

## Welsh Affairs Committee

### Oral evidence: [The benefits system in Wales](#), HC 337

Thursday 2 December 2021

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Members present: Stephen Crabb (Chair); Geraint Davies; Ruth Jones; Ben Lake; Rob Roberts; Beth Winter.

Questions 180 - 210

#### Witnesses

**II:** Alison Corriea, Welfare Adviser, Cartrefi Conwy Housing Association; Cordelia Deady, Welfare Rights Supervisor, Wrexham County Borough Council; Gwennan Hardy, Senior Policy Officer, Citizens Advice Cymru; and Megan Thomas, Policy and Research Officer, Disability Wales.

Written evidence from witnesses:

- [Citizens Advice Cymru](#)
- [Disability Wales](#)



## Examination of witnesses

Witnesses: Alison Corriea, Cordelia Deady, Gwennan Hardy and Megan Thomas.

*[This evidence was taken by video conference]*

Q180 **Chair:** We are going to move now seamlessly across to our second panel. Bore da, good morning. Welcome to Gwennan Hardy who is from Citizens Advice Cymru. Good morning to Alison Corriea from Cartrefi Conwy Housing Association and to Cordelia Deady from Wrexham County Borough Council, and good morning to Megan Thomas from Disability Wales. I am really delighted that you are all able to join us this morning virtually to help us with our inquiry into benefits in Wales. We are particularly keen to hear from you because I think you bring to this inquiry perhaps better and deeper insight into the lived experience of benefit claimants in Wales, and have seen some of these issues more from the coal-face angle as opposed to just where we sit as legislators. If we could move to our first question of this section, which I am going to ask Megan Thomas to answer, please. In very brief and broad terms, let us know what are the main issues that you see with the benefits system that are relevant to Wales? What are the key concerns that you are seeing when it comes to how benefits are delivered in Wales? Megan, please.

**Megan Thomas:** Thank you for inviting us to give evidence today. Some of the key issues that we have found are accessibility of the system, and the kind of cultural fear that is created around the system and people who are reliant on it for their income. Legal aid and practical support are available to people. Also, something that is under-discussed is relationships and manager quality and that aspect of this.

Q181 **Chair:** Thank you very much. To Gwennan Hardy, please, the same question.

**Gwennan Hardy:** I am losing my voice, so apologies if I drop out, but I will try to be brief. Citizens Advice helped more than 56,000 people with benefits issues in Wales last year and we know the benefits system exists to help people during times of need. In our experience, we know that it is there for a lot of people, but for some people that is not always the case. Some of the main challenges that we are seeing at the moment—I think the one at the front of people’s minds—is the cost-of-living crisis and the fact that benefits do not always adequately cover the cost of people’s essential living costs.

Before the pandemic, we did some research that showed that around four in 10 people in Wales that we help with debt issues had nothing left over after accounting for essential costs on an elementary basis. We are



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concerned that that trend will continue post-pandemic, particularly with the cut to universal credit, rising energy bills and rising inflation.

Secondly, we know that a lot of people live in a quite precarious financial situation, and that can be because of insecure work but also just life events; they are an inevitable part of people's experience. There are some aspects of the benefit system that do not necessarily rise to that challenge—things like the five-week wait, but also the complexity of the system, which can mean it is difficult for people to access it when they need it.

Thirdly, we know that there are additional barriers in the system for people who are disabled or have a long-term health condition, particularly with disability benefits like PIP or ESA, but also some general accessibility issues, particularly for people who might struggle to go online or might need more face-to-face advice.

**Q182 Chair:** Could I ask Alison Corriea and Cordelia Deady if those perspectives—which have just been shared from a policy angle—align with what you are seeing with the claimants that you work with on a day-to-day basis? Are those challenges—those difficulties—that have been outlined the same as the ones that you are seeing every day in the work that you are doing? Perhaps Alison could go first please.

**Alison Corriea:** Yes, I find that a lot of the vulnerable people—people with disabilities, people with learning difficulties—do not access or know what they are entitled to, and they need the extra support. For instance, a lot of people in very rural areas do not have internet connection. They will not have friends or relatives to rely on to support them to apply. Also, the different consents when you support people with the legacy benefits. Obviously, you can use implicit consent to help people, but with universal credit they need explicit consent and have to go on the journal.

If people cannot manage an online claim, they have to go on the telephone. It is extremely difficult for people with profound disabilities and these people do need that extra support. It will also be worrying when pensions have migrated over in the future—in the next few years—to universal credit because a lot of elderly people do not want to go online; they like to be written out to and it is obviously the written communication. Support with universal credit is just purely online.

