

Work and Pensions Committee

Oral evidence: DWP's response to the coronavirus outbreak, HC 178

Wednesday 6 May 2020

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Members present: Stephen Timms (Chair); Debbie Abrahams; Shaun Bailey; Siobhan Baillie; Neil Coyle; Steve McCabe; Nigel Mills; Selaine Saxby; Dr Ben Spencer; Chris Stephens; Sir Desmond Swayne.

Questions 126-171

Witnesses

I: Dan Norris, Head of Advice and Rights, Child Poverty Action Group; Minesh Patel, Principal Policy Manager, Citizens Advice; Emma Revie, Chief Executive, Trussell Trust; and Anna Stevenson, Welfare Benefit Specialist, Turn2Us.

II: Azmina Siddique, Policy and Research Manager for Poverty and Inequality, The Children's Society; Eve Byrne, Head of Campaigns and Public Affairs, Macmillan; Geoff Fimister, Co-Chair, Disability Benefits Consortium; Stephanie Kleynhans, Policy Lead, Shelter; and Jessie Seal, Campaigns and Policy Co-ordinator, NACCOM.

Written evidence from witnesses:

[Child Poverty Action Group](#)

[Citizens Advice](#)

[Turn2us](#)

[Children's Society](#)

[Macmillan](#)

[Disability Benefits Consortium](#)

[Shelter](#)

Examination of witnesses

Witnesses: Dan Norris, Minesh Patel, Emma Revie and Anna Stevenson.

Chair: I welcome everybody to this meeting of the Work and Pensions Committee, looking at the response to the coronavirus. This morning, we will take evidence from organisations supporting benefit claimants. I thank all nine witnesses for joining us. For the first session, we have four witnesses on the line. I will ask each of them to introduce themselves in turn. I will say the name, then you just tell us who you are. The first witness is Dan Norris.

Dan Norris: I am Dan Norris. Thank you for inviting me. I work for the Child Poverty Action Group, where I am head of advice and rights.

Minesh Patel: My name is Minesh Patel. I am principal policy manager at Citizens Advice, where I lead our work on benefits.

Emma Revie: Good morning. I am Emma Revie. I am the chief executive of the Trussell Trust, which supports a network of food banks across the UK.

Anna Stevenson: Good morning. My name is Anna Stevenson, and I am a welfare benefit specialist for the charity Turn2Us.

Chair: Thank you all very much indeed for being with us. The first question this morning will be asked by Selaine Saxby.

Q126 **Selaine Saxby:** Good morning. This is a question to everyone on the panel. How has your workload increased and changed since 16 March, and what are the main problems that people have been facing?

Chair: We will take the witnesses in the order in which we introduced them, so Dan Norris first.

Dan Norris: CPAG provides second-tier advice to advisers working with clients, so we do not work directly with members of the community or claimants of universal credit. We do, however, provide a number of advice services to clients online and by telephone—six in total.

We saw, initially, a slight decline in the number of contacts to our advice services, which we think reflects the process of the advice services we support re-establishing themselves as online entities, providing their support through Zoom and other non-face-to-face methods. Since then, in the last month, we have seen a steady climb and an increase in the amount of contacts we have had, reflecting services settling in and being contacted by new claimants of universal credit. We expect that process to continue.



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As for the issues we see in our advice services, we have seen a change in the demographic of the type of clients we are contacted about. In the past, we mainly dealt with people with health problems and disabilities; that has now changed to far more inquiries from workers, from people who have lost their jobs, from parents and from householders. We have seen a decline in concern about benefits specifically catering for disabilities—for example, personal independence payments—and an increase in concern about universal credit. Specifically, we have seen concerns being raised about the verification process in universal credit.

Generally, there has been increased demand across the board in services from the DWP, and concern about delays and so forth following from that. We have seen some confusion about the interaction between elements of the workers support package, such as the job retention scheme and the self-employed income support scheme, and benefits—for example, when to claim universal credit, or whether a person on working tax credit who is likely to be furloughed should continue to claim tax credits or make a claim for universal credit. Really, we see a change that reflects the circumstances over the last couple of months, and a greater number of claims from former workers.

Minesh Patel: At Citizens Advice, as you would expect, we have seen an increase in demand for our services. To put that into context a bit, from mid-March to the end of April, we had 8 million views of our website. Our advisers supporting people over the phone and through webchat have recorded 32,000 cases related to coronavirus, half of which relate to universal credit. Those numbers have started to decrease as we have started to see a drop in claims for universal credit from that initial spike.

Across our Help to Claim service, which supports people to make a new claim for universal credit, we saw initial peaks in demand and we had to readjust our service and move our face-to-face advisers to deliver that service over the phone and through webchat. We are almost back to pre-coronavirus levels in terms of demand, but we are keeping an eye—a close eye—on whether there will be any changes, particularly as certain schemes, like the job retention scheme, start to come to an end. Similar to what Dan said, we are picking up issues about confusion with the job retention scheme and eligibility for benefits in people's individual circumstances.

We know DWP has taken some good steps to deal with the processing of claims by redeploying resources. We are still picking up certain issues around the verification process, challenges with making a telephone claim at times and challenges where people may not have a bank account or identification; particularly where you do not have that face-to-face advice, these problems can become much more amplified. So we will keep a close eye on the operational delivery of benefits going forward, to see what it means for claimants and for our service as a whole.

Emma Revie: We support 1,250 food banks across the UK and they capture data on the reasons why people are being referred to food banks. We analysed that data for March and released that information last week.

What it showed us is that in the last two weeks of March compared with the last two weeks of March last year, we saw an 81% increase in the number of people coming to food banks. More concerning to us even than that was that we had seen a 122% in the number of children receiving food parcels from us.

Analysing that increase, what we can see is that the majority of increase has been driven by families with children coming to food banks, with the number of families with children needing a food parcel having increased overall by 102%. People tell us the reason why they are coming to us is insufficiency of income, either from work or benefits, to cover essentials such as food.

Our research historically has shown us that, normally, by the time people are coming to food banks, on average they have a household income of about £50 a week after rent, so what was most striking to us, apart from the figures that we have seen, is the speed with which people came to food banks. Within the third week of March, we had already seen such a significant increase in the number of people who immediately fell into the level of crisis that required them to come to a food bank, because they had insufficient money to buy food.

Anna Stevenson: In the first few weeks after the lockdown began, we saw a 438% increase in people using our online tools, which is the primary way that we deliver support to the public. That was a 438% increase in people using our benefit calculator to check their entitlement. I think that really shows how many people are worried. Similarly, we run a tool that helps people to search for grants that they can apply for, and we saw a quarter of a million people use that tool to look for charitable grants to support their income.

We have seen specific groups being particularly badly affected. We know that women are being much more affected than men in terms of lost income; we know that people on zero-hours contracts are being much worse affected than people on permanent contracts; and we know that self-employed people are still really struggling. The other interesting thing we have seen is that demand for support using our online tools has increased proportionate to the number of people using them. That suggests that the level of support that this cohort of claimants needs is quite similar to the level of support that previous cohorts have needed.

Chair: Thank you. Selaine, do you want to follow up on any of those points?

Selaine Saxby: No, I am quite happy to pick anything up in question 3. Thanks, everyone.

Chair: Thank you all very much. The next question is from Neil Coyle.

Q127 **Neil Coyle:** Given what you said about the increased demand and workload for your organisations, is the £20 a week increase in universal credit and working tax credit enough to cover the additional hardship that



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the virus is currently causing? This is for all the panel. Given what has just been said about children by the Trussell Trust and CPAG, perhaps you could focus on that. I know that Citizens Advice have also made representations already about the ESA work-related activity group.

Chair: Shall we go in the same order? Dan, do you want to start?

Dan Norris: We very much welcome the £20 increase in the working tax credit and universal credit standard allowances, and also some of the other concessions such as increases in local housing allowance rates. However, we think that a large group of people, specifically families with children and those already claiming benefits before the covid-19 issue began, have been left out. We would argue that an increase in child benefit, which we have been calling for at a rate of £10 a week for each child, would be a more effective way of delivering anti-poverty measures. We had some research done by the York Social Policy Research Unit, by an academic called Jonathan Bradshaw, which indicated that an increase in child benefit would be more effective in reducing child poverty than the increases that the Government announced. Those are very welcome, but we feel they do not go far enough.

We have repeatedly pointed out the impact of the retention of rules such as the benefit cap and the two-child rule. For many of the families that were expecting a more generous level of support following the increases in the UC and working tax credit standard allowances, those have been offset by the impact of the benefit cap. We have done some modelling that indicates that, despite what the Government say about small numbers of families being affected by the benefit cap following the rises, there will be a 50% increase in the number of families affected.

We have also done some work on looking at the two-child rule, and we are concerned that many families who are making claims for universal credit will welcome the increase in the generosity of the benefit—the headline figure—but they will then discover that their third child or subsequent children will not be eligible for support. Although we welcome the increase, we would like to see other measures more targeted at supporting children in poverty and taking away some of the measures that will blunt the effect of the rises in the standard allowance.

