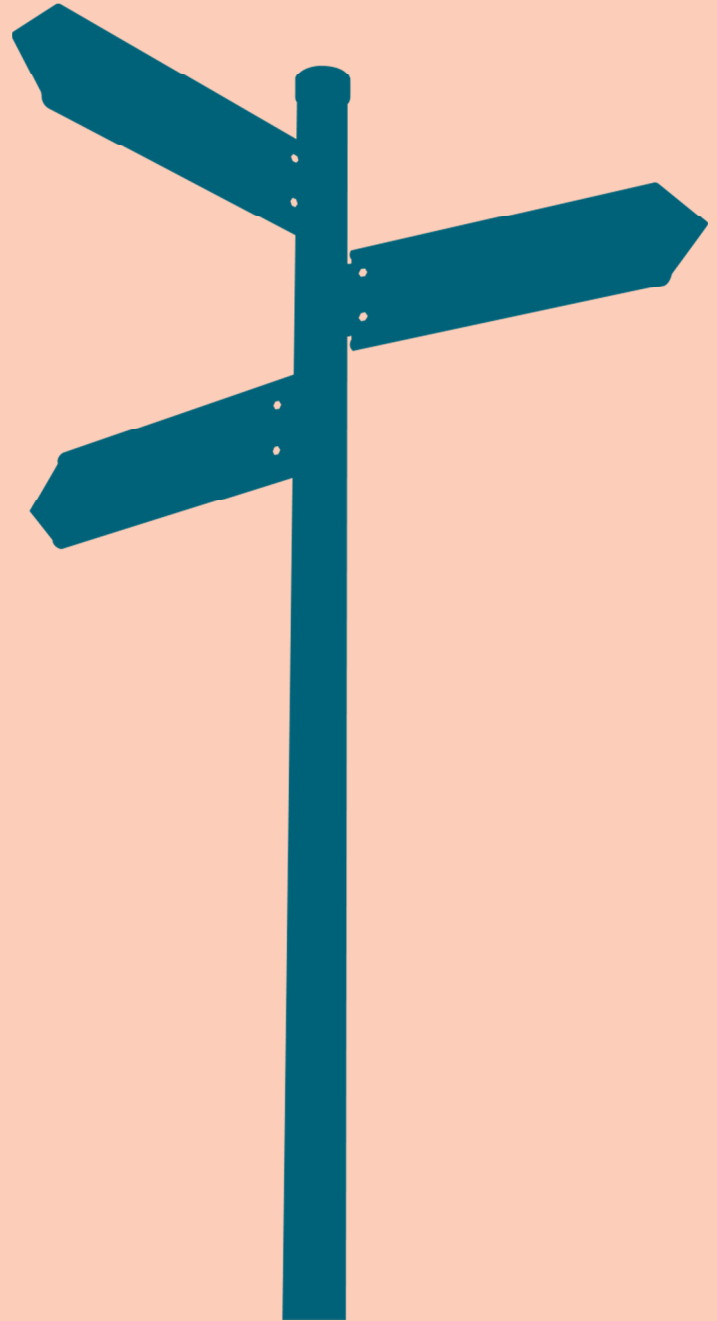


To Whose Credit?

A report on the impact of the introduction in July 2016 of the full digital Universal Credit Service in the Lancaster District.



**citizens
advice**

**North
Lancashire**

Contents

Executive Summary	3
Introduction	4
□ The Report	4
□ Overview of Findings	5
About the clients in the survey.....	6
Making the claim	7
Online access	7
Internet familiarity.....	7
The claim form	8
Applicants commented -	8
The face-to-face interview	8
Initial complexities.....	9
Recommendation	9
Delays in Benefit Payments	10
Delay in initial payments.....	10
Advance Benefit Payments.....	11
Case Studies	11
Recommendations	12
Complexity of the Process.....	13
Understanding the benefit	13
Conflicting information	13
Case Study.....	14
Impact on vulnerable claimants.....	14
Case Study.....	15
Recommendations	15
Managing the claim.....	16
The Job Coach	16
Telephone helpline.....	17
Recommendations	17
Impact on other services.....	18
Recommendations	19
Conclusions and Recommendations	20
Recommendations	21
Appendix 1	22
Comments from a caseworker at the local homelessness service -.....	22
Appendix 2 – Survey Questionnaire	24

Executive Summary

Since Universal Credit (UC) was first introduced it became clear that there were problems in the system for people on low incomes – which is precisely the group most likely to use the benefit. The main problem arises from the statutory requirement that claimants should wait for at least 6 weeks from the date of claim before they can expect to receive their first payment. Citizens Advice North Lancashire has been working with UC claimants from the outset to assist with debts arising from this particular issue.

