take part in Work-Focused meetings. If you don't take part in a meeting you may be sanctioned if you didn't have a good reason.

Payments are reduced until you take part in the meeting. Or until your work coach agrees something different with you

Low level

- if you don't do the things your work coach or employment scheme provider ask you to do as part of your claimant commitment
- if you don't take part in a meeting at the Jobcentre
- if you don't take part in an employment scheme when asked

Payments are stopped or reduced until you do what you have been asked to do. Or until your work coach agrees something different with you. Once this happens payments may be stopped for a further fixed period: 7 days, 14 days or 28 days.

Medium level

- if you're not available for work, or
- you don't do everything you reasonable can in your circumstances to look for work every week

Payments are stopped or reduced for 28 days or 91 days.

Higher level

- if you leave a job or lose pay
- if you lose a job through your misconduct
- If you do not apply for a job when asked to
- If you refuse to take a job

Payments are stopped or reduced for 91 days, 182 days or 1095 days (about 3 years).

What if I have a good reason for not doing something?

Call DWP on 0345 600 0723, if you can't do something you agreed or were asked to do. Let them know your reason. If they agree you had a good reason for not doing something, your payments may not change. They may also be able to make a change to your agreement (called your claimant commitment).

You can also ask your work coach or someone at the jobcentre for help.

4) Employment and support Allowance (ESA)

How do I keep my full payments?

This information only applies if you are in the work-related activity group (WRAG). This is where the assessment of your health showed you have a limited capability for work. But you can do some things to prepare for work (these are called work related activities).

Sanctions do not apply if you are in the ESA support group. This is where the assessment of your health showed your illness or disability severely limits what you can do.

Please ask your work coach or someone at the jobcentre, if you're not sure.

✓ Do all the things agreed with your work coach

When you get ESA you normally meet with your work coach at the jobcentre. At the meeting you agree things you need to do, with support, to prepare for work in the future. This will take into account your health and circumstances.

If you don't do these things, and you don't have a good reason, your payments will be reduced for a period of time. This is called a sanction. Some examples of when this could happen:

- not taking part in meetings at the jobcentre (work focussed meetings)
- not doing the things you were asked by your work coach (work related activities)

You may also be asked to take part in an employment scheme. If you are, you will also need to do the things the scheme provider asks you to. Things like taking part in meetings and training. You will not be asked to look for work or apply for jobs.

✓ Talk to your work coach, they need to know

It's important your work coach gets to know your circumstances and the support you need.

Tell them about anything that limits you preparing for work or doing your work related activities. And anything that affects you taking part in meetings.

Tell them if:

- you have a health condition or a disability
- you're living with addiction or alcohol problems
- you're a carer, you're homeless, or have transport problems

you need help with reading, writing or speaking

This list doesn't cover everything. Please tell your work coach about your circumstances, even if you're not sure they need to know.



✓ Call straight away if there's a problem

Call your work coach if you can't do something you agreed to or have been told to do. Let them know why. For example, if you have an interview or appointment at the same time as a meeting with your work coach.

✓ Keep a record of what you do to prepare for work

- It's a good idea to keep a note anything you do to prepare for work together with the time and date you did them and how long you spent doing each thing.
- It can be helpful to make a note of your meetings at the jobcentre and any training you have. It's also a good idea to keep all letters and emails from DWP or an employment scheme provider.
- Your work coach may ask to see your records.

How do sanctions affect my payment?

ESA payments are made up of a number of parts. You get a basic payment called a personal allowance. You may also get other payments, depending on your circumstances. For example, help with housing costs.

The personal allowance part is reduced to nil if you get a sanction. Any other payments would continue.

How long will payments be reduced for?

Payments are reduced from the week you don't take part in a meeting or don't complete a work-related activity. The reduction continues until you do what you were asked to do. Or, until your work coach agrees something different with you.

Once you've done the thing you were asked to do, payments are reduced for an extra 1, 2 or 4 weeks. How long the sanction lasts depends on whether you've had a sanction before in the last 52 weeks.

5) Income Support



How do I keep my full payments?

This information only applies if you've been told you have to take part in meetings with DWP (work focussed interviews). Or if you're asked to do things to prepare for work. (work related activities). Please ask your work coach or someone at the jobcentre, if you're not sure.

✓ Do all the things agreed with your work coach

When you get Income Support you will normally meet with your work coach at the jobcentre. At the meeting you agree things you need to do, with support, to prepare for work in the future. This will take into account your health and circumstances.

If you don't do these things, and you don't have a good reason, your payments will be reduced. They won't go back up until you do what was asked. This is called a sanction.

Some examples of when this could happen:

- not taking part in meetings at the jobcentre (work focussed meetings)
- not doing the things you were asked by your work coach (work related activities)

✓ Talk to your work coach, they need to know

It's important your work coach gets to know your circumstances and the support you need.