Minesh Patel: Similar to Dan, we welcome the steps the Government have taken to date to increase the standard allowance and other things such as scrapping the minimum income floor for self-employed people. However, I think we should not underestimate the scale of this crisis. In research we have carried out, two fifths of people say they have lost income already. One in 10 say they have lost 80% of their income. We have a situation where there are new people entering the benefits system who face an income shock as well as people on benefits who would have already been struggling and on the edge—research we carried out last year found that around half of people on working-age benefits were struggling to make ends meet.



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We think the Government need to build on the changes made to date to ensure that the system works for everybody. Similar to what Dan said, we think the benefit cap needs to be lifted, particularly in a context where people are going to find it harder to move home, for instance, to reduce fixed costs or to take up employment to increase their income. We think flexibility of the benefit cap would help a lot of groups of claimants. We also think we should look at advance payments, which I know is a key point for a lot of organisations here, and make sure that people who need to pay these out are not building up debt further down the line. We think that could be done by turning these into grants temporarily during this crisis.

Lastly, on legacy benefit claimants, we have seen no similar uplift for groups within these benefit categories. The argument has been that the support needs to be for people who have faced an income shock, but we know that many people on legacy benefits have already been facing hardship, with similar challenges around losing work or seeing a drop in their hours. We think there needs to be a similar uplift for legacy benefits as we have seen with universal credit and tax credits.

Emma Revie: I echo my colleagues in welcoming the steps the Government have taken to strengthen the safety net, but similarly for us, the striking speed with which people arrived at food banks straight after the crisis hit showed that there were many people who were just making ends meet and whom this income shock has sent to a level of crisis that requires them to use a food bank. We came together with colleagues across the anti-poverty sector, three of whom are among the witnesses today, and developed a proposal for Government around the temporary coronavirus income support scheme. We believe that a range of components within that scheme, if they came together, would provide the additional support that people need to get through this crisis. We very much welcomed the scale of interventions such as the job retention scheme, which are significant and widespread, but we are saying that there are people who none the less are falling through that safety net, and we need a temporary further set of steps.

Together, we suggested three key areas. One is looking at the income level and ensuring a level of income for people that keeps them out of poverty and away from having to use a food bank. For us—to echo what Dan and Minesh have said—that would be looking at legacy benefits and ensuring that any increase applied to universal credit is similarly applied there.

If we look at the standard allowance within universal credit, for a single person, with the additional £20, we are still looking at just £102 a week. Given the four years of freezes in benefits that we have just come out the end of, the question is: is that sufficient? Does the £20 that has been applied across the board factor in different groups of people? We are seeing a significant increase in the number of families with children who are coming to food banks, so a flat rate applied across the board is not necessarily sufficient. What else could we be doing around lifting the

benefit cap and looking at lifting the two-child limit to ensure that money is getting to families with children to ensure they are supported during this time?

The second area is looking at reducing costs where people are taking advance loans to weather the five-week wait that is built into universal credit. How can we temporarily suspend the deductions for the repayment of those advance payments over this time to ensure people can take that advance without fear of going into debt and being unable to afford things going forward?

Also, we need to look at extending the hardship funds within local authorities. How can we ensure that groups of people, particularly those without recourse to public funds, can also be given support during this crisis, particularly where they are unable to work?

One of the key priorities that we stressed within our income support scheme when we put it to Government was ensuring that no one is left behind. I have highlighted people with no recourse to public funds, but there are other caps, like the benefit cap and the two-child limit, that mean that certain families hit the cap too quickly and therefore that support cannot be extended to everyone who needs it.

We are very keen to work alongside Government. We understand that this is complex and there are operational difficulties with implementing some of these things, but therefore, as a collective of charities across the anti-poverty sector, we would like to sit with the Government on a taskforce and try to understand how best to target support to those people who are currently falling through the net.

Chair: Thank you very much. Anna Stevenson, is there anything that you want to add?

Anna Stevenson: I would echo everything everyone has said. Turn2Us is also signed up to this coalition; we are also urging the introduction of a coronavirus emergency income support fund. The only thing I would add is on the subject of the benefit cap. We know that single parents are worst affected by the benefit cap. We also know that single parents are being particularly badly affected by coronavirus. In our polling, we found that 42% of the single parents we polled were anticipating living on less than £500 a month at the moment. This is a really concerning matter, with a lot of children being pushed into poverty.

Chair: Thank you. Neil, is there anything you want to come back on?

Q128 **Neil Coyle:** Yes. Emma, specifically on that, you have gone through the figures; I know my local food bank has seen a massive rise in demand from adults but also, most worryingly, they are supporting many children across Southwark. With that massive increase in demand, have you had sufficient resources coming through, and are you getting specific additional help from Government in particular?



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Emma Revie: We have been blown away by the generosity of the general public and people across the country stepping forward and saying, "It's not right that anyone should go without food." People have tried in whatever way they can to support us, either financially or with food donations. We do not receive Government funding, because we feel we should not be part of the welfare solution in this country. Instead of seeking formal support from Government, we welcome the opportunity to work together with Government to understand not how we can increase supply within food banks, but how we can reduce demand for food banks. That is the partnership we would welcome and continue working with Government on. Thus far, our support from the general public, corporate partners, trusts and funders has been extraordinary and has allowed us to keep open and keep going during this time of unprecedented increase.

Q129 **Neil Coyle:** I know there was a lull or dip in volunteer numbers at the start of the crisis. Have they rebounded? Do you have enough?

Emma Revie: Yes, it really has. We have had extraordinary levels of volunteers coming forward. We were concerned at the outset, because a large percentage of our volunteers were over the age of 65; we spoke about that publicly in the media, and within a matter of days thousands of people had stepped forward. It has been really encouraging to see how much people have wanted to step forward and help.

Chair: We need to move on to question 3, which Selaine Saxby is going to ask.

Q130 **Selaine Saxby:** How effective have DWP's communications and support been in ensuring that claimants, and organisations such as yours that advise them, can understand the support they are entitled to and how to claim it? Are there any particular areas or policies where more clarity is needed?

Chair: Who wants to take that one first?

Dan Norris: I am happy to give it a whirl. There are three aspects to communication on the part of the DWP: first, between the individual claimant and the DWP; secondly, between the populace in general and the DWP and, thirdly, between the anti-poverty sector and the DWP. On the last point, I echo and support Emma's call for a taskforce to facilitate some co-operation between the sector and the Government. There is a great deal of information and experience held by organisations such as Trussell, Turn2Us and even CPAG. We think we can work productively with Government to make our way through this crisis.

In terms of communication with individuals, the coronavirus has highlighted once again, and probably exacerbated, some of the problems around conversations and communication with the DWP, which are increasingly online, particularly regarding UC. We have had a number of contacts to our advice services and our early warning system, which collects case studies from professionals working with benefit claimants about problems in the system, saying that they continue to have difficulties accessing and making claims for universal credit and then



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understanding some of the questions in the universal credit application procedure. For example, clients who have been furloughed have reported confusion and not knowing how to answer the question, "Are you being paid?" and what to report in terms of their earnings and working hours.

Finally, in terms of communication between the populace as a whole and the Department for Work and Pensions, we are impressed. Quite a lot of work has gone into various websites on the part of the Government, specifically the DWP, to explain people's entitlement, but it remains a confused area. There are a number of schemes set out to help workers and they interact with the benefits system in various ways. That has caused a lot of confusion for both advice and members of the public.

We would encourage the Government to continue their efforts to make plain what different claimants' entitlements are, and to support the advice sector to give the extra advice that is needed by claimants who now, with social isolating, have even greater difficulty accessing services such as the CA's Help to Claim and local advice groups, which, prior to coronavirus, helped people to get through the claim process and to make their claim. That has proved far harder now, of course, with social distancing, and we would encourage the Government to work carefully with those organisations to try to make that process as smooth and as straightforward for vulnerable clients as possible.

Minesh Patel: I agree with what Dan said. At Citizens Advice, the biggest issue that we are dealing with in relation to universal credit is still the initial claim. One specific challenge that we are seeing is around making a telephone claim. Often there is little or no awareness of this option. When our advisers have supported people to make a telephone claim, people had no idea. Awareness of that option becomes even more critical when people do not have easy access to those support networks or face-to-face advice. We think that is one specific area where communication could be improved. We appreciate the pace at which these changes are happening, and that the DWP has needed to move very quickly. We think that, for the most part, communication has been okay, but there is definite room for improvement, as Dan said.

You asked, Selaine, about specific groups for which greater clarity could be useful. There are two examples to point out. One is around self-employed people and the capital limits rule, which caps at £16,000, meaning that you cannot claim universal credit if you have more than that in savings. What is not clear is whether people who are keeping that aside for a future tax liability can claim universal credit. There needs to be greater clarity in the guidance on the rules around that.

We have also seen cases related to migrants. When they have lost their job there is uncertainty about what that means for their right to reside and whether it will have an impact on their ability to claim benefits. There are some specific groups that we are picking up for which greater clarity around rules and regulations would be helpful.