Once the full digital online service was rolled out in the Lancaster District in July 2016 further major problems arose for claimants from the requirement that UC should be claimed and managed on line. The difficulties claimants experience from this requirement compound those arising from the waiting time, with claimants unable to complete their claim on-line and having to restart the process.

The outcomes for claimants have not been beneficial. They are suffering additional hardship, stress and anxiety. People are getting into debt, falling behind with their rent, mortgages utilities and other essential payments. They are forced to rely on the goodwill of their friends and families and apply for charitable help or approach pay-day and other high interest lenders. In addition to financial worries, people's health, both physical and mental, is suffering, causing extra strain on support and health services.

The impact on other services has been out of all proportion, so that assisting service users has been narrowed down to dealing with UC problems, over-riding the provision of the full range of services which agencies aim to offer.

Although the aims of Universal Credit as a benefit to working age people are positive, and may well be working for large numbers of claimants, vulnerable people are falling through the gaps and the system is not flexible enough to take their extra needs into account.

Services are calling for a delay in further roll-out to enable the flaws in the system which have a particularly adverse impact on vulnerable people to be addressed, so that the system works well for everyone.

Introduction

Universal Credit (UC) is a single monthly payment for working age people in or out of work, replacing some of the most common benefits and tax credits in the welfare system:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

UC was promoted as a means of simplifying the maze of benefits, means-tested or contribution based which were available to people of working age on low incomes and with widely differing circumstances. People can claim it if they are looking for work, if they're unable to work through sickness or disability, or if they are working but on a low income. Single parents and carers can claim UC as well as single people and families. Separate elements can be included for childcare costs and housing costs. It is a means-tested benefit, but with no requirement for national insurance contributions.

UC is being introduced gradually for new claimants across the country and it is expected the claim will be made and managed online. The full digital service was introduced in the Lancaster District in July 2016.

Citizens Advice nationally has been monitoring the progress of the full digital service in those areas where it has been introduced and Citizens Advice North Lancashire has taken part in this monitoring exercise since October 2016.

The Report

The information in this report was gathered from surveys Citizens Advice service users in the Lancaster District completed as part of the monitoring exercise. 129 questionnaires have been completed by Citizens Advice North Lancashire service users who have approached the organisation for help with their UC claims, whether in making or in managing the claim. There are also anonymous case studies of actual client cases which show in detail the effect which UC has on people's daily lives. A copy of the questionnaire used in the survey is at Appendix







Overview of Findings

The general impression of the results of the survey is one of a lack of understanding among policy makers about the daily circumstances of people on low incomes and how small a cushion they have to fall back on when there is any disruption to their financial situation. Among the original assumptions in the design of UC seems to have been the belief that claimants would have been in work prior to their claim, and that their income would have been in the form of a monthly salary. On the basis of this a minimum six-week delay was built into the initial UC payment schedule, before the claimant would receive the first payment. This has been perhaps the single greatest cause of difficulty and distress to claimants, compounded by their attempts to find out how the system works and what they must do to manage it.

Another assumption underlying UC is that most claimants will be computer literate and have ready access to the internet. The Department of Work and Pensions (DWP) requires claimants to make their claim online, and to manage it once processed through an on-line journal, to which claimants are expected to refer regularly and frequently.

This assumption has again caused hardship among claimants. In the face of perhaps one of the most far-reaching benefit changes for many years, there has been a lack of coordination and coherence in the information given out to claimants by DWP staff, adding to the confusion already experienced by claimants as they work through the process, often with no clear understanding of how their claim is progressing.

About the clients in the survey

 40% lived in private rented accommodation which means that delay in paying their rent left them at risk of losing their home.	 30% were council tenants.	 18% were families with children.
 17% received Disability Living Allowance (DLA) or Personal Independence Payment (PIP) indicating they have a long-term illness or disability.	 12% lived with friends or family.	 1.5% owned their home, either outright or were buying through a mortgage.

All of these personal circumstances mean that the claimants are vulnerable in some degree to suffering hardship if their income flows are disrupted.

Making the claim

The expectation of the DWP is that the initial claim will be made online. As well as completing the claim form various pieces of evidence (proof of identity, housing costs etc) have to be included. Our questionnaire asked claimants how difficult or otherwise they found this.

Online access

The initial hurdle is to make the claim online. 45% of claimants had to use a computer in a public place, such as a library (5% had access only to a paid computer in a public place – the remainder had free access). Without ongoing access to internet facilities claimants will struggle to refer as regularly or frequently to their UC journal as would be necessary – only during the opening hours of the relevant building. Extra problems have been caused by local authority decisions to close libraries throughout the area as a cost cutting exercise.