**Cordelia Deady:** I would agree with everything that has been said so far. Universal credit has been mentioned. I have had conversations with people where we have done better-off calculations. We have said for that person with your circumstances you will be financially better off on universal credit and they have said, "No. Not even for the sake of £100 a month, I am not going there." There is that level of fear around it.

**Q183 Chair:** Is there anything else you would like to add about what you are seeing currently with the claimants that you are working with, some of the challenges that they are facing?



**Cordelia Deady:** We are seeing a lot of challenges with people making claims. If people do not have access to IT, it is difficult for them to get a telephone claim, although the DWP has acknowledged that this is a valid route and that people should be able to make telephone claims. We are finding that does not always filter down to the staff on the helpline, who will try anything to block those claims being made over the phone.

Implicit consent is a huge issue. We cannot talk to universal credit on behalf of our clients. Even if a client manages to put explicit consent on their online account by writing a message saying, "Please talk to Cordelia Deady, my adviser," that message sits down the page if more messages go back and forth. Then when you do get through to someone on the phone and say, "I want to talk to it," you have explicit consent, but they are like, "No, we cannot see it," or we have some universal credit staff who will swear blind that it only lasts for 24 hours. Again, the DWP have been very clear that is not the case, but the message does not always get through to frontline staff. There are often a lot of small practical challenges that you might not hear about when you are talking about the system as it is meant to be.

Q184 **Beth Winter:** Thank you for giving us your time today because I have no doubt you are extremely busy in the excellent work that you are doing at the moment. Building on the previous question, I am interested to find out more about the difficulties that applicants have in navigating the system. There is a lot of evidence from CAB, Shelter and Bevan about the complexities of the system, the eligibility criteria, multiple applications. We have already spoken about the online applications. For those of us who have seen the film "I, Daniel Blake", that exemplifies the barriers that people face in terms of making applications.

That is what prevents people from applying and we have a huge underclaim; £15 billion has been mentioned to me in terms of the amount of benefit that is not actually claimed in this country. Could you give me some more information in terms of the difficulties that the people have in navigating the system, the impact that has on people and what can be done to address this issue? Can I please ask Megan first?

**Megan Thomas:** What was reported to us in preparation for this inquiry, we looked at a survey among several people living in Wales and also based this on the general conversations we were having with people on a day-to-day basis about the system being extremely overly complex. One of the additional concerns about the move to universal credit as well is that because it is such a streamlined system it is difficult for people to understand where exactly in that system people need to go to get the right support and also what branch of that system people need, to be held accountable. We found they have made their system a lot more mysterious, a lot more difficult to navigate.

What we found is a very one-size-fits-all system, which a lot of different people with a lot of different life experiences and a lot of different circumstances were being crammed into. People with long-term health



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conditions and long-term impairments are telling us that every few years they have to go through the process of getting reassessed despite, relatively speaking, there being no way that they are going to be able to recover from that impairment or from that long-term health condition. That is increasing a lot of stress and a lot of difficulty.

What people have told us about the system, as it stands—navigating it—is, to be frank, humiliating, and people have told us it can be a very traumatising experience, which really impacts their mental health. People have told us that their impairment can get worse throughout the process because of the impact it has on them and on their mental health.

We also find that they are very inaccessible in terms of an administrative point of view. There are a lot of different amounts of paperwork, it is very difficult to find information about a system available in an accessible format such as Easy Read or BSL. It is extremely difficult if English is not your first language or if you use other forms of communication. We found the system is very difficult to access in the first place, and once you are in it, it is extremely difficult and traumatising to navigate.

People tend to find that they have to rely on either some informal support from family members, friends who often may not be very well-versed in the system as it stands or, as we have also heard, concerns about the consent issue, which has been mentioned by both Alison and Cordelia.

**Cordelia Deady:** People do not know what they do not know. If you do not think of yourself as being the type of person who claims benefits, you are not going to proactively go out looking for information about the financial help that is out there. I think the first problem is a lot of people are missing out because they do not realise that they would be entitled to something. That is quite often the people who are not absolutely destitute and have been so for a long time. It is the hard-working families, it is the cancer patient who has gone on to half pay, it is the people who think of themselves as being part of the great majority in society.

The first thing is people need to be able to access advice easily and that means putting resources into properly trained advice workers. Not just a website because that is too impersonal, and however well designed we know people go online and come up with completely different outcomes from what they find out when we talk to them face to face.