Q131 **Chair:** Is the telephone option for claiming universal credit working okay,



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when people know about it?

Minesh Patel: It is, for the most part. We initially saw some high waiting times for people to access that claim. The DWP has now shifted to calling claimants to verify their information to ease pressure on the telephone line, so we are seeing fewer cases of people having to wait longer periods of time. I think the issue that we need to tackle is making sure that people know about that option, when they cannot access it online, let's say.

Q132 **Steve McCabe:** I want to direct this question principally at Minesh and Anna, but if Emma or Dan have anything additional, let's hear it. Setting aside what we may think about the five-week wait, I want to check on how well the DWP is doing at paying people who applied after 16 March. Mr Neil Couling, who is the senior civil servant responsible, told the Committee on 23 April that 93% of those who had applied after 16 March received their payments on time, within five weeks. Is that your experience, was he right, and are people getting accurate payments? Are they getting the right amount of money?

Anna Stevenson: I think Minesh is probably in a better position to answer this than I am. We have a longer lag before we see these problems.

Minesh Patel: In our data, we are seeing early claimants receiving their payment, at present, who will have applied over the weeks when the pandemic started, so it is hard to say what the full scale of the picture is in terms of payment timeliness. It is something that we are going to keep an eye on, particularly as yesterday the DWP reported 1.9 million claims for universal credit since the beginning of March.

We have not yet seen lots of cases of people not being paid on time, but we do pick up issues around people needing to challenge their award. I know that you mentioned putting aside questions around the five-week wait, but the detriment builds up during that period, and what happens afterwards. It is something that we are going to keep a close eye on to see whether the DWP's assurances around claims being paid on time stand up.

Before the crisis, we know that payment timeliness stood at 83%, so we will be using that as a bit of a benchmark to make sure things don't get worse. You still have a significant minority of people who will have been waiting for more than five weeks. It is something that we are going to keep a close eye on with our data, particularly, as I said earlier, because we could see further peaks in claimant numbers as things like the job retention scheme and other protections are turned off.

Q133 **Steve McCabe:** Would you put a percentage figure on the number of people who are challenging the accuracy of their award?

Minesh Patel: At this stage, in terms of our data, because it is so fast-moving, we would not be able to say what proportion need to challenge their award for universal credit, but it is something that we are going to be keeping an eye on, just because of the pace and the number of people we

are seeing. We are doing more digging into our data to understand that, and I am happy to share further information with the Committee as the situation changes.

Q134 **Steve McCabe:** Anna, I noticed that Turn2Us has a coronavirus grant fund, where people in financial hardship can be paid up to £500. Are those who are provided with a grant always people who have problems with their benefits?

Anna Stevenson: No. All they need to show is that they have lost significant amounts of income. We are not asking a lot of detailed questions because we want to be able to get the grants out fast, so we have kept the criteria really simple.

Steve McCabe: Thank you.

Chair: I think Neil Coyle had a very quick point.

Q135 **Neil Coyle:** Just a really quick one. Minesh, you mentioned that you help when people challenge awards. What are those challenges focused on? The Department for Work and Pensions is saying that 92% of claims have been processed, but do you have a figure for how many people who are inquiring through your support are actually receiving no payment because DWP has not yet provided that figure?

Minesh Patel: In terms of challenging awards, we support people not only across universal credit but disability benefits to challenge their initial assessment and their initial award. That becomes even more challenging in the context that mandatory reconsiderations and appeals have been paused, so there a big point around making sure you have accuracy of awards first time.

In terms of people who will have received no payment, again we haven't got concrete data to put a figure on that. Our advisers will be picking up some cases around that, but it is something that we want to keep an eye on closely to see how the situation develops so that people aren't falling into hardship. As I was saying to Steve McCabe, it is something that we can share further evidence on once we have done a bit more analysis.

A lot of the queries that we have been receiving at the moment have been around, "Am I eligible for universal credit?" and "How do I go through the application process?" There are issues around telephone claims, the verifying process, the five-week wait and support during that period. Those are the big issues that we are picking up at the moment. As I said, over the coming weeks, we will start to see more claimants receive their universal credit payment who would have been applying in March and April. In the coming weeks, we will get a better sense of how the system is holding up and where further improvements and changes might be needed.

Neil Coyle: Thank you.

Chair: We will certainly be keen to see that data when it becomes available.

Q136 **Chris Stephens:** I just want to thank your organisations for everything you are doing, particularly in Glasgow—particularly Citizens Advice and the Trussell Trust. The question I want to ask, which Emma has already touched on, is in relation to advances. Are advances working for new universal credit claimants? Is the payback over a 12-month period manageable for new universal credit claimants?

Emma Revie: I think this is where it is helpful to look back a bit, because we have a lot more data. As Minesh has been saying, we are swiftly processing data as we go through this crisis to try to understand what is going on. In this instance, the five-week wait predates the coronavirus. Therefore, we have already done a lot of work on understanding the impact that that has on people. Our data has shown us that where universal credit has been rolled out and people have had to go through the five-week wait, it significantly increases the number of people turning to food banks in those areas. That increase grows over the period of time that universal credit has been live in a particular area.

When universal credit was first rolled out in areas, we saw a significant increase of 52% in food bank use in that time, and that five-week wait was cited as a critical issue as to why. That has settled down to a less significant figure, at just over a 40% increase in food bank use as a result of that five-week wait. We know that to have been the case as we came into the virus. All the organisations represented on the panel here have, at various times, called for an end to that five-week wait.

We are aware that there are advance loans that people can take, but we are seeing a lower uptake of those advance loans as we are going into the coronavirus. We know from our previous research that the reason for that is that people are anxious about the loan repayments and going into debt, and are not sure what that will mean—hardship now, weathering the five-week wait without any kind of income, or hardship later, having taken the advance now but knowing that it will lead to their having insufficient money going forward. A key ask that we make of the Government, particularly during this time of crisis, is to relieve that additional stress and, for three months, to suspend deductions of those advance payments, so that people can take those loans when they need them without fear of what that might mean for their income in the following three months, and so that they do not have to go to food banks.

Q137 **Chris Stephens:** I now want to ask about PIP and ESA assessments. Are phone and paper-based assessments working for claimants so far, and is any group of claimants affected by the move to remote assessments? Maybe we could start with Citizens Advice, which I think may have some expertise in this.

Minesh Patel: Across our data, when it comes to disability assessments, we have been picking up cases of some groups facing challenges with those means—people with mental health conditions, learning disabilities,



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visual impairments—so we know that there are particular groups of disabled people who will find the process challenging when they do not have that face-to-face support. That is something that we want to keep an eye on.

As I was saying previously, there is a big issue here around improving the accuracy of decision making for disability benefit assessments for all benefits, not only during this period but previously. However, the situation becomes more important now, as the process for a mandatory reconsideration or an appeal has been suspended. Prior to coronavirus, the average waiting time to appeal a disability benefits decision was 32 weeks from the point of submitting a claim and receiving a decision. There will be people who risk going long periods without any money, particularly personal independence payments, for which there are no temporary payments to support people during this period.

Linking back to your question around application forms and challenges, yes, there are particular groups that face difficulties, but there is a bigger question for us around how that process is being conducted, so that people can get accurate decisions first time and do not have to face lengthy periods going through the appeals process, risking more destitution and more hardship during that period.

Q138 Chris Stephens: Is Citizens Advice having problems with or having to assist more people who do not have access to the internet, or who have digital literacy issues with phone and paper-based assessments, as a result of that?

Minesh Patel: It has been a challenge for our service. We had to redeploy all our face-to-face advisers from across local offices to deliver support over the phone and through web chat. It is something that we are keeping an eye on, looking at which groups might be missing out on support, making sure that we have adequate coverage. For instance, we have started to introduce a video interpreting service for people who are deaf. We are looking at making sure that our service is fit for purpose, and that we adapt quickly to try to meet the needs of different groups, including certain groups of disabled people who claim benefits.

Q139 Chris Stephens: Thanks for that, Minesh. I have had some casework relating to new or existing claimants now having to wait a long time because their face-to-face assessment has been cancelled. Has Citizens Advice come across any similar experiences among the people that you help?

Minesh Patel: We have been picking up some anecdotal evidence around people's face-to-face assessments being cancelled, and then not having the reassessment put in place, or the alternative method. It is something, again, which we will need to just keep an eye on, and to see how the process develops, so—difficult to say how widespread that problem is at this stage, but we will be looking to look at it, as part of our ongoing monitoring of our data.

Chair: I can see that one or two other people want to come in on this. I



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think Dan was nodding, and then Debbie was waving as well. Dan, do you want to comment on it?

Dan Norris: Yes, just to echo Minesh's points, we have—on our early warning system in advice services—seen a number of inquiries from people whose claim for personal independence payments reassessment began before covid problems led to the suspension of face-to-face assessments, and who, then, because the assessment can't be completed, have found that their entitlement has ended without an extension. So in other words the assessment process has begun but has not been completed.