Claimants commented –

- *I don't always have access to the internet. Universal Credit send emails silly hours of the day ie late at night*
- *I only have internet via my phone. If it runs out I have to wander town & access wifi*

Internet familiarity

Even when claimants have access to the internet many can struggle actually to use it – almost 30% of our respondents said they had difficulties using the internet, and 50% said that they were not told of any alternative ways of making a claim or that they could get help from advisers at the local Jobcentre Plus.

Respondents commented –

- *I am an experienced computer user & I had to ask a friend who had previously filled in on line application for help*
- *I struggle with forms and technology, find it easy to make mistakes which clears the claim*
- *Unable to access - all done by daughter*

The claim form

Applicants experienced various levels of complexity in completing the form and providing the necessary information for the claim to be accepted, including verification of their identity (ID). Less than a quarter of applicants found the form easy, with 60% finding it difficult or very difficult. One of the greatest problems was proving their identity with 62% finding that difficult or very difficult.

Applicants commented –

- *The whole application form was difficult to do online because when I needed some clarification about a question, they would not answer the questions I asked - just referred me back to the website. No box could be left blank so I needed answers*
- *I have no photo ID, so my identity was very difficult to prove who I am*

The face-to-face interview

Once an applicant has submitted a claim for Universal Credit, s/he will be asked to take part in an interview with an adviser and accept a claimant commitment. This is a document that says what the applicant must do to prepare for work or find work. These steps are known as the work-related requirements.

At the interview, Jobcentre Plus will work out which work-related requirements to put in the claimant commitment. The other aims of the interview are to identify abilities and personal circumstances, and any work the claimant is expected to look for, and to establish ongoing arrangements for contact with Jobcentre Plus. The UC adviser informs of any support that's available and discusses any budgeting support an applicant might need, and reminds the claimant of her/his responsibilities and what will happen if they are not met.

Respondents' experiences of the face-to-face interviews were mixed. Over one third found it difficult or very difficult, commenting

- *Staff in Job Centre had no privacy and read out medical records*
- *For the face to face evidence I was sent away and had to arrange for another because I did not have ID. I did not have ID because I had been homeless of which they were aware*
- *Making first appointment -original claim got cancelled after a week because my first appointment was not made - had to reapply again*

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- *explaining health problems was difficult*

Initial complexities

At the outset many claimants were not clear what essential information they should have been given about their daily living requirements – only 16% thought they had been told how much UC they would be paid based on their incomes and understood the information, and even fewer (14%) understood how it was calculated.

53% of claimants felt they had not been told or did not understand how much of the payments they would receive was for their housing costs. The misleading information over payments for housing costs has led several claimants into difficulties with their landlords. Claimants commented –

- *First payment only £14, housing element should have gone to housing association but they have not received it. Calculation included last sick pay (no longer getting) and widows benefit which I was not claiming*
- *Yes, it is not very good when you are out in rent arrears and they don't help*
- *Did not know you could be paid weekly or that they could pay rent direct to Landlord*

Recommendation

- There should be more flexibility in the application process and the management of the claim

Delays in Benefit Payments

The legislation building into the regulations a 5-6 week delay between the acceptance of the claim and the first payment has caused much hardship, especially when this delay in payment is extended into months rather than weeks. Any assumptions that claimants would have a cushion of a final pay packet, or some savings to fall back on while they waited for the first Universal Credit payment have not been justified by the findings of our survey.

Delay in initial payments

Almost half of respondents (46%) were already on a means tested benefit before they applied for Universal Credit, so were unlikely to have any resources to fall back on. Of those who did have some money to tide them over, 15% were able to use their final wages and 6% had savings. The impact on the remainder was to drive them into debt and arrears in essential payments such as rent and utilities.

Our questionnaire found that over a quarter of claimants were unable to pay their rent and over one fifth could not meet their utility bills. Other bills went unpaid by 25% of claimants, almost half (48%) borrowed from friends or family and/ or had recourse to food banks. Food banks in the district reported a phenomenal rise in requests for food parcels; the Lancaster food bank, The Olive Branch, experienced a rise in requests for food parcels because of difficulties with benefits from 76 in 2016 to 142 in 2017 (an increase of 86%), while Morecambe Bay Food Bank gave out 3741 food parcels in the year April 2016-April 2017. Citizens Advice North Lancashire found that referrals for charitable assistance had more than doubled during the 2016-17 financial year (from 117 in the first quarter, April-July 2016 to 272 in the fourth quarter, January-March 2017), and going up again in the first quarter of 2017 to 304.