Tell them about anything that limits you preparing for work or doing your work related activities. And anything that affects you taking part in meetings.

Tell them if:

- you have a health condition or a disability
- you're living with addiction or alcohol problems
- you're a carer, you're homeless, or have transport problems
- You have a child under 1 year of age
- you need help with reading, writing or speaking

This list doesn't cover everything. Please tell your work coach about your circumstances, even if you're not sure they need to know.



✓ Call straight away if there's a problem

Call your work coach if you can't do something you agreed to or have been told to do. Let them know why. For example, if you have an interview or appointment at the same time as a meeting with your work coach.

✓ Keep a record of what you do to prepare for work

- It's a good idea to keep a note of anything you do to prepare for work. Together with the time and date you did them and how long you spent doing each thing.
- It can be helpful to make a note of your meetings at the jobcentre and any training you have. It's also a good idea to keep all letters and emails from DWP or an employment scheme provider.

Your work coach may ask to see your records.

How do sanctions affect my payment?

Income Support payments can be made up of a number of parts. You get a basic payment called a personal allowance. You may also get other payments, depending on your circumstances.

The personal allowance part of your payments is reduced by 20% if you get a sanction. For example, if you usually get £72.40 a week, this is reduced to £57.55 if you get a sanction.

The reduction continues until you take part in the meeting or do the thing that you were asked to do. Or, until your work coach agrees something different with you.



6) What if I don't agree with the sanction decision?



Ask DWP to explain why

You (or the person who has authority to act for you) can phone or write to DWP and ask them to explain the decision in writing. You'll need to do this within one month of the date of the decision letter. It's a good idea to keep a copy of all letters.

If you do this over the phone or at the jobcentre make a note of who you spoke to and the date and time. The phone number will be on the decision letter.

You can then ask DWP to reconsider a decision

If you think DWP didn't have all the facts or got something wrong, you can ask for the decision to be looked at again. This is called a Mandatory Reconsideration.

Tell DWP if you think you had a good reason for not doing what was agreed or you were asked to do. Show them any evidence you have, such as a letter from your doctor or interview letters.

You should request a review of the decision within one month of the date of the decision letter.

When they've looked at what you've told them, they will send you a letter to tell you what they decide and why. It will also tell you how to appeal. This letter is called a Mandatory Reconsideration Notice.

What happens next? Making an appeal

If you agree with the result of the Mandatory Reconsideration Notice you don't have to do anything.

If you don't agree with the Mandatory Reconsideration Notice, you can appeal to a tribunal. You must have the Mandatory Reconsideration Notice before you start an appeal.

It's important to keep a copy of the notice. The Mandatory Reconsideration Notice will tell you how to make an appeal and the address to send it to.

Any appeal must be sent directly to HM Courts and Tribunal Service. They are an independent appeals service that operates separately to DWP.

If your appeal is successful you'll get the benefit payment that you would have received. Any hardship payment you were given will be taken off.

CARF may be able to assist with an appeal. Visit your local CARF office or contact them on 0345 1400 095.



7) Where can I get help if I have a sanction?



While you have a sanction

Please carry on doing all the things you need to do for your benefit. Even if you get a sanction. It's important to keep signing on if you usually have to for your benefit. Your payments may be stopped or reduced for longer if you don't. Your claim could even be closed in some circumstances.

Please ask your work coach or someone at the jobcentre, if you're not sure what to do.

If you get Universal Credit call the DWP service centre on 0345 600 0723.

Help if you don't have enough money to live on

Hardship payments from DWP

You may be able to get a hardship payment if you've been sanctioned and you don't have enough money to live on. This is a reduced amount of JSA, ESA or Universal Credit.

You can't get a hardship payment if you claim Income Support.

Hardship payments for JSA and ESA

Call DWP on 0345 608 8545
Textphone 0345 608 8551

To find out more about hardship payments and how to apply
(Monday to Friday, 8am to 6pm)

Hardship payments for Universal Credit only

Call DWP on 0345 608 8545
Textphone 0345 608 8551

To find out more about hardship payments and how to apply
(Monday to Friday, 8am to 6pm)



How long you have to wait for hardship payments is different for each benefit. DWP will explain this to you when you apply, or you can speak to your work coach.

For Universal credit you will usually have to pay it back after the sanction has finished. DWP will tell you how much you need to repay and when.

If you don't have enough money to live on you could contact:

www.fifedirect.org.uk/foodbanks

www.fifedirect.org.uk/welfarefund or phone on **0300 555 0265**

www.CABFife.org.uk or phone on **0345 1400 095** (Textphone 07872 677904)

Call the Council if you get Housing Benefit/Council Tax Reduction

Call the Council if you get Housing Benefit/Council Tax Reduction and you have a sanction. We need to know about your change in income. We want to make sure you carry on getting the help you need.