The other area where we have got some increasing concerns is where an award of PIP has been determined by a tribunal; so some time in the past, the claimant has challenged the DWP decision and been given an award, outlined, and the date parameters of which have been determined by the tribunal. We have been told that the DWP are currently not able to—feel they are not able to—extend those awards when a renewal is due, in the way that most claimants who have their award decided directly by the DWP have been, because the DWP feel they do not have the legal authority to overwrite or extend an award made by a first-tier tribunal. So we would really like the Government to address that as a matter of urgency. These people have already had difficulties in establishing their award and, because they have had those difficulties and have to go to appeal, are now facing, potentially, a loss of income at this particularly difficult and stressful period.

Q140 **Chris Stephens:** I think that is something that I have come across, Dan, in terms of my constituency casework; so that is definitely happening. Just in terms of asks, then: I presume you would want the Department to—where there has been a tribunal, and an award, that that award should continue. Is there any other ask that you would have, that you would want the Committee and the Department to consider?

Chair: Chris, before Dan answers that, there are two other Members to get in: Debbie and Ben want to come in on this, before I come back to the witnesses. Debbie first.

Q141 **Debbie Abrahams:** It was a similar question that Dan raised, actually. I am also hearing that people who have already gone through the full tribunal process who had an award made—this is literally just before the lockdown—have not had that. I was wondering whether Minesh in particular could indicate whether that is an experience that they are finding as well.

Chair: Thank you. I'll take Ben first.

Q142 **Dr Spencer:** Thank you, Chairman. This is a question to Mr Patel as well. Thank you for giving this evidence about the difficulties with the paper and telephone assessments: we heard similar evidence in terms of reduced numbers of applications, from the Minister, last week, about it. This is clearly a very difficult situation and time in terms of going through these assessments. What solution would you suggest to this? These



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assessments are necessary in some way, shape or form—or the application is, at least. How do we help? How do we change the system right here, right now?

Minesh Patel: In relation to Debbie's question about what we are picking up, again, as I was saying, we have seen some challenges with this, around appeals processes and the discrepancy between decisions made at a tribunal and then what happens to those awards. We haven't got the evidence to give an indication of how widespread this problem is, but for us it is really challenging and really worrying if people are having their awards stopped, particularly given what we know about disabled people facing higher on average living costs, and being out of work for longer periods. It is something we will want to monitor closely to make sure that groups aren't facing particular detriment during this process, during this period.

In answer to Ben's question about what would be useful, it is about making sure that assessors have appropriate discretion in how they determine somebody's eligibility—looking at the types of evidence they are gathering, whether they can have more reliance on medical evidence or different forms of evidence that somebody is sending through, and putting more trust in the claimant.

Often what we have seen with face-to-face assessments pre-coronavirus was that it could often feel like a bit of an interrogation, where you are having to prove your disability and prove that you are struggling and need support. We think there needs to be a bit of a switch to putting more trust in the claimant and the information that they are sending through, to then reduce the need for doing lengthy processes either over the phone or other means. We think that is one measure.

We appreciate that there are complexities there, but we think putting more trust in the claimants and what they are sending through in terms of evidence would help.

Dan Norris: In response to Chris's question about what our asks of the Government are, first, we would like the question of entitlement to be determined by tribunal clarified and, if possible, for something to be done about it, because it is clearly a problem. There is also the issue that Ms Abrahams raised about stalled assessment processes.

In terms of the work capability assessment—the assessment of people who have limited capability for work, which goes on—we want to see those assessments continue.

Going back to the point that Minesh was making about the degree of trust given to the claimant, many of these claimants are renewing their PIP claims—their personal independence payment claims. The DWP or staff should be directed to consider whether it is likely that these people have got better, if we are talking about the renewal of somebody's claims based on a mental health problem.

There is a degree of trust being inserted into the system now, for example, on verifying ID and verifying self-employed earnings. I think that should be extended to some trust towards claimants with health problems—that their word and perhaps that of their support worker or their GP can be taken and can thereby expedite the assessment process.

Emma Revie: I only want to reinforce what Minesh and Dan have said around the insertion of trust, and to flag from our historical data how important it is to make sure it is not harder for people to make these claims.

We know from some regression analysis that we did as part of our “State of Hunger” research in 2019 that for every 100 people whose PIP assessments were denied, 93 additional food parcels were issued. It is a huge driver in people having to come to food banks, and so we cannot afford for it to be in any way harder for people to access this vital support. Therefore, if in doubt, we should err on the side of trusting, to ensure that the process can be carried out quickly and effectively for people who need the support the most.

Chair: I’ll just check with Anna—is there anything you want to add?

Anna Stevenson: Disability benefits are not particularly our area of expertise, but we are concerned that new claims have dropped off and that demand for the information about disability benefits has dropped off. We cannot see any good reason why that should have happened.

Chair: That’s a good point. Thank you very much.

Q143 **Nigel Mills:** Can I just ask the panel to look ahead a few weeks and set out what they think the DWP’s priorities should be as we come out of this crisis and it looks like we may have a different problem of a very large number of people having to claim benefits due to losing their job? What should the DWP be focusing on in terms of supporting them?

Chair: Let’s do it in reverse order this time, to perhaps be a bit fairer. Let’s start with Anna.

Anna Stevenson: We have been really impressed by how quickly DWP have shifted a lot of their culture and a lot of their process to say, “Right now, our only priority is getting money to people; our purpose is to prevent poverty.” We would really like them to maintain a lot of that attitude in terms of supporting people as we move into some potentially really difficult economic situations over the next few months. This crisis has really evidenced that terrible things can happen to households at any point and that safety net is just vital.

We would like the DWP to recognise that this is a really difficult time for everyone, and to keep communication with claimants clear, accountable and consistent. We do hope that it will move staff back on to important existing processes as soon as possible—things like third-party deductions, which obviously no one likes, but which are really important for maintaining some people’s housing stability. We are concerned about the



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fact that deductions of child maintenance have been suspended, so those would be our suggestions for priorities over the coming months.

Emma Revie: Clearly, the priority now is ensuring that the right support is in place for people as we go through this crisis. However—picking up on your question, Nigel—it is going to be important to reflect on what we are learning through this process and what will be beneficial going forward. The first thing that is really clear for me, as we have come into this crisis, is that the speed with which people fell so far into crisis that they were arriving at food banks suggests that the strands that made up our safety net were already frayed, and were able to be broken very quickly. That suggests that as we come through the immediate crisis and move potentially into a longer-term, more chronic reliance on a social security safety net, we should be thinking about where those frayed parts were, which groups of people fell through, and how we can reinforce that support.

The focus of the income support scheme that we have put forward to discuss with Government was on this crisis, but it also highlights some key areas: where families with children need to be supported going forward, and which groups of people fall outside of our welfare system at the moment who we need to identify so they can be held. We are clear that there is an economic tidal wave coming at us. We need to identify the people who do not currently have a lifeboat and ensure that there are systems in place to hold them, both during this time and as we come through the other end.

Minesh Patel: I agree with what has been said by Emma and Anna. There is still a need to do more in the short term to shore up people's incomes, and I reiterate the points I made about easing the benefit cap and fixing advance payments, as well as fixing the legacy benefit system. In the longer term, we need to understand what the impact is going to be on certain groups of households who risk being disproportionately affected by coronavirus: we have been talking about disabled people, but larger families are within this as well, as are younger adults. There is research out today showing the high impact that coronavirus could have on younger people's jobs and economies, so we need to have that forward lens to make sure our benefit system is fit for purpose.

The final point I would raise is about flexibility within the system. Universal credit as a benefit is designed to support and incentivise people into work. In the current context, where you have a depleting economy and negative forecasts on employment, there is a question about the role of universal credit in doing that. We need to make sure that universal credit can cover people's costs and provide essential income, as Emma mentioned, while also supporting people to take steps to work. Any discretion applied—any work-related requirements—must first of all be appropriate to individuals and their circumstances, and reflect the difficult economic period that we are likely to enter.

Dan Norris: I echo and support everything that has been said thus far. There is one quick, specific issue: one of the big problems that parents

face at the moment is that they are catering for their children's food, which may have been provided through free school meals until recently. We would ask the Government to consider taking account of some of the problems with the free school meal vouchers system that we have seen in some of the schools we are working for, and to consider replacing the scheme with a much more straightforward and flexible increase in child benefit of £10 per child.

Going forward, we have seen a lot of flexibility—very welcome and creative thinking—about the verification and application process for universal credit. Until the advent of covid-19, the big issue facing the Department for Work and Pensions was managed migration to universal credit, which was due to begin this year. What happens to that process is yet to be seen, but those people will still need to be migrated. We would like to see flexibility around alternatives to Jobcentre appointments and verification of aspects such as self-employed income at a later date in the duration of the claim.

That kind of flexibility will be really useful when it comes to managed migration, as will a willingness to contact and speak to people's support workers as part of the process of getting people on to UC. I would really like to see some of that welcome flexibility—that good thinking that has gone on—being applied when the managed migration process begins when we get back to more normal times.