The distress caused to claimants by this immediate loss of income was mental as well as financial. Respondents commented –

- *I'm in debt now because of universal credit and I've never been in debt before*
- *Dealing with UC is making me ill with stress, and pushing me into debt because they can't get payments right*
- *Incredibly difficult to wait for first payment and monthly pay. By the time my first payment came my bills were so high they were paid and all the money was gone for another 28 days.*

- *Previously paid fortnightly and then moved to monthly. Contacted Job Centre who refused request to remain on fortnightly payments. Resulted in a request for a food bank voucher and struggling with gas & electricity payments*
- *It stresses me that I'm getting into debt*
- *Problems with switch from JSA to UC has left me with debts, particular problems over rent*

These difficulties arose because of the statutory delay in payment. The situation was much worse when the first payment was even further delayed. 43% of claimants had to wait longer than 6 weeks for their initial payment after the claim with 6% having to wait more than two months –

- *I think it wrong to be left without money for three months*
- *Waiting 13 weeks for outcome of work capability assessment. DWP says there were technical problems in processing it*

Advance Benefit Payments

Provision was made in the regulations for claimants to be able to request an advance payment of benefit once their claim had been accepted. This is a one-off payment during the waiting period before payments started and is in the nature of a loan, to be repaid by instalments at a rate set by the DWP. The repayments are taken directly from the claimant's benefit. Applying for an advance benefit payment is not an easy process in itself. Although nearly 30% of claimants did receive an advance payment, almost 40% of claimants had not been given clear information by the Job Centre Plus about the possibility of claiming an advance payment, even though most of them would have made use of such a facility.

A further inherent problem was that the repayments of the advance benefit payment often compounded the claimant's financial difficulties:

- *Problem with getting into debt following initial loan and delay with initial payment*
- *Now so many deductions can't live on UC payment left*

Case Studies

Client B has two dependent children and was in receipt of income support. She is a council tenant and her partner had just moved in. This change of circumstances meant that she had to make a joint claim for Universal credit, which would take at least five weeks to come through. At the time of claim

she had no money, no nappies and no formula milk. Her last income support payment was two and a half weeks previously for £80. B would be able to ask for an advance payment of benefit at her initial universal credit interview but she had not been given a date for this yet. Citizens Advice helped her make an application for a Care and Urgent Needs payment, and gave her a voucher for the local food bank.

Client C is a council tenant with one dependent child. Her claim for Universal Credit was accepted but she is struggling to cope until she gets paid, which could be 5-6 weeks. C wanted to know if there is any help she could get, apart from the food bank as she has no money for gas/electricity. Her telephone has already been disconnected, but her rent is covered by the local authority.

C was advised that she could apply for a Universal Credit budgeting advance, which the Citizens Advice worker helped her to do. C asked for £400 which was agreed, to be deducted from her benefit payments at £66.67 per month for 6 months.

C was also given a voucher for the food bank until her payment came through.

Client D is single and rents a room from a private landlord, paying rent of £75 per week including utility bills. D put in a claim for UC (to include housing element) and received an advance payment of £196. Five weeks after he put in his claim he checked his UC journal and found that he was only going to get £75 per month for his rent. He has approx. £900 rent arrears and is still waiting for first UC payment.

He has no money for food.

The Citizens Advice worker rang UC and spoke to an adviser there, querying why the housing element was only £75 per month. The UC adviser said that a mistake had been made at their end and it would be put right and agreed that rent would be paid direct to the client's landlord.

D was given a food voucher for the local food bank to help out until his first UC payment came through.

Recommendations

- Removal of the requirement for a minimum six week wait before the first payment
- Obligation on the DWP to inform claimants of the possibility of claiming an advance payment
- The advance payment should not be in the nature of a loan, or if it is, repayments should be set at more affordable levels and over a longer period of time
- Assurance that the housing costs payment is processed and paid at the same time as the personal allowance payment

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October 2017

Complexity of the Process

Although one of the main aims of the introduction of Universal Credit was to simplify the various benefits available to people of working age, the complexity of the system has meant that claimants are often confused from the outset and don't feel that they have been given all the relevant information by DWP and that they don't always understand the information which they have been given.

Understanding the benefit

Some of the most crucial information which claimants weren't given or didn't understand related to –

- How much universal credit they would be paid depending on how much they were earning – only 14% had been told this and felt that they understood it, while 23% said they had been told but didn't understand it and 53% said they hadn't been told
- How their payments were calculated – again only 14% understood the calculation while 69% either hadn't been told or had been told but hadn't understood the calculation
- How much was allocated to housing costs – more people understood this (27%), but 62% did not know or understand this highly important information

Conflicting information

Many claimants said they had been given conflicting information by Job Centre Plus staff which had further confused them. Some of this related to making the initial claim with some people believing that it had to be made by telephone and then realising that it had to be made online. Other queries were met with different responses from different members of staff –