Secondly, having someone to help you through the system is important. A lot of forms are intimidating. I spoke to someone recently who was on universal credit and they were a carer. They were not a completely inexperienced benefit claimant and they knew that there was a benefit called carer's allowance and you cannot get it if you are working. Because this person was working when the computer said, "Are you a carer?" she said no, because her understanding of the system was that you cannot be a worker and a carer. What she did not realise is that universal credit has different rules and does enable you to get extra allowances for caring



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while working. People do need that individual support and explanation, and there is no shortcut to giving them that.

There is some support out there to help people make claims, but the other thing that we do not hear about as much is the problems people have maintaining claims. There has been quite a lot on the news lately about people who claimed UC briefly during lockdown, went back into work, ended their claim, forgot they ever had done it and then suddenly got hit with a huge overpayment because they had not responded to a message on an account that they had not looked at in 12 months. We also see people who are getting less money towards their rent than they should be because they did not realise the onus was on them to proactively tell universal credit that the landlord had put the rent up last April.

There are so many things that can go wrong when people are trying to navigate their way through the system on their own. I could probably go on all day, but those are just a few little examples.

**Beth Winter:** I just wanted to give Gwennan and Alison the opportunity to come in on navigating the system, the difficulty and possible solutions to it. Do you have anything you wanted to add?

**Gwennan Hardy:** I would agree with what has been said already. An additional item to flag, which might be relevant to this Committee, is the DWP's role in supporting take-up of benefits that are not directly administered by them. An example is the council tax reduction scheme. There are obviously some complications about people not necessarily understanding that they need to apply for it separately now where previously they might have done it alongside the housing benefit.

Similar to what Cordelia said, there is sometimes some complication, when you are applying for universal credit, on a question around council tax liability that you may think, "No, I am not liable for council tax; that is paid through my council tax reduction," which means that their entitlement is not necessarily picked up.

We also had an example recently of someone we helped with council tax arrears. The main reason she was in debt was that she had come on and off universal credit five times in the last year and was just very confused about whether she was getting council tax reduction, what her liability was. There is a role for DWP in what it can do to support that, like better data sharing to support automation of some of those passported benefits.

Q185 **Beth Winter:** Alison, it is quite evident that there are difficulties in navigating the system and the implications for people's ability to claim what they are entitled to. What are the solutions, because people like Bevan have said about having one portal where people just make one application, for instance, rather than having to navigate various systems?

**Alison Corriea:** I think it will depend on what the portal will involve because you will still have all these people that are very vulnerable that



will still need the support to be able to go online and access the systems. Because of the complexity of the benefits already, it will depend as well on whether they will be impacted on what they are already getting, what sort of system will be in place. Therefore, it needs to be user friendly, be clear, concise, the evidence that you would need and the support people that they would need. For instance, universal credit is not user friendly at all. Even with the rent side of things, it is the number of social housing tenants, the rent arrears have increased. They do work out, for instance, 52 weeks rent over a year, take off the two rent-free weeks and then in the five-week rent they may be behind with the rent already.

As well, the onus is on the tenant to make sure they pay the rent to begin with and it could be that they get into arrears. Perhaps looking at that as well, going back to this system where people can have their rents paid direct to ensure that they keep a roof over their heads because, at the end of the day, if you do not have a home or if you fall behind it increases things for homeless people and impacts on the social system across the board.

People will always need help with debt advice as well because fuel poverty and everything else is increasing. To be honest, if you have somebody where they are managing their finances and they can do everything, it enhances their wellbeing. It is detrimental to someone's wellbeing not having their finances addressed, not being able to support people when they need it.

**Chair:** I am going to bring in Geraint Davies. I am conscious that time is perhaps running against us, so let's keep our questions and answers a little bit tighter please, if possible.

Q186 **Geraint Davies:** I will start with Ms Deady and go on. Which particular benefits or allowances are least understood or known about? Can you also comment on how useful the Welsh Government's Dangos training has been to increase frontline understanding of social security payments?

**Cordelia Deady:** The least understood is possibly universal credit because it is a bit of a black box. The least known about is probably council tax reduction, which has a pretty low take-up because people do not think of that as a separate thing. If you have no money at all you go looking for something, but if it is something that is maybe a little bit marginal, like you pay in your council tax but you are struggling, you might realise there is a benefit out there to go and look at.

Dangos is a great initiative. I like it. It is a brilliant idea. It is aimed at non-benefit specialists and it is about giving people the confidence to have those conversations to pick up signs that people are struggling and to signpost them or divert them on to welfare rights advice. The only problem with that is that it is not the end of the process. If someone has had the Dangos training they are maybe more likely to say, "You would benefit from finding out if there is help out there," but you still need to



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have somewhere to signpost them to and still need specialist advisers as well as Dangos-trained frontline workers.