Q144 Nigel Mills: I have a follow-up for Minesh. Have the CAB had any discussions with the DWP about making sure that you are sufficiently resourced and capable of stepping up if we see a large wave of claims as the furlough payments unwind, so you are there to provide the Help to Claim service, some debt advice services and whatever else will be needed if we see an economic issue in the coming weeks? Or have those discussions not happened yet?

Minesh Patel: We are talking to the DWP on a regular basis about the Help to Claim service. At present, we have adequate funding to deliver the service, but we are keeping a close eye on the current situation and how things could change, and how we could see more claims for universal credit, more demand for our service and ongoing economic detriment. It is something that we are talking closely with the DWP about to make sure that if we do need further support, as is very likely, we are ready and prepared to support people to make a claim for universal credit.

Chair: Siobhan Baillie had a point that she wanted to make.

Q145 Siobhan Baillie: Nigel nicked my question about future planning with the Department, so it is helpful to hear the response. I have another one about council hardship funds. The Government have provided £500 million to councils. I have heard that the delivery of it is quite chequered, so I wanted to know from your charities whether councils are letting people know that that hardship fund money is available to support them and what the access and application process is like. Is it working on the ground? I am interested to hear from you all.



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Anna Stevenson: I cannot comment on how much they are delivering through grants through the hardship fund, but in terms of the additional support on council tax, which was a big part of what that money was supposed to fund, we are seeing that people do not know it is being applied. We are getting quite a lot of people contacting us saying, "How do I get the extra £150 off my council tax?" and actually, their council is in the process of dealing with it, it is just that they do not know about it.

Dan Norris: Again, of course, we welcome the extra funding given to local authorities but we would argue that more is needed. One of the problems, as Ms Baillie identified, is that local welfare assistance schemes—support for local residents in an emergency, which replaced national statutory schemes through the DWP in 2013—are patchy. About one in seven local authorities does not run a local welfare assistance scheme at all, and others do not publicise it, so it is difficult, as Anna has pointed out, for residents to use it. We would like the Government to continue funding for local welfare assistance schemes and also make it a requirement that local authorities provide one and make the details of that scheme available to their residents.

Q146 **Chair:** Are you finding that people are going to the local council for help, such as one-off payments or grants, other than the council tax support?

Dan Norris: Yes. Provisions vary across the country, as has been alluded to, so different councils run different schemes with different degrees of publicity and generosity, and they have different criteria for who can and cannot claim. I am speaking about prior to covid, and I imagine it has only got worse in this particularly difficult situation.

In some areas—for example, I used to work at a food bank in Tower Hamlets—it is intrinsic to the offer available to local people, which is very welcome. It is something of a blunt instrument and a small amount of money, so it cannot replace proper benefit provision and it cannot keep people out of food poverty, or poverty generally, but it can help them with emergencies.

Particularly at this time, it highlights the need for that scheme and the need to cater for unforeseen emergencies, such as things breaking down, things being lost or things being stolen, which people cannot afford to claim for when they are already on basic means-tested benefits and, as we have spoken about already, may well be paying off advances and other debts to the DWP. Those schemes are very important in the local authorities, where they are high profile and the money is being handed out.

Chair: Siobhan, was there anything else you wanted to raise?

Siobhan Baillie: No. That is really helpful. I will feed that back to communities. Thank you.

Chair: May I thank all four of our witnesses? Thank you very much indeed for giving us an hour of your time this morning. It has been a helpful and useful discussion. Thank you for the full and clear answers



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that you provided. You are welcome to stay on the line to listen to our next session, and we are grateful to all of you. Thank you.

May I invite the next set of witnesses to join us? I think they have all been listening to the earlier session.

Examination of witnesses

Witnesses: Azmina Siddique, Eve Byrne, Geoff Fimister, Stephanie Kleynhans and Jessie Seal.

Q147 **Chair:** We have five witnesses with us for the second hour. Can you introduce yourselves in turn, starting with Azmina Siddique?

Azmina Siddique: Good morning. I am Azmina Siddique from the Children's Society, where I am a policy and research manager for our child poverty and inequality group.

Eve Byrne: Good morning. My name is Eve Byrne. I work for Macmillan Cancer Support, where I am head of campaigns and public affairs.

Geoff Fimister: Good morning. I am Geoff Fimister. I am policy co-chair of the Disability Benefits Consortium, which is a network of over 100 organisations with an interest in disability and social security.

Chair: Stephanie, we think your video may be turned off, because we can't see you at the moment.

Stephanie Kleynhans: Can you hear me?

Chair: Yes, we can hear you, and now we can see you again.

Stephanie Kleynhans: Perfect. I'm Steph Kleynhans. I'm a policy officer at Shelter, and I lead on their policy work around welfare and benefits.

Jessie Seal: Hi, I am Jessie Seal. I am the policy and campaign co-ordinator at NACCOM in their accommodation network.

Chair: Thank you all for joining us. The first question we have in this session comes from Debbie Abrahams.

Q148 **Debbie Abrahams:** Good morning, everyone. My question is specifically directed to Geoff and Eve. It is about the adequacy of social security support for disabled people. We know that over the last 10 years or so, disabled people have been particularly affected by austerity and the *[Inaudible]* more if there are more disabled people in the household. That happened at the same time as additional costs are being *[Inaudible]* by disabled people, by virtue of their disability—about £580 a month.

First, I want to understand from you if you feel that the personal independence payment, which is the payment made by social security that is meant to support people because of the extra costs that they face by virtue of their disability, is adequate or not. If it is not, what level should it be?

Geoff Fimister: There are quite a few issues wrapped up in that. Generally speaking, in terms of the adequacy of the benefits for the additional costs of disability—personal independence payment, attendance allowance and so on—we have reason to suppose that, in normal circumstances, these could do with looking at. We would like to see some work along the lines of that done by Loughborough University for the Joseph Rowntree Foundation on minimum income standards, for example, so that the Government can have a good look at how adequate those payments are.

The same principle applies to the basic maintenance benefits as well—ESA, JSA, universal credit, and so on. Although you can generally figure out how the upratings have been worked out, the basic levels of those benefits are just based on historical drift and nothing really very scientific, and we would like that to be looked at.

So there is an issue in normal times, but of course with the coronavirus question, we are getting lots of evidence of people with additional costs as a consequence of that. They are things that you might expect: additional costs of food, limited shopping opportunities, having to pay for transport and additional fuel, having to buy equipment such as PPE, additional telephone costs and so on. We have done a survey of a couple of hundred claimants that has demonstrated that. One of our member organisations on the caring side—I think it is called the Carers Association—has done its own large-scale survey of about 5,000 claimants, which demonstrates a very similar picture.

For that reason, we have specifically concentrated on the Government's extra £20 and we have argued, along with a number of other organisations, as you have heard, that that £20 should be extended to legacy and similar benefits. I think you are quite right that there is a bigger question about the adequacy of benefits. We would like to see that looked at scientifically, and we hope that is something that might emerge after the virus, to take a look at what lessons have been learned.

Q149 **Debbie Abrahams:** Thank you. Eve, would you like to add to that?

Eve Byrne: Yes, thank you. You are absolutely right about the additional costs that disabled people are incurring as a consequence of covid-19. That is definitely something that we are seeing with the people who we support at Macmillan. For example, we are seeing the costs normally associated with a person's cancer diagnosis—travel to treatment, additional heating costs, and other costs—exacerbated because of covid-19. Patients now need to travel to hospitals further afield, for example, to access the clean cancer hubs that have been established in response to covid-19. Similarly, they are not able to use public transport because of their vulnerability, and we have been supporting people who have to incur costs with taxis. We are seeing people's treatment changed. For example, a caller recently had their surgery cancelled because of the clinical risks around it at this time, and instead they now need daily chemotherapy and radiotherapy and, as a consequence, they have to pay for taxis daily to access that treatment.



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Similarly, for those who are shielding, we are seeing additional costs around heating and food deliveries, as Geoff mentioned. We are also seeing a knock-on effect that delays to cancer treatment have on people's finances, as they are required to be out of work for longer, and indeed, other members of their household who are unable to work are seeing an effect on their incomes, too. You are absolutely right to raise the question about the adequacy of benefits at this time. Obviously, we are welcoming of the £20 uprating on universal credit, but as Geoff mentioned, we are concerned that it has not been applied to the legacy benefits. You also mentioned PIP, which is something that we are concerned about; we want to see similar uprating applied to it. The adequacy of the welfare system's support is a longer-term question, but certainly one that the covid pandemic has shone a light on.

Q150 Debbie Abrahams: Thank you. To follow up on that, have you been able, in the same way that Scope's report did, to quantify the additional monthly costs—another £50 a month or £100 a month, say—to get a total additional cost to disabled people of, for example, nearly £700 a month? I am just putting it out there. If you have not done that, do you intend to?

As a rider to that, these additional costs and the lack of support will push more and more disabled people into debt and poverty. In 2018, one in three disabled people were living in poverty, compared to one in five non-disabled people living in poverty. Have there been any estimates about disability and poverty in relation to coronavirus?