- *I had a letter to say I would receive payment on 2nd of every month (this letter also detailed deductions for the advance payment I received) - dated 30.08.16. I received a 2nd letter dated 27.09.16 which said I would receive UC payment on 4th of every month. This letter states I will receive the full amount and makes no mention of the deductions I need to pay*
- *I wasn't informed or kept in the loop very well and hence I felt lost and anxious as to my future circumstances*
- *Nothing but mistakes, things not done, staff contradicting each other, wrong decisions, time wasting, and difficulties*
- *The process was very complicated and I am computer literate. Whenever you ask a question you get a different answer eg the Job Centre say one thing, UC*

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October 2017

staff on the phone say another. I was told by letter I could use the phone, but then told on the phone it was online only. At every stage I feel there have been unnecessary hurdles

Case Study

Client A is a single person with mental health issues. His employment came to an end in March 2016 and he then tried to apply for Job Seekers Allowance (JSA). He was he told would have to make an online application but he is not IT literate.

Eventually A was told by Job Centre Plus that he could apply for JSA by phone and that he would receive his first payment halfway through the month – by this time two and half months had passed since his employment ended. He was not offered an advance payment until he asked for one (prompted by Citizens Advice). A then spent several weeks in hospital, and on discharge had problems transferring his benefit from JSA to ESA (Employment & Support Allowance) with consequent delays in payment.

In September 2016 DWP (Department of Work & Pensions) informed him that he had applied for the wrong benefit – he should have applied for Universal Credit (UC) rather than ESA. At his interview at Job Centre Plus he was informed that he was not eligible for UC because he owned his own home – this was incorrect as home ownership is no bar to claiming UC

Impact on vulnerable claimants

The delays and difficulties in receiving and understanding vital information have a much greater impact on claimants already vulnerable through sickness or some other problem. Claimants previously in receipt of Employment & Support Allowance (ESA) because of long term sickness were arbitrarily switched from ESA to Universal Credit with subsequent delays in receiving any benefit.

- *I was given no warning at all - it all came out of the blue "we are stopping ESA and you have to claim UC"*
- *Main problem is cannot live on basic 1st payment while waiting for work capacity assessment*
- *I have rung and told them every day that I do not get carer's allowance which they are deducting £269 pcm from my payment. I have proved that I don't get carer's allowance but they have still done nothing to resolve this. I have been waiting three months for an answer back to my medical claim*
- *Because I am also on a long-term licence from prison - this as well as other problems make it impossible. Recently just been released from hospital regarding 72 hour section*
- *When I came out of rehab got put straight on universal credit*

To whose credit?

Citizens Advice North Lancashire

October 2017

- *The whole experience has been dreadful. I was largely too ill to navigate the system. I've been given so many false hopes and promises and apologies, then it goes back to nothing again. It has gone on so far from end of July to mid-November with very little progress. It has contributed to making my mental health much worse & to my suicidal thinking at times, and homicidal. It has been like an extremely bad joke, played out on me*

Case Study

Client E lives alone in social housing.

He claims UC and should receive housing allowance of £75 per week from which he has to pay £11 per week spare room subsidy leaving £64 per week. He has pre paid meters but feels unable to afford heating. He suffers from chronic health problems and is in constant pain.

E came to Citizens Advice since his UC payment had not come through, though expected that day. The Citizens Advice worker phoned UC who confirmed that the payment would be made that day. He returned to Citizens Advice the next day because his UC was not being paid in full. He was not paid the housing part. When called the DWP said they would process the payment that day. CI experiences this situation every month.

Recommendations

- More resources should be allocated to recruitment and better training for the UC staff – too often claimants are given incorrect or conflicting information
- Better training should be given to identify and offer support to particularly vulnerable claimants

Managing the claim

For many claimants, even when once their claim has been accepted and payments are in place, continuing to manage their claim is by no means stress free. The claimant commitment requires certain obligations of claimants, many of which are imperfectly understood or difficult to comply with, such as the requirement to inform the Job Centre of any change in circumstances – only 10% of survey respondents had been told and understood the date each month by which they had to report any changes; 81% hadn't been told or didn't understand the requirement.

The claim process did try and put some support mechanisms in place – the role of Job Coach, a telephone helpline, the claimant's journal – but insufficient resources seem to have been allocated to recruiting and training staff who could respond to difficulties.