**Q187 Geraint Davies:** Alison Corriea, what do you think are particularly misunderstood or not understood benefits and allowances? Has this new Dangos scheme helped in being proactive in helping people get their rights?

**Alison Corriea:** I think that universal credit—the same as Cordelia—is one of the most difficult forms, but as well people probably, if they have been working and they go straight on to universal credit, will not know to claim the underlying entitlements, contribution-based benefits. Those can be missed and can have an effect if they have a change in circumstances, if they get married or inherit money, that they could possibly still qualify for contribution-based if they have not claimed them or they come off universal credit in the future.

There are also other benefits that people may not know about, like industrial injuries, disablement benefit, the smaller benefits. With the Dangos, yes, it is a good idea, but it may not be widely known about by everybody, so anything that promotes awareness of the benefit system is good. We tend to use the money adviser one because it has good leaflets and the budgeting tools and everything that the Government use.

**Q188 Geraint Davies:** What is the process of applying for a disability benefit like for a claimant? How would you describe it?

**Alison Corriea:** First, for personal independence payment you have to phone up over the telephone to make the call. It takes about 20 minutes and they have to give their national insurance, bank details. It takes about 10 to 14 days for the form to arrive, and they have from the date of the call one month to return the form. The form is like a big white booklet. They have to say not about how their illness is, but how it affects them on a daily basis, from their care needs through to the mobility criteria. It is up to the person to provide supporting evidence, medical evidence from their doctor or their consultants.

The DWP does not write out the reports. It says on the front that DWP very rarely send for the evidence from the doctors. I notice, when I do the mandatory reconsiderations or the appeals, that this evidence has not been requested and it is just done on the face-to-face assessment at the moment, which has been over the telephone. How can a person on the other end see how a person is affected just by the way they speak? We have had a lot of disallowances based on the telephone assessment because a person has not been able to get across how they are truly affected, or they have not been seen as to how disabled they are.

**Q189 Geraint Davies:** Those are some of the issues that you frequently encounter with regards to the process. On the basis of that and generally, what big difference or change would you like to see in DWP to help claimants?



**Alison Corriea:** DWP would need to be a lot more consistent with people who have long-term conditions. It should get reports from the doctor or the consultant, and it should give long-term awards for people who are truly disabled and never going to get better—like Parkinson’s disease, MS—and not give short awards for two years and they are having to go through the whole process again.

Q190 **Geraint Davies:** If I could turn to Megan Thomas with the same sort of array of questions, namely, which are the most difficult areas for people to know about in terms of their understanding of the system? Is there more we could do proactively? What are the problems you face as people go through the system? Do you have a key recommendation you wanted to make about changes?

**Megan Thomas:** I have similar answers. Universal credit is something that is very misunderstood and is very difficult to get to understand. It is not very transparent. Then issues around PIP. We get a lot of people being very confused about personal independence payments as well. Things like Dangos are great. We have received Dangos training ourselves. It is fantastic for spreading a bit more awareness. It is not a replacement for high-quality, well-equipped, well-trained advisers and advocates. Something that we would particularly recommend on this is that the system takes the personal experiences and the opinions of disabled people on board more directly, so working more directly with the disabled person trying to navigate that system.

What benefits are they less aware of? There are some that generally people have not heard of, but again that will also depend on the resources that they have available to them. Allowing the person—I focus on disabled people because that is the background—to have more input and having a more personalised and individualised approach we believe would be a massive benefit.

Q191 **Geraint Davies:** Finally, Gwennan Hardy, would you like to comment on whether people do not know what benefits they are supposed to have, whether they should be more proactive or more individualistic and what further support is needed? Is there any key recommendation you would like us to make about changes that would help claimants get their rights and the support they need?

**Gwennan Hardy:** I agree with what has been said already, but we did some research before the pandemic, which found that around one in four people in Wales had either delayed or decided not to claim the benefit in the past. Some of the main reasons around that were negative perceptions of the way that they might be treated and difficulty applying for the benefit, and then difficulty understanding whether they might be entitled—all the things that have been covered by what people have said already.

In terms of benefits that are particularly not understood, it is a smaller group of people, but I think carer’s allowance is still not well understood



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and underclaimed, particularly as it is quite a smaller group, so it is not always easy to reach those people or have communications that target them.

In terms of complexity, as people have said, personal independence payments, obviously like disability benefits, are a particular issue. We helped around 17,000 people with PIP issues last year and around a third of the people that we helped needed advice on challenging or appealing the outcome of their assessment. We know there are real issues within that assessment process and that all too often people are not getting the right decision about that assessment.