Geoff Fimister: I have not seen anything specifically quantifying that and the actual additional level of income that would be required. Clearly, this has all happened very suddenly, and I haven't seen anything along those lines. Essentially, we are focusing on the £20, because it is there and it is politically in play, and we think it is something that the Government might be prepared to consider. We are pressing on that specifically for that reason. To give Carers UK its correct name, which I messed up just now, if you are looking for that very interesting survey, it is on the Carers UK website.

Debbie Abrahams: Thank you.

Eve Byrne: To add to what Geoff said, you mentioned more people needing support at this time, and we are anticipating that on the horizon, particularly if we are seeing delays to clinical diagnoses. We know that there has been a significant drop in cancer diagnoses at the moment, which we are deeply concerned about at Macmillan Cancer Support. Looking to the post-pandemic landscape, we anticipate more people joining the cancer system because of that knock-on effect on cancer diagnoses and, therefore, more people entering the welfare system as a consequence of needing that additional financial support.

Q151 Debbie Abrahams: My next question is about the assessment. I think the first panel answered this, but perhaps you want to add to that. With the move towards paper-based and telephone assessments, what are



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your views on how that is going and, if there are issues, what needs to change?

Chair: Before we get answers to that, Ben, did you want to raise a point on this or shall I come to you in a couple of minutes?

Q152 **Dr Spencer:** It probably makes more sense if I ask a few additional questions on this topic. I want to unpack a couple of the answers that Geoff and Eve gave. The first one was regarding the cost of carers. Could you go through the additional cost burden that people who are living with disabilities have, in terms of organising care and carers? That is obviously a particular focus at the moment.

The second question is to Eve, and it is about the additional costs that people are incurring when getting treatment and diagnosis by going to and from hospitals. Do you think the private individual should be paying for that, or should the NHS be picking up and arranging it, if it is part of the treatment package that is on offer at the moment? I know that normally the NHS has hospital transport. I appreciate that it is not the best move to pack people who are vulnerable to getting covid-19 into a bus, but I am interested in hearing your thoughts on the sharing out of costs of care between the private individual and the NHS.

Geoff Fimister: On the carers question, we were talking about unpaid carers. As the Committee will know, that group tends to be on a very low income. In trying to look after the people they care for and dealing with the coronavirus situation, they have a lot of problems similar to those experienced by the people they look after. I will briefly quote from the Carers UK survey. Some 81% of carers have seen a rise in their spending levels and household costs, the majority of which is about food. Other increased costs included hygiene products, increased heating—because people are at home more—and equipment to provide activities for the person with disabilities. That is quite similar. It was quite a large survey of 5,000 people.

Q153 **Chair:** Geoff, can you pick up the points that Debbie raised about how things are working for these new assessments?

Geoff Fimister: Yes. On the assessments, we have a mixed picture. We get quite a bit of feedback from our member organisations on an ongoing basis. I sent an email round last week asking, specifically for the purposes of this session, and it's a mixed picture. It seems to be working okay for some people, but other claimants are finding it much less comfortable. I think there is quite a concern among welfare rights advisers as to what the quality of the assessments will look like. As the Committee knows, there is a problem anyway with the quality of assessments and decision making on disability benefits. It remains to be seen whether that will be affected, for better or worse, by the current system of remote assessments.

One thing that came back to me and quite concerns me, and that I think the Committee will be interested in, is that we have heard from a couple of our member organisations that people have been told in at least some parts of the country that they cannot have somebody with them on the



call, because there aren't the facilities for conference calling. One of our member organisations, which is a user-led group based in Edinburgh, said, "We have been told that none of the assessment centres in our area have facilities for conference calling and therefore others cannot be added to the call. Both Atos and Maximus have been adamant that claims cannot be put on hold until restrictions are lifted, so claimants have to go ahead with the assessment without support." Another quote is from a social enterprise that specialises in support with PIP claims. They have said that "call centre staff, and often the healthcare practitioners, are telling claimants that they cannot have an advocate friend or family member on the line." Clearly that is worrying, and it is contrary to what the DWP say is the policy. We do not know how widespread that is, but it is certainly something that needs addressing.

Eve Byrne: In response to the question around travel and transport costs for treatment, this is absolutely a concern of ours. You are right to mention NHS schemes and support for people who have additional transport costs. We know that they are not blanket, uniform or consistent across the country, so it can be quite a postcode lottery. Similarly, there are different eligibility requirements, which are organised on a trust-by-trust basis. Quite a lot of people with cancer may not be eligible for such schemes. Other trusts, for example, require patients to pay for their transport costs up front and then claim them back. Already we were concerned about transport costs for people with cancer, but we are particularly concerned at this time, given some of the concerns I mentioned earlier, with people needing to travel further afield or not accessing public transport. Similarly, hospital transport is really being restricted at the moment. It is a really key concern of ours. Obviously, PIP is designed to help and support people with the additional costs, which is why I made the point earlier that perhaps now is a good time to review the adequacy of that support too.

Chair: Debbie, is there anything else you wanted to pick up?

Q154 **Debbie Abrahams:** Just to Eve, on the application of special rules for terminal illness. The disability Minister, when he gave evidence to the Committee, suggested that everything was going fine as far as this was concerned. Is that your members' experience?

Eve Byrne: I would not say that is our experience from the people who are calling our support line at the moment, and indeed from our welfare rights advisers, who are reporting quite a lot of mixed messages from DWP advisers on this at the moment. Some people have been told that the DS1500 form is no longer a requirement, and that a claimant's statement can be used instead. That is certainly not the message that we have had from DWP officials, who have advised that in cases where the DS1500 is not possible because of the obvious demands on a clinician's time at the moment, they would still need some kind of alternative form of evidence. Given the demands on clinicians' time and the concerns that DS1500s and medical evidence are still required in some capacity, we would be keen for the Department—we urge it—to provide some flexibility here, perhaps



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considering patient testimony and indeed carer testimony in lieu of that medical evidence, given how difficult it is to access that at the moment.

Q155 Dr Spencer: I have some broad questions on how things are working with the extra medical evidence that you need at the moment. I guess this builds on the point that you were just making, Eve. Clearly, this is a difficult time to get hold of extra medical evidence. I understand that. In my own trust, 80% of appointments for outpatients are by video conferencing or telephone. Going forwards, what do you think the solutions are to make this system work better, with regard to the assessments and getting the evidence that people need to get their benefits?

Eve Byrne: Yes, flexibility in the system is absolutely key at this point. I mentioned earlier looking at alternative forms of evidence—statements from patients, oral testimonies, statements from carers and other forms of evidence—particularly given that clinical evidence is difficult to access at this time. There could also be some cross-departmental working here, perhaps between the DWP and the Department of Health and Social Care, to reiterate the guidance to clinicians that this is a priority. We know, for example, that requirements for a fit note have been relaxed somewhat for patients who have covid-19 or people who are experiencing symptoms or are self-isolating on public health advice, but obviously that does not apply to everyone. We have definitely had cases on our support line of people who have applied for or requested a fit note as a consequence of their cancer, but been told by their GP that that is not possible at this time. What we would really like to see is some of the flexibilities applied to covid-19 cases being applied across the board to other vulnerable groups of patients too.

Q156 Sir Desmond Swayne: Debbie and Ben have pretty much eaten that sandwich already. May I ask Eve about the delta sierra 1500 form? How big a deal is it? I have never seen the form. Why is it such a big deal for a clinician to fill in, however busy he might be?

Eve Byrne: This is the form that allows a patient with terminal illness to access the financial and welfare support that they will need at end of life. It is not the only route that a patient can use to access that support, and the DWP will take alternative forms of evidence, but it is the quickest and most effective route. Indeed, the DWP continues to advise that those forms are the best route in for people with terminal illness to access that support as quickly as they need.

That is obviously a particular concern at the moment because, as we know, people with cancer are having really difficult conversations with their clinicians at this time, perhaps choosing not to continue with treatment. We are anticipating more people perhaps entering end of life at this time, as a consequence of coronavirus. Really, we need to see some urgent clarification from the Department, either advising clinicians that this is still an expected route and those forms are still very much required as part of terminal illness claims, or advising that it will relax the rules and accept alternative forms of evidence.



Q157 Sir Desmond Swayne: So is the problem a lack of clarity from the Department, or difficulty with clinicians actually filling in the form because they are otherwise so busy?

Eve Byrne: It is a mix of both. We are definitely seeing the mixed messages. Some people with cancer have been advised that they do not need a DS1500 form. That is certainly not the message that our welfare advisers have had from the DWP when they have made representations on people's behalf. They have been getting the message that evidence is still needed.

These mixed messages are causing a lot of confusion across the system, and certainly for people we support. Also, because of the demands on clinicians' time at the moment, and because of the risks around people with cancer actually travelling to visit their clinician to get the form, we are also seeing delays and problems for people with cancer in accessing those forms in the first place.

Q158 Sir Desmond Swayne: Gosh. With technology and email, I find that stretches credulity, but nevertheless, how difficult is the form itself? My understanding is that it is a statement that there is a reasonable expectation that the person will die within six months.