The Job Coach

Each claimant was allocated a job coach with the intention that the claimant would see the same job coach at each Job Centre interview. In between interviews, queries and information between claimant and job coach were expected to pass by way of the claimant's on line journal to which both the claimant and the job coach had access at all times. The relationship between the claimant and the job coach was sometimes satisfactory – 21% of claimants found it easy or fairly easy to stay in touch with their job coach, but 33% found it fairly difficult or difficult. Respondents commented –

- *Online UC personal account is not fit for purpose as no webchat facility is available and no responses are gained from enquiries put through to my Job Adviser*
- *Work coach v good*
- *Good support from Work Coach*
- *They do not take your personal circumstances into account. Very hard to get feedback from them*
- *I can contact her but she does not help or inform me of anything*
- *I wrote to my work coach 2 weeks ago and I'm still waiting for a reply*
- *My work coach constantly changed throughout 2 years and no-one understood my circumstances.*
- *A different coach is there on different occasions/weeks. Therefore get conflicting information*

Telephone helpline

The telephone helpline has not been set up as a free service, and initially at least it seems to have been poorly staffed, leaving claimants to make multiple calls and be kept waiting on the line for contact with an adviser. The average number of calls made by our respondents was 8 and the maximum number by any one claimant was 30, with over 30% of claimants making 10 or more calls. The cost of making a call and the lack of confidence in the response left claimants feeling unsupported when they had difficulties they wished to resolve.

- *Calling central hub is very expensive as you have to wait for a very long time for someone to answer. I am currently trying to sort out a £100 bill with my mobile provider when I usually spend £20 because of having to call the UC central hub number.*
- *Phone enquiries line is under-staffed and the waiting times are appalling*
- *I could sing Vivaldi's Four Seasons off by heart!*
- *Waiting 45 minutes for UC Helpline to answer*
- *£20 on phone to access helpline (1 hr)*
- *Can't afford to phone them on 0345 number*

Recommendations

- A free phone number for claimants' helpline and sufficient staff to operate it
- Full training for Job Centre staff on what support can be put in place for claimants and how the claimant may access support

Impact on other services

The impact on other services both statutory and voluntary has been enormous and detrimental to their ability to offer services to the community as a whole. Local charities are seeing a tremendous impact on the way they are able to deliver services since the full digital service was rolled out in the Lancaster District –

- The Citizens Advice service sees clients who have been advised by the local Job Centre+ to come to CA outlets for help with making a claim (which could take an hour or more of adviser's time); clients who need to contact UC and cannot afford to phone them (waiting time for calls to the Helpline is upwards of 30 minutes and they cost accordingly), thus taking up an office phone line for an extended period of time; clients who need help in challenging a sanction. Overall there has been a 524% increase in UC problem related enquiries since UC was introduced – from 57 clients in the quarter before July 2016 to 299 clients in the Jan-April quarter of 2017.
- Local food banks –in 2017 the food bank in Lancaster saw an 86% increase over the previous year in requests for food parcels because of benefit difficulties; in Morecambe 3741 food parcels were given out during the 2016-2017 year, over 60% because of benefit problems.
- Food bank referrals generally have soared since the introduction of the UC full digital service at the end of July 2016. In a snap-shot survey from the beginning of January to 9 March 2017 Citizens Advice locally referred 370 clients to the two local food banks; 80% because of UC-related difficulties
- Working with service users at the local homelessness charity has been stretched beyond capacity – one caseworker commented that approximately 50% of her working week is taken up with the UC problems alone of some of the most marginalised people in our community (see Appendix 1)

The statutory sector is also affected. A Universal Credit Inquiry Update dated September 2017, jointly issued by Lancashire County Council Welfare Rights Service and the Local Government Association' Social Security Advisers' Group, highlights among its main concerns –

- The difficulties which local services have in dealing with increasing numbers of UC claimants who present with no money for lengthy periods

of time, and the effect this has on the health wellbeing of all concerned, especially the most vulnerable

- The increase in numbers of claimants with rent arrears, and the amount of those arrears
- Errors in the calculation of awards and the failure to correct those errors within a reasonable time, causing severe financial hardship
- The inability of vulnerable claimants to make and manage an online claim relying on skills they don't have, access to resources they don't have, and instructions and requirements they don't understand
- A complete inability to identify vulnerable claimants or to identify the adjustments needed to enable them to claim and receive their basic entitlements

This Update concludes that problems are as apparent now as they were almost a year ago, specially relating to the most vulnerable claimants.

Recommendations

- A direct telephone number for agencies working with claimants
- More financial support for agencies using resources to work with this sudden high demand

Conclusions and Recommendations

Universal Credit as it exists at present is not fit for purpose. It can scarcely be called a benefit, as it is throwing vulnerable people into hardship through the complexity of the application and managing processes –

- Over 60% found the initial application process difficult or very difficult.
- The requirement to apply and manage the system online is causing problems for many people, either because they don't have ready access to the internet (over 40% rely on using a free computer in the local library) or because they are not comfortable with internet use (30%). Although there are alternative methods of claiming and managing the claim, over 50% of claimants in our survey were not informed about these. Because claimants can't always access their UC journals on a daily basis, they risk missing appointments and attracting a sanction
- The legislative requirement that claimants will usually have to wait at least up to 6 weeks after their claim has been accepted has caused untold hardship for the majority of claimants, who are pushed into debt, forced to rely on charity or the goodwill of family and friends, suffer from stress and anxiety, risk losing their homes and remain beset by confusion.