Q192 **Geraint Davies:** Finally, do you feel, culturally, that in the relationship with a citizen the culture—the DWP if you like, which is what I was saying earlier—is reluctantly giving stuff to people and saying, “No, we do not want to give out too much money,” or that type of thing to these people, unless you get a job? Or do you think it is more empowering people in genuine need, in a difficult time in their lives, who need support and you getting all the resources that can be provided to help them on their way through difficult times? Which is the sort of culture that you feel your claimants are facing when they go to make claims?

**Gwennan Hardy:** That is a difficult one to answer. I think it probably differs between jobcentres in different areas and people’s experiences might be different. We often see people who face difficulties, so we are more likely to see people who maybe have that kind of negative perception.

I think our research has shown that there is a negative perception and there is stigma. That is something that people are experiencing, and it is important that DWP and the Welsh Government gear towards recognising that as a problem and try to overcome those problems. Things that the Welsh Government are suggesting around creating a charter, which might target some of the myths in this area around benefits, we think are a positive step. Anything DWP can do to make the process as simple as possible and proactively remove those barriers to claiming again would be positive for people we help.

Q193 **Ben Lake:** Thank you all for giving your time this morning. It has been very useful. We have heard quite a bit about the difficulties in detail in disability assessments and I am interested to know—if I can turn to Megan Thomas first—whether you think the UK Government’s recent Green Paper, “Shaping future support”, sufficiently addresses the concerns that you might have about the assessment process?

**Megan Thomas:** To be quite blunt, it does not. That paper has not been very well received by disabled people’s organisations and is something that we are quite concerned about. There are also some positives. For example, increasing advocacy is a positive, or something that concerns others is a focus on employment, which misses a lot of the people that



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we are talking about today. Also, that we still do not see much in the way of how people enforce this on a day-to-day basis.

Something that has come up frequently is the tribunal process and how inaccessible and expensive it can be to go through that. Something that we and other disabled people's organisations have been calling for, for many years now, is to refund legal aid and support for a tribunal process. We still do not see very much support for that. Unfortunately, I do not see it going far to address some of the concerns raised today.

Q194 **Ben Lake:** Can I also ask the same question of Gwennan Hardy?

**Gwennan Hardy:** On similar lines, I think it is obviously positive that they are looking at this issue. There have been a few Green Papers around this; there is a shared understanding that the system needs to change. There are some positive steps in there. We have obviously submitted a full response to that Green Paper consultation with some of the things that we want to see. There have been some positive developments during the pandemic, in terms of a bit more flexibility around the channel that people use to apply for a benefit. For example, being able to call up might be easier for people with mobility issues; they might find it difficult to get to an assessment centre. Having a bit more flexibility around those online channels is a positive thing, but we know it definitely does not work for everyone.

We did some research before the pandemic, which found around 50% of disability benefit claimants said they would have difficulty filling in an online form and about 46% said they had struggled to respond to e-mails.

One of the things that we are looking for in that Green Paper is having much more choice for people around how they apply and the channels through which they get communications, and that would be a positive step. One of the areas where the Green Paper may be missing a bit is around how those assessments are carried out, so improving the quality of assessments. Something we were drawing attention to is the use of informal observations, which is something that people do not necessarily understand. It lowers trust in the system. Something we would look for is more open-ended questions. As Megan said, allowing disabled people to have much more of a voice in the process and feel like they are being heard and are treated as the experts on their own condition.

Q195 **Ruth Jones:** Thank you to the four of you for your time this morning. It is helpful to hear your first-hand experiences of working with claimants and the system. You have all mentioned the online access situation. I want to go back, and I am going to ask Ms Deady and Mrs Corriea first: how do your claimants feel about this move from the paper-based face-to-face to the online system?

**Cordelia Deady:** Claimants are individuals. For some it is great because you can access things in your own home. If you can navigate the



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universal credit system, having all that information available on your computer is lovely. If you are not confident with literacy, with computers, if you only have a smartphone with mobile data, it is hard. There is no one simple answer.

One thing that does concern me—going back to this idea about consent—is that if you are struggling to make sense of it the temptation is to get somebody to help you and that could mean saying to someone, “This is my password and user name. Can you get into my account and find the answer?” We find people are scarily willing to share their passwords. There is a real risk that, by trying to secure people’s data and by not allowing implicit consent, the DWP is encouraging clients to do something even riskier and let someone have back-door access to all their information. I would like to see that system changed.