Eve Byrne: Yes. It is not a huge, onerous task for a clinician to fill out. Indeed, as I said earlier, guidance from the Department of Health and Social Care to clinicians that it is still the expectation that these forms will continue to be completed as part of a clinician's offer of support to a patient would be very helpful at this time. Alternative routes of providing evidence for people with terminal illness, and simplifying the system in that way, would also be very helpful.

Q159 Steve McCabe: I want to ask principally about housing, and the interaction between the local housing allowance and the benefit cap. I mostly want to direct these questions at Steph and Jessie, but if others have comments, please come in. First of all, in your experience do you think that the increase in the local housing allowance has generally benefited people?

Stephanie Kleynhans: We see the uplift to the 30th percentile as an incredibly welcome and necessary move to ensure that homelessness is prevented, and it will be helping people, but we believe that this was a necessary step with or without the pandemic. Before the pandemic, we saw local housing allowance rates fall so far behind the true cost of renting that people were already being pushed into debt, destitution and homelessness, so it is a really welcome move.

However, we believe that the Government need to go further and cover the average cost of renting, or the 50th percentile. The numbers now needing to rely on our social security system are unprecedented. Prior to this outbreak, just for some context, around 1.4 million private renting households were claiming LHA on its own or as part of universal credit. We have seen such a huge increase in numbers since March. They are going beyond anything we have ever seen before.

As has already been described, there will be people missed by the Government's furlough scheme, or self-employed people unable to receive a payment until June. Shelter has carried out its own polling and we know that about 1.7 million private renters are concerned that they will lose their job over the coming months. Those people will have to rely on LHA to keep them afloat during this period.

By covering only the 30th percentile, only three in 10 homes in each local area are affordable. With the huge increase in numbers, this just isn't enough coverage. In normal times, people may be able to pick up extra hours in work. They may have the flexibility of finding alternative payment, or if their tenancy agreement allows, they might be able to find a cheaper home, but right now the Government guidance is for all people to stay at home, so we cannot let these people be accruing rent arrears just for following Government guidance because of the difficult economic situation.

We have looked at some of the shortfalls—at the difference between the average rent and the 30th percentile. We still see small families in average two-bedroom homes with a shortfall of more than £50 a month in almost half of local authority areas, and more than £100 a month in one in six areas for an average two-bedroom home. That increases for larger families renting an average four-bedroom home, say, who would see a gap between their local housing allowance and their average rent of more than £100 a month in 67% of local authority areas. There is quite a big problem across the country, not just in London.

Obviously, the Government has banned evictions for this period until the end of June, but without also subsidising people's rents to a particular level, we will see a lot more people accruing debt and rent arrears. That means that when the eviction ban is lifted, we could see a rise in evictions and homelessness. That is why we believe that the 30th percentile is a very welcome step, but it needs to go further for the period of this pandemic.

Q160 **Steve McCabe:** Jessie, do you have anything you want to add to that?

Jessie Seal: Yes. NACCOM supports people who are at risk of destitution or homelessness who are either refugees or those without recourse to public funds. For people who are refugees, I echo everything that Steph has just said, but there is the additional challenge that these are people who had previously been living on £37 a week. They have been unable to have any savings, and they do not have family or friend support networks around them, so accessing cheap housing is particularly difficult. For people without recourse to public funds, obviously the housing benefit uplift doesn't affect them at all because they cannot access housing benefit. It is a significant challenge that people aren't able to access accommodation during this time.

Q161 **Steve McCabe:** Thank you. Geoff, did you have something you wanted to chip in with, before I move on?



Geoff Fimister: Yes, thanks, I did. The Disability Benefits Consortium has supported Shelter's call to go to the 50th percentile and, for people with no access to public funds, for that provision to be suspended. The local housing allowance has taken a real beating over the last 10 years. It has been reduced from the 50th to the 30th percentile, then tied to CPI, then frozen. It was going to be tied to CPI again before coronavirus came along, so there is a longer-term issue here. Tying the LHA to CPI makes no sense at all. It needs to be tied to an indicator of housing costs. I hope that that will not be a temporary measure, and that we will look at that again.

Q162 **Steve McCabe:** Thank you. What about this question of the local housing allowance and the benefit cap? Some organisations are saying that the benefit cap effectively wipes out the increase in the local housing allowance for many families and for single people. The Department itself says that the numbers are very small—by implication, not that significant. What is your own experience?

Stephanie Kleynhans: We would strongly dispute the Department's assertion that this will affect only a small number of people. We can't make an estimation ourselves, as the Government has not released any figures, and I do not think we will see those figures until later in the year. However, the most recent figures that the Government released—that was November 2019, so before the pandemic started—showed that there were already over 76,000 households in the UK that were hit by the benefit cap, so that is not a small number to start with. Even if you were to keep the number of claimants exactly the same, and their situations completely static, just by virtue of lifting the universal credit standard allowance and lifting the LHA up to the 30th percentile, more people will be hitting that cap because they have additional funds, so it will take them over the threshold. Then, if you also consider that nearly 2 million people have applied for universal credit since March, we are not really talking small figures.

I think you heard earlier that certain families are more at risk of being hit by the benefit cap, and those are families who are already at risk of economic uncertainty and are the most restricted from economic mobility, especially now. As Turn2Us said earlier, lone-parent families with young children are disproportionately affected by the cap. Lone-parent families with children under five are 19 times more likely to be affected by the cap.

Homeless households in temporary accommodation are also disproportionately affected, and that includes people fleeing domestic abuse, which we know has risen during the pandemic. Households in temporary accommodation are four times more likely to be capped than other households.

We have had a bit of a look at the impact right now, based on the rise in universal credit standard allowance and the lifting of LHA to the 30th percentile. We have found that under these new increased welfare measures, a couple with two children renting a modest two-bedroom home would be impacted in 82% of areas in England, which includes areas



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not normally considered expensive, such as Luton, Northampton or Leeds. We have produced a map; I will hold it up, so that you can see it. It shows areas in England where people will now be affected by the cap. That is everywhere in red, so it is quite significant across the country. We can send that on to you afterwards; it is probably not particularly clear now on screen.

The cap means that, despite the best efforts of the DWP and these new increases in generosity, there will be many who will lose out on them, and given that that is what the DWP sees as necessary additional money during this period of the pandemic, it kind of makes that generosity redundant. The cap really does need to be lifted.

Q163 Steve McCabe: Chairman, I wonder if I can just squeeze in one final point, and then if there is anything that the witnesses feel I have missed, they could come back.

I think Steph touched on this in her first answer. I have been told by Birmingham City Council that they are really worried that there will be a problem further down the line regarding people who have built up rent arrears during this period of grace. They feel that, as those arrears have mounted, there could be quite a number of evictions down the line. They are also a bit concerned about the people who have been helped through the rough sleeping initiative—that they could be in effect tipped back on to the streets.

In both cases, the council is arguing that there has to be a better package of support to see people through these measures, and there has to be better work across agencies. I just wondered if our witnesses could say how realistic that fear is, and what support really needs to be provided.

Stephanie Kleynhans: We would completely agree with that. The ban on evictions has been incredibly welcome, but while people have lost that flexibility of being able to maybe increase their income or move home, if we do not subsidise their rents to an adequate level during this crisis, we will see an increase of rent arrears accruing, just through people following the Government guidance and staying at home. There is a risk that when the eviction ban is lifted, we will see a rise in eviction notices and homelessness.

We would also completely agree that DWP needs to work quite closely with MHCLG. The root cause of homelessness is affordability, and if people are unable to pay their rent, then we may also see a rise in homelessness. Also, councils would struggle to be able to help people into more permanent accommodation if the LHA and the benefit cap were not lifted adequately. There is definitely a role to play between DWP and MHCLG in ensuring that LHA is at an adequate level to prevent homelessness.

Jessie Seal: I wanted to come in on rough sleeper provision. While we really welcome that provision has been made for those who are rough sleeping, or who are at risk of rough sleeping, with no recourse to public

funds to be able to access emergency accommodation, we are also extremely concerned about it.

First, the provision that people have been able to access is currently patchy from local authority to local authority, precisely because there is no recourse to public funds and because of different interpretations across different local authorities about what support they can offer. Secondly, when this period comes to an end, there will be no route out of homelessness for people who are currently accommodated. For those with no recourse to public funds, there are no spaces that they will be able to go to get that lifted, to be able to access services and to be able to work.

I will share a case study that I think really illustrates this. We have been supporting a young man called Adem, who came to the UK as a child but had his leave to remain revoked three years ago. Since then, he has relied on support from friends and family for accommodation, as well as rough sleeping when he could not find places to stay. As soon as the coronavirus crisis began, he couldn't stay with friends any longer, as they needed to self-isolate, following Government guidance. He was rough sleeping and had no phone credit, and he struggled to find places to charge his phone due to public buildings being closed.

Despite that, since the end of March, he proactively contacted the Home Office, two different council housing teams, the police, local elected councillors, two separate outreach teams and three advocacy organisations. He was turned away from multiple services because of NRPF but was eventually accommodated last week following a threat of legal action. However, he has no access to subsistence funds. He was left without food for five days until, following further advocacy, it was agreed that he could access emergency food parcels by ringing the council. However, he does not have any phone credit, so he must break public health guidelines to make a phone call, by borrowing someone's phone.