Child Poverty Action Group (CPAG), in its 2017-2018 Welfare Benefits and Tax Credits Handbook, comments that –

“Not only are people worse off under universal credit than they were under tax credits, but they are also worse off under today's version of universal credit than the version originally introduced in 2015. New CPAG analysis, commissioned from the Institute for Public Policy Research, shows that while improvements in the taper rate and help for childcare have benefited families, for many these have been overwhelmed by a litany of other cuts, most notably the failure to uprate benefits with inflation and cuts to work allowances. Overall families with children have been hardest hit. Universal credit would have taken 350,000 out of poverty in 2011 – that number had dropped to 150,000 in 2013.

It is clear that [universal credit] is hamstrung by severe funding, policy design and practical problems.”

Recommendations

The main overarching recommendation is that further roll-out of Universal Credit should be halted and postponed until measures have been put in place to address the existing problems which are causing such hardship to vulnerable claimants –

- More flexibility in the application process and the management of the claim
- Removal of the requirement for a minimum six week wait before the first payment
- Obligation on the DWP to inform claimants of the possibility of claiming an advance payment
- The advance payment should not be in the nature of a loan, or if it is, repayments should be set at more affordable levels and over a longer period of time
- Assurance that the housing costs payment is processed and paid at the same time as the personal allowance payment
- More resources should be allocated to recruitment and better training for the UC staff – too often claimants are given incorrect or conflicting information
- Better training should be given to identify and offer support to particularly vulnerable claimants
- A free phone number for claimants' helpline and sufficient staff to operate it
- Full training for Job Centre staff on what support can be put in place for claimants and how the claimant may access support
- A direct telephone number for agencies working with claimants
- More financial support for agencies using resources to work with this sudden high demand

Appendix 1

Comments from a caseworker at the local homelessness service –

We have to set up an email address for the client and then have to go through the whole process of setting up the claim, approximately 45 minutes per claimant.

The system does not allow the individual to proceed without bank account details being put through but 95% of our clients do not have a bank account. We are therefore having to submit pretend bank details on the form to allow the claim to be submitted and then when they attend the initial interview informing the staff the details given are void and this buys the client 7 weeks to try and open a bank account. Without doing this, they would not be able to submit a claim and would be without income and delayed their claim start date by 7 weeks. The banks insist on utility bills evidencing the address, refuse Birth Certificates unless the applicant is under 21 years old and require photo ID. I have now spoken to 3 banks all of whom have agreed the information able to be obtained for the average homeless person is not going to suffice for opening an account. The information that is going to need to be collated for these clients is going to be time consuming and potentially costly in the form of GP letters etc. This issue directly discriminates against homeless people and DWP will NOT allow anyone else's bank account to be used. The bank must belong to the claimant.

The client invariably needs assisting to the appointment which consists of an ID interview at first for an hour and then several days later the initial claim interview. This is 2 hours in one week immediately taken up on top of the claim time which is 3 hours in a week in total for one client. During all this the claimant has to keep revisiting their online account and completing several tasks. This involves supervising use of a laptop or the support worker doing this as most of the clients have no idea how to use a computer or even what an email address is.

All information is passed to the client through their online journal and failure to read is deemed as the claimants fault and they are sanctioned accordingly. This leads to approximately 4 hours in the first week that support is required per new claimant! We are currently putting on approximately 4-5 clients a week. That is 20-25 hours a week spent on UC claims out of a total of 40 hours dedicated to assisting the homeless between 2 workers.

It is also imperative to note that when clients on ESA are being transferred to UC, they are having to start again from scratch. The fact they have just been

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October 2017

assessed, completed a medical and categorised on ESA is apparently irrelevant. Their income with premiums can be as much as £300 a week and suddenly they plummet to £72 a week again. They have to go back to the GP, submit sick notes all over again, fill in medical forms and await assessment all over again. This can plunge them back into crisis.

Appendix 2 – Survey Questionnaire

About your Universal Credit claim

1. Have you received your first Universal Credit payment? (tick one)
 - I am receiving Universal Credit
 - I am waiting for my first payment
 - Yes - but am no longer claiming Universal Credit
2. Does your Universal Credit claim include financial support for any of the following? (tick all that apply)
 - Rent or mortgage
 - Children
 - Childcare
 - Caring responsibilities
 - Other (please specify) Disability or health problems
 - I have submitted a medical certificate and am waiting to hear if I qualify for additional support
 - Don't know
3. Is your Universal Credit claim a joint claim with a partner? (tick one)
 - Yes No Don't know
4. What is your postcode?