Allow implicit consent: that has worked brilliantly for all the other benefits. I have never heard of a problem arising from it. Even consider allowing some sort of parallel access to advisers so that, with the client’s permission, they could access their online account but leave a fingerprint so that you know when an account has been accessed by the adviser, you know if a message has been put on the journal, whether it came direct from the client or from the adviser they had authorised.

**Q196 Ruth Jones:** Thank you very much. That is a real practical solution. Mrs Corriea, do you have anything to add? Do you have any experience in terms of how homeless people are dealing with the online system?

**Alison Corriea:** A lot of people do not have the internet access, and it does depend on the background because a lot of them do have mental health problems or other problems—alcohol, very vulnerable—so for a lot of them who cannot manage their claims online it is the telephone route. Then if they have any changes they usually have to report to the jobcentre if they have to do anything. It is difficult and with what Cordelia has said about the consents, it is a great barrier to supporting people.

We have had, as an example—not naming any names—a tenant who has had their account taken over by somebody else due to being vulnerable with a password. It is a worry there because giving out the passwords and everything can get other people to take over their accounts, take over their moneys.

**Q197 Ruth Jones:** I agree that it is a risk. My second question is to Ms Thomas and Ms Hardy. In terms of the written evidence that has been submitted, Disability Wales has stated that digital exclusion was a major issue and that a blended approach is needed. Can you expand a bit on what you mean by a “blended approach”?

**Megan Thomas:** What we mean by a “blended approach” is that exclusively having a non-digital or digital system is going to exclude particular groups of people one way or the other. What we would prefer is that there was a more flexible system. Leading back to what I said earlier



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about having a system that is more focused around the individual people applying for benefits, eligible people within that system like communicating in the system the way that suits them best. That is what we mean by “blended”. It is like not really one or the other. Just a match between the two that works directly for the people trying to navigate it.

**Q198 Ruth Jones:** Ms Hardy, do you want to add to that? We have heard some potential solutions. Is there anything else that you think the DWP could be doing to address these problems?

**Gwennan Hardy:** I would agree. The thing that we are looking for is for people to be able to choose the channel through which they are communicating with DWP and through which DWP is communicating with them. We saw a case recently with someone who had managed to make an online claim for universal credit with support and then missed all the messages on their journal because they did not have access to the internet; they had just been able to get it for that one-off time. It meant that they did not then have access to the support, but they also missed important messages that could have negative repercussions.

When you apply to other services you will be able to say that you can contact me by e-mail, by text. You need something similar for benefits. You will need that off the back of this Green Paper for disability benefits. You will need that going forward because there is a lot to be gained by moving some aspects online. I know it will improve accessibility for a lot of people, but having that choice and that flexibility to respond to what people need is going to be absolutely crucial.

**Q199 Geraint Davies:** Some of this may have been answered to a certain extent, but can I press people on the issue of challenges faced by creating the need for someone to give explicit consent if they want an adviser to deal with their benefit claim in terms of access and the like? Can I ask Megan Thomas first?

**Megan Thomas:** Sorry, do you mind repeating your question? With this echo I could not quite hear you.

**Geraint Davies:** I am talking about people’s private information and the need for somebody to give explicit consent if they want an adviser to deal with their benefit claim. Are there challenges created by this or not?

**Megan Thomas:** Challenges created by this will depend more on the individual than a systemic challenge. It might just depend on people’s willingness to give that consent, but again this is something that can be worked out on an individual basis. I would agree with what Alison and Cordelia have been saying so far about the need for that on a wider scale.

**Q200 Geraint Davies:** Cordelia, you mentioned this before. Is there anything you wanted to add on consent?



**Cordelia Deady:** I have probably said what I wanted to say, but there are knock-on effects as well because advisers do not like advising on universal credit because they cannot do their jobs effectively, because they cannot talk to the universal credit staff because of the consent issues. If you want people to be able to engage and feel confident in making claims, you have to create an environment with not only your supporting people, but you are making it possible for professionals to support their clients. If you had implicit consent, if you had better communication between the DWP and the rest of the world, you would have a much more smoothly functioning system, and everybody would benefit in the long run.

Q201 **Geraint Davies:** Alison Corriea, do you have anything to add about the challenges faced in terms of giving consent and access to personal data and the relationship with a client? Is that about building greater trust? People may not completely trust the system and the person they are dealing with. Are there issues around consent?

