



Department
for Work &
Pensions

DWP Central Freedom of
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[DWP Website](#)

Our Ref: FOI2023/44851

27 June 2023

Dear Michael Wormald,

Thank you for your Freedom of Information (FoI) request received on 10 June. You wrote:

“I am writing to make a request for copies of, or the part of, Policy And the Guidelines in use for implementation of Means testing and deductions (all versions 2018 to 2023) carried out while processing Universal Credit claims. The same for UC Debt Management.

The policy I am looking for are:

Insurance payments; Income protection, Critical illness (before retirement age) Ill-health Pensions (before retirement age.) Mortgage protection payments.

Policy pertaining the integration of other means tested benefits, i.e. ESA, PIP etc. and alignment or compatibility of policy.

The formula for means testing or the policy setting the minimum level of income at which means testing is necessary.”

DWP Response

We can confirm we hold some of the information requested.

Mortgage Payment Protection Insurance (MPPI) policies or any similar payments are not considered as income for the purposes of calculating Universal Credit (UC).

MPPI is taken into consideration for the purposes of calculating Support for Mortgage Interest (SMI). The Loans for Mortgage Interest Regulations (LMI) 2017 state that where a claimant is in receipt of MPPI, then the SMI loan payment will be reduced by an amount that is equal to that MPPI payment. This is the case for UC claimants and legacy benefit claimants, i.e., those claiming Income- based Jobseekers Allowance, Income- related Employment and Support Allowance, Income Support, Housing Benefit, Child Tax Credit and Working Tax Credit.

We are unable to deal with your FoI request without clarification of the information you seek in Paragraphs three and four.

To help us do so, we would like to know what you meant by “integration of other means tested benefit and alignment or compatibility of policy” and what “formula” is being referred to

here. We also do not understand what is meant by “minimum level of income” are they referring to Capital limit? Earnings?

We will consider any revised request however we cannot guarantee that any revised request will fall within the cost limit.

If you have any queries about this letter, please contact us quoting the reference number above.

Yours sincerely,

DWP Central Freedom of Information Team
Department for Work and Pensions

Your right to complain under the Freedom of Information Act

If you are not happy with this response you may request an internal review by e-mailing freedom-of-information-request@dwp.gov.uk or by writing to: DWP Central FoI Team, Caxton House, 6-12 Tothill Street, London, SW1H 9NA.

Any request for an internal review must be received by us within 40 working days of the date of this letter. Please note we are not obliged to provide a review if it is requested after more than 40 working days.

If you are not content with the outcome of the internal review, you may apply directly to the Information Commissioner’s Office for a decision. Generally, the Commissioner cannot make a decision unless you have exhausted our own complaints procedure. The Information Commissioner can be contacted at: The Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

Website: [ICO FOI and EIR complaints](#) or telephone 0303 123 1113.