Making your Universal Credit claim

5. How easy or difficult were the following? (tick one per row)

	Very easy	Easy	Neither easy nor difficult	Difficult	Very difficult	Don't know
The online application	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The face to face evidence meeting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Verifying my identity online e.g. gov.uk/verify, Experian	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Proving my housing costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing other evidence	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you had any difficulties with the above, please let us know briefly in the box below.

6. Do you have difficulty using or accessing the internet? (tick all that apply)
 - No - I have no difficulty using or accessing the internet
 - Yes - I have difficulty using the internet
 - Yes - I have difficulty finding access to the internet
- 6a. If yes, were you told you could apply an alternative way not online? (tick one)
 - Yes No Don't know

Waiting for payment of Universal Credit

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October 2017

7. Before making your most recent claim to Universal Credit were you receiving any of the following benefits: Jobseekers allowance (JSA), Employment and Support Allowance (ESA) or Income Support? (tick one)

Yes No Don't know

8. If you were in work before claiming Universal Credit, how often were your wages paid? (tick one)

Weekly
 Fortnightly
 Every 4 weeks Monthly
 Other (please specify) _____
 I was not in work before claiming Universal Credit

9. How long did you wait /have you waited so far to receive your first payment of Universal Credit? _____weeks

10. How did you pay for your essential living costs (e.g. housing, food, energy bills) between your UC application and your first UC payment? (tick all that apply)

I used my final wages
 I used my savings
 I used a UC Advance Payment
 I did not pay some/all of my rent
 I did not pay some/all of my gas or electric bills I did not pay some/all of my other bills
 I borrowed from friends or family
 I borrowed from another lender
 I used a food bank
 Other (Please specify) _____

11. Were you told about or offered any of the following? (tick one per row)

Yes No - but I would have used this No - but I would not have used this Don't know

An Advance Payment when waiting for my first payment

Help with budgeting or managing debts

Help with using Universal Credit online

Rent payments direct to my landlord

More frequent payments of Universal Credit e.g. weekly

Split payments between me and my partner e.g so one person does not receive the whole payment

What you agree to do whilst claiming Universal Credit

12. Did your work coach ask about and take into account your individual circumstances when writing your commitment (the steps you agree to take to look for work)? (tick one)

Yes No Don't know

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Citizens Advice North Lancashire

October 2017

13. Do you receive or have applied for Disability Living Allowance (DLA) or Personal Independence Payment (PIP) payments? (tick one)

Yes No Don't know

14. If you have children living with you, what is the age of your youngest child?
Understanding Universal Credit

15. Have you been given the following information? (tick one per row)

Yes - but I don't understand it Yes - and I understand it No Don't know

How much Universal Credit I'm paid based on how much I earn

How my payment is calculated

How many hours I am expected to work/look for work every week

How to ask for changes in my commitment based on my circumstances

How much of the payment is for my rent

The date each month by which I must report any changes

16. Are you aware that if you have been working in the last two or three years and have paid sufficient National Insurance contributions you may be entitled to contribution based benefits instead of or in addition to Universal Credit?

Yes No Don't know

Managing your Universal Credit claim

17. How easy is it for you to get to your jobcentre? (tick one)

I walk - under an hour

Public transport (e.g. a bus) that costs me less than £3 for the return journey

I drive there myself I walk - over an hour

Public transport (e.g. a bus) that costs me £3 or more for the return journey

Someone drives me there

Other (please specify)

18. Which of the following do you have access to? (tick all that apply)

A home computer/tablet with internet access

A computer at work that you can use

A free computer in a public building such as the jobcentre or a library

A paid for computer in a public building such as a library

A mobile phone without internet access

A mobile phone with internet access

None of these

19. How easy or difficult do you find keeping in touch with your work coach? (tick one)

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October 2017

- Very easy Fairly easy Neither easy nor difficult Fairly difficult Very difficult Don't know

If you have any difficulties keeping in touch with your work coach, please let us know briefly in the box below.

20. How many times have you rung the Universal Credit telephone helpline?

20a If you have rung the helpline, why did you ring them? (tick all that apply)

- There was a problem with my payment
 I struggle online
 To update a change in my circumstances
 To make a complaint I had an incorrect payment
 To make my claim
 To change an appointment with the Jobcentre
 Other (please specify) _____

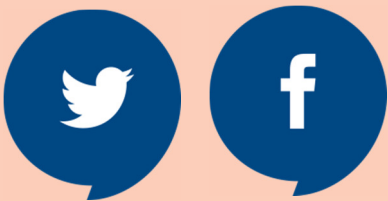
About you

21. What is your current housing situation? (tick one)

- I rent from a private landlord
 I rent from a local authority/council or housing association
 I pay a mortgage I own my home outright
 Staying with Relatives/Friends
 Other (please specify) _____

22. What is your age? _____

23. Do you have anything else you want to tell us about your Universal Credit experience?



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