**Alison Corriea:** I do agree with Cordelia, there can be. Because of the universal credit system, they have to go on the actual journal and put that down. It only lasts for one month and if you have asked for, say, something like a backdated claim, it can go on for months and it is not dealt with quickly, and then the person is not getting their money sorted out, whereas under the implicit consent they use their judgment to be able to deal with you based on the information that they have. It was much easier to deal and get problems sorted, whereas with the explicit also they normally say it would only last a month and then they have to go back on again if it has gone on longer than a month. It does create a barrier there to support people in getting the outcomes that they need.

Q202 **Geraint Davies:** How could the system of consent be improved, do you feel?

**Alison Corriea:** I do not know if the DWP would be willing to change the system. I presume that other organisations like Rights may have possibly looked at this. Would they be willing to go to implicit consent going forward with what we have brought up today?

Q203 **Geraint Davies:** Gwennan Hardy, what are your views on the challenges of someone giving implicit consent, and obviously the issues around safeguarding some of the individual private information, and how can the system be improved so it works better for the claimant?

**Gwennan Hardy:** I obviously recognise that the rules are in place to protect personal information, and that is important. Just to add to what people have said already, I do think this can be a burden on our advisers, particularly when someone has come to you for help and you are unable to help them at that point. You have to send them away and get them back for another appointment because this creates a blocker to getting information you might need to help someone move forward. It is an issue.



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Our experience is practices are variable, that there is some flexibility in there in that sometimes the rules are quite rigidly enforced and other times people say the universal credit helps and they are willing to be a little bit more flexible and recognise there are exceptional circumstances where someone needs help. If it is not possible to move to a system of implicit consent, it feels like there should be room for better guidance and potentially exceptional circumstance practices where you can say that, if someone is in a particularly urgent situation or is in vulnerable circumstances, I guess that you would be able to have a different kind of process. Just having a bit more flexibility within the rules that currently exist should be possible.

**Q204 Geraint Davies:** I suppose the system is that the state has the right, when someone is making a claim, to look into every bit of their personal information and all their data are correct, isn't it? Do you think that is reasonable? I guess, if it needs space, people need to know. Are people worried coming forward that their whole life is opened up and their financial information is immediately accessible by the state? Is that a concern of people?

**Gwennan Hardy:** One of the reasons that I think this has to change for universal credit is because it is a broader benefit. It covers a lot of different aspects. You do need quite a lot of information from people. I think it is information that you get during the claim process, so people will provide that, and the benefits there are that it makes the process smoother and more automated. It does remove some of the other barriers to applying for other benefits.

I cannot really speak to people's perceptions of that data. I do not think it has come up for people who we speak to as a concern, but I would say that, when it comes to things like disability benefits and the prospect of that moving online, some of that information can be seen as a bit more personal, particularly when it is detailed information relating to your health. There are potentially some challenges with doing a similar thing for disability benefits where, if there is a low level of trust, that might be a factor. However, I do not think I can speak very well to people's concerns about that.

**Q205 Beth Winter:** I have a very brief question. We have heard a lot about the difficulties in people's ability to navigate all the problems with digital exclusion and so on. What we have not touched on yet is the adequacy of the amount of benefit that people receive and the ability of people to meet their outgoings. You see a lot of people, I am sure, who are in financial debt. Fuel poverty is a big issue. The number of people using food banks is astronomical and totally unacceptable. Do any of you have any comments on the actual level of the benefit? If people are able to navigate and get the benefits they are entitled to, which I know is difficult, are the levels of benefits sufficient? Megan, do you want to go first?



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**Megan Thomas:** Yes, that would be great, if that is all right. From our perspective, it is not enough. People are very much struggling. People have reported difficulties like just being able to afford food, afford rent, and afford some of the basics, never mind anything else you may just want to do to increase your happiness or the quality of your life. There is an additional cost to being a disabled person. For example, this could come in terms of added adaptations to your home bill, like particular diets you may need to follow, whether or not you need access to transport more than others, or if you cannot use public transport. All this can also depend on where you are in the country, dependent on what services are available in your area, and the amount of informal support you have access to. People have reported that they just do not have enough to make ends meet.

The idea of independent living is also very important to us. Any person should be able to live in the way that they choose. This is not enough to accommodate that. Especially for people who are physically unable to work, you will find this means that they have a far lower quality of life. People just do not have the option to do things that anyone else may be able to do, like having the funds to just enjoy themselves every once in a while, or to allow their children or to allow people in their lives to. We think there is not enough financial support, and services that are supposed to be in place to top up that financial support often are not of a high enough quality, or are inaccessible.

Q206 **Beth Winter:** Gwen, I will ask you as well, because at Citizens Advice you see lots of people, unfortunately, in difficult situations, in terms of the adequacy of the level and amount of benefit, please.