Benefits and council tax enquiries 03451 55 11 55

Call the Tax Credits helpline

Call the Tax Credits helpline on 0345 300 3900 if you get Tax Credits. You must let them know about your change in income.

If you don't have enough money to live on you could contact:

www.fifedirect.org.uk/foodbanks

www.fifedirect.org.uk/welfarefund or phone on **0300 555 0265**

www.CABFife.org.uk or phone on **0345 1400 095** (Textphone **07872 677904**)

8) Local help directory



Citizens Advice and Rights Fife

Independent advice on welfare benefits, tribunal representation and managing money

www.CABFife.org.uk

☎ 0345 1400 095

(Textphone 07872 677904)

Community Job Clubs

Help with meeting your claimant commitment and finding work

www.fifedirect.org.uk/jobclubs

Credit Unions

Community based savings and loan providers

www.fifedirect.org.uk/creditunions

Department for Work and Pensions

Hardship Payments for JSA and ESA:

☎ 0345 608 8545

(Textphone 0345 608 8551)

Hardship Payments for Universal Credit:

☎ 0345 600 0723

(Textphone 0345 608 8551)

Digital Skills Courses

Help getting online, setting up and using email, and applying for jobs online

www.fifedirect.org.uk/digitalskills

Discretionary Housing Payments

Short term discretionary payments to help with rent costs

www.fifedirect.org.uk/dhp

Fife Childcare Information Service

Details of registered childminders, nurseries and children's activities

www.Fife.ChIS@fife.gov.uk

☎ 01592 583146

Fife Council Benefits and Concessions

Information about benefits and welfare reform changes

www.fifedirect.org.uk/bernefitchanges

Benefits and Council Tax Enquiries:

☎ 03451 55 11 55

Fife Employability and Training Consortium

Help gaining and sustaining meaningful employment

☎ 03333 202258



Fife Gingerbread

Supporting lone parent, vulnerable and disadvantaged families

www.fifegingerbread.org.uk

Fife Jobcentres

☎ 0845 604 3719

(Textphone 0845 602 2581)

Fife Law Centre

Free legal advice and representation

www.fifelawcentre.co.uk

Fife Migrants Forum

Free help, advice and support for members of all communities

www.fifemigrantsforum.co.uk

Foodbanks

Locations and opening times of Fife's foodbanks and how to get referred

www.fifedirect.org.uk/foodbanks

Frontline Fife

Assisting with issues relating to homelessness

www.frontlinefife.co.uk

On Your Doorstep

Search for community groups, organisations, information or support

www.onyourdoorstep.org

Scottish Welfare Fund

Grants to help you live independently or for essential items after an emergency

www.fifedirect.org.uk/welfarefund

☎ 0300 555 0265

9) Your full payments checklist



Understand what you need to do for your benefit

- ✓ **Do all the things in your Claimant Commitment (JSA/Universal Credit)**
- ✓ **Sign on (if you usually have to) and take part in any meetings when you're asked**
- ✓ **Do the things you agreed to prepare for work in the future (ESA/Income Support)**

Keep in contact with your work coach

- ✓ **Tell your work coach straight away if you can't do something that was agreed**
- ✓ **Ask your work coach if you're not sure about anything or need help**
- ✓ **Talk to your work coach about your circumstances**

Keep a record of everything you do to look for work

- ✓ **Make a note of the things you do to look for work (JSA/Universal Credit)**
- ✓ **Keep a copy of all letters and documents from DWP**









Useful contacts

Citizen's Advice & Rights Fife

www.carfweb.org

General Enquiries
03451 400095

Welfare Reform Advice
03451 400092

Money Advice
03451 400094

Fife Council

www.fifedirect.org.uk/benefitchanges

General Enquiries
0345 1400 031

Welfare Fund Team
0300 5550 265

Fife Gingerbread
(supports lone parents)

www.fifegingerbread.org.uk
01333 303124

Department of Work & Pensions

www.gov.uk/dwp

Alternative Formats



Information about Fife Council can be made available in **large print, braille, audio CD** and **tape** on request by calling

Alternative Formats line:
03451 55 55 00



British Sign Language
please text (SMS)
07781 480 185

BT Text Direct:
18001 01592 55 11 91

Language lines

Arabic	خط هاتف اللغة العربية: 03451 55 55 77
Bengali	বাংলায় আলাপ করার জন্য টেলিফোন লাইন: 03451 55 55 99
Cantonese	中文語言熱線電話: 03451 55 55 88
Polish	Polskojęzyczna linia telefoniczna: 03451 55 55 44
Urdu	اُردو زبان کے لیے ٹیلیفون نمبر 03451 55 55 66