**Gwennan Hardy:** We did some research before the pandemic that showed that the loss in the value of benefits in recent years has had a direct impact on the people we help and their ability to pay their day-to-day, essential living costs. We know more people are struggling as a result of that freeze in the benefits. The £20 uplift has obviously had a huge and direct impact with people. We can see it every day. The loss of that is going to be a big challenge over winter, and particularly in spring next year when you are going to see other changes coming into play. Something we have been calling on the Government to do is bring forward their uprating of benefits by the level of inflation. You know that inflation is rising pretty significantly, and it comes back to that issue where benefits are not keeping up with the rising costs of living. There is going to be an issue.

Another one to draw attention to is the Government decision to freeze the local housing allowance at this year's levels for next year. During the pandemic, they recognised that it was important to keep that linked to the local rents, in particular private rents. It seems likely that if that link is broken, more people are going to struggle to meet their housing costs in particular.

Q207 **Ben Lake:** Ms Corriea and Ms Deady, I will ask you a question. How



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much of an issue do you think the sense of stigma is for some individuals who might claim the benefit? Do you find it an impediment at all? Is it a big factor? Ms Corriea, please.

**Alison Corriea:** Yes, there are some people who get embarrassed about claiming benefits. There are also people who live very frugally and do not want to be a burden on the state, and that is how they see themselves. We specifically find that with pensioners. Because they have lived through a world war and they have managed on the bare necessities, they will not claim any benefits. It can be a barrier, yes.

Q208 **Ben Lake:** Ms Deady, is that the same experience you have had?

**Cordelia Deady:** Yes. It is a minority of people who are put off by the stigma, but when we come across someone who feels like that, they feel it very strongly.

Q209 **Ben Lake:** Thank you. Megan Thomas, do you think there is anything the Department for Work and Pensions could do to help destigmatise the system for those people who feel they are a burden on the state, which obviously they are not?

**Megan Thomas:** There are two levels to this. We have some reports of stigma from people within the system itself. Further training is definitely needed, and specifically disability and equality training is very much needed, and to help people support through. Also, there is a perception for a lot of people—or, quite frankly, a reality—that they are people who are looking to be caught out, and they are facing stigmas within the system itself. Also, a lot of damage was done to disabled people by the rhetoric around benefit scroungers and the thing about people trying to leech off the state. There needs to be a really proactive effort and a proactive campaign to try to reverse some of the damage that has been done by that.

**Gwennan Hardy:** Yes, I definitely agree with that. One thing I want to draw attention to is that Citizens Advice Cymru was advocating for that holistic campaign from the Welsh Government around getting people to claim what they are entitled to. Part of that was a response to the pandemic. There are a lot more people coming in who have had big changes in their circumstances that might mean that they are now entitled to benefits. The other side of it is tackling those myths and stereotypes that might exist. That works on an individual level, but it also helps to bust some of those myths that are felt in groups and communities. One thing we definitely notice is that a lot of the information that people get about benefits is from their friends and family, and communities. Reaching into that, having a positive campaign from the Welsh Government, with positive language around claiming what is yours, is a good step.

Q210 **Chair:** We are coming to the end of our session. I will finish with a question to Alison Corriea and Cordelia Deady. As advisers, day to day, how easy do you find it navigating between the payments and benefits



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that are a UK Government responsibility and those that are provided by the Welsh Government? Is the information quite clear, and are you able then to signpost the claimants that you meet in a very efficient way? Cordelia, could you answer first, please?

**Cordelia Deady:** Yes. I do not find it a particular difficulty. There are possibly some very small bits of small print in the council tax reduction rules that have diverged from the housing benefit rules, but overall, it is not something that we struggle with on a day-to-day basis. We know if we need to do calculations, we have some very good calculating software. We are lucky in Wales in that we have a Wales-wide council tax scheme, and we have the Wales-wide discretionary assistance fund. It would probably be much harder if I was living in an English county drawing in clients across three different county borders.

**Alison Corriea:** Yes, I have not had any problems myself with utilising the council tax benefit or using the Welsh discretionary assistance fund. It is there, and it has been beneficial, I would say, particularly for white goods for people setting up home for the first time, and for people who do not have anything at all. Particularly with the universal credit, they are not able to get things like white goods to be able to set up in their home and have the basic things that everybody else has.

**Chair:** Thank you. That is very, very helpful. Thank you to you all. We appreciate you giving up your busy days for us. The information and insight you have given us will prove very, very useful. Thank you, all. Have a good day. Thank you to my fellow Committee members.