That illustrates the difficulty and the abject poverty that people are being placed in by having no recourse to public funds. The starting point is that people are unable to charge their phones to even begin to access advice. We need really clear and sensible measures to lift NRPF, so that people can access support.

Chair: Thank you. We will come now to questions about people who have no recourse to public funds, and Shaun Bailey is going to come in.

Q164 **Shaun Bailey:** This is targeted mainly to Jessie. I want to look a bit more at the definition of NRPF. Could you outline the groups that are affected by NRPF, whether there are particular groups within that with specific issues that you have come across, and whether you have noticed a particular rise in issues for them as a result of NRPF?

Jessie Seal: For NACCOM, there are two specific groups of people affected by NRPF. The first is people with leave to remain who have a "no recourse to public funds" condition. The second is people without leave to remain who cannot access public funds. That could be people who have



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been refused asylum, people who have had their leave to remain revoked or people who are otherwise undocumented. The challenge at the moment is that coronavirus has exacerbated many of the challenges that these people face.

People who NACCOM supports are unable to work and to access public funds, services and some healthcare. They are reliant on voluntary sector organisations for accommodation and financial support. We have 112 network members in NACCOM, and they are all under extreme pressure at the moment. Drop-in services have had to be closed, and they are only able to work with people who were previously on their books, so for people who need support, it is incredibly difficult for them to access that.

Q165 Chair: Can I bring in Azmina? The Children's Society has this morning published some quite important work on this subject. Are you able to give us an idea of how many people there are in the UK with leave to remain but no recourse to public funds?

Azmina Siddique: You are right that the Children's Society this morning published a report called "A Lifeline for All", which is based on the experiences of families we support through our frontline services who have no recourse to public funds. A lot of the evidence that I will present today is from that report, and I urge you to go and look at it on our website.

The first question about the number of people is very difficult. I think our other colleagues here will echo our frustration that no exact numbers around this are known from the Home Office. We can make an educated guess based on Migration Observatory and Home Office data that it is in the hundreds of thousands, but, beyond that, we do not have an exact number. This is something that we are really urging the Home Office to release data on.

I would echo some of the issues that our colleagues from NACCOM have raised. Life is hard for families with no recourse to public funds, even beyond this crisis. These families, as we know from our frontline work with them, have lived hand to mouth for years, trapped within cycles of destitution, in cramped accommodation, thousands of pounds in debts trying to pay for immigration fees. This is being made worse right now because these families do not have a safety net on which to fall back. They can't afford not to work, so they are putting themselves and their families at risk.

A really shocking thing that we have found—again, from our frontline services—is that a significant majority of the NRPf families that we support are frontline key workers. They are the people we are clapping on Thursdays at 8pm. They are NHS catering staff, cleaners, lab technicians and social care workers in care homes looking after the elderly, and many of the parents are unaware of the eligibility of what they can actually access right now.

Q166 Chair: I have one more point for you before I go back to Shaun. In your report, you have suggested—as you say, looking at Migration



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Observatory data—that there were 142,496 children under 18 and 1,002,091 adults who had leave to remain in the UK at 31 December 2016, the vast majority of whom will have had NRPF applied to their status. Elsewhere in the report, I see they talk about perhaps 92% of people having no recourse to public funds. If that is correct, that could be a million people that we are talking of here.

Azmina Siddique: It could be, and those numbers do not consider, say, children who are born British or are British citizens. We know, again from our work, that many of the families with no recourse to public funds have children who were born here. That is the estimate that we arrived at with the numbers that are available, but we are urging the Home Office to give us a greater indication of how many people this condition affects.

Q167 **Shaun Bailey:** I wanted to touch on the Home Office statement. On 23 March, the Home Secretary said in the House of Commons that she would be looking at working across this to deal with the issue around NRPF. It is possible for people to apply for their NRPF conditions to be lifted. How widely is this known about? We see across the piece that there is a significant communication issue in getting this information out there that people can do this. What steps do you think we could take to make sure people are aware of it? How can we make accessibility to the application process to have these conditions lifted easier? And how do we make sure across the piece that people can, if they need to, apply to have these conditions lifted?

Azmina Siddique: The change of conditions applications are available. We have heard from the Home Office that they would be becoming more lenient towards the evidential burden during this time, but we have actually heard that that has not changed very much, so many families that we support are still struggling to find six months' worth of evidence to submit to the Home Office. The process is quite complicated, so often you need extra advice, but many of the advice centres are closed at the moment. People are struggling to get on top of that.

Furthermore, the change of condition application is not permanent, so certain families have applied, and they have to apply again even if their conditions have not changed year on year. It is also quite complicated. They have to do the form online by themselves, and without the support of an adviser or a solicitor it is very complex. The support is there, but families are struggling to get on to it.

Jessie Seal: I want to back up everything Azmina has said and to emphasise the complexity of the systems that people are trying to navigate at a time when they are under extreme pressure and stress. They might have lost their jobs, their accommodation, and might be unable to use their phone because they do not have credit on that phone. That is why we think we need a blanket policy-level approach to this rather than individual applications. I also want to point out that this only applies to people who have limited leave to remain. For people who do not have leave to remain, they are still at risk in the middle of a public health crisis. They are unable to protect themselves and wider public health, and



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we need to put in place measures to ensure that they can protect themselves and wider public health.

Chair: Shaun, do you want to come back on that?

Shaun Bailey: I think that that particular point has been pretty well made out.

Chair: In that case, before you go on to the next point, Chris Stephens wants—very quickly, I hope—to come in on this.

Q168 **Chris Stephens:** This question is to both Jessie and Azmina. It is whether, given the point that they have made about key workers, they are coming across people who may have covid-19 symptoms and, because they have no recourse to public funds, feel that they have no other option than to attend work, thereby putting themselves and other people at risk.

Azmina Siddique: I haven't heard from any of our partners or key workers about people having symptoms themselves, but I doubt that they would tell us if they had. What we do know is that parents are putting themselves at risk to go out and do these jobs, because they don't have a choice not to; they don't have a safety net to fall back on. They often live in overcrowded accommodation and they are more likely to be exposed to the virus because of the roles that they do as NHS workers and cleaners and in food preparation.

We know that many of these children are also being exposed or have a risk of being exposed, because childcare is being shared among families as well. We know that many of these families are not aware of whether their children are still allowed to go to school; there is school provision for children of key workers. And a lot of them work shifts, so they need wraparound care, not just care between 9 am and 3 pm. We are hearing about families who have NRPF, work in frontline jobs and are sharing childcare, and there is just a greater risk of exposure and a greater public health risk among these people. You are right: they probably are compelled to go to work even if they are displaying symptoms.

Jessie Seal: We are not aware of people going to work while displaying covid-19 symptoms, but we are aware of those people who are street homeless and displaying symptoms but unable to get into emergency accommodation because of NRPF. What that looks like in practice is people who are rough sleeping, people who are sofa surfing and moving between different houses, and people who are using night buses to sleep on at night. They are obviously placing themselves at risk, but also the wider public health.

Q169 **Shaun Bailey:** Finally on this point, I want to touch a bit more on some of the other areas of support that people with NRPF can access. Azmina, this question is targeted at you. I know that the Children's Society has questioned to an extent the support that people with NRPF can access, but I am wondering whether you might be able to give a brief outline of some of the alternative support available for people with NRPF. I want to



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look particularly at local authority-level support, whether you feel that authorities are clear on what they can and cannot do, and how you feel that that is being administered. Is it a bit ad hoc from area to area, or do you feel that there is a co-ordinated approach to that?

Chair: Can I add a specific question, Azmina? Are people with no recourse to public funds entitled to access local welfare assistance schemes? Are you able to clarify that?

Azmina Siddique: Local authorities, from what we know, are helping people on an ad hoc basis. It's exactly what you and others have said: it has been patchy. We have heard of great practice examples of local authorities coming up with quite innovative ways of doing this—using separate funding pots and giving out cash for emergency food and fuel parcels—but it is ad hoc.

To answer the Chair's question, the Government have not given any clear guidance as to whether the money from the hardship fund or money from local welfare assistance schemes, which are public funds, can be used to help those with no recourse to public funds. It is actually a question that we at the Children's Society have raised with the Department for Work and Pensions, but we have not heard any clarity. There is a desperate need for clarification on this—first, on whether local authorities can use a proportion of what is left of the hardship fund money, through things like local welfare assistance, to help those with NRPF. I say "a proportion" because we know from many of our local government partners that after the money that has been asked to be spent on council tax support from the hardship fund has been spent, there is unlikely to be a lot left within that allocation. So we first need clarity on that eligibility: can local authorities help those with no recourse to public funds through public money? And then: is there enough money left in that pot in order to do so?

As we have said, of course local authorities are helping. It's patchy; it's ad hoc. In some areas it is working well. But there has not been, and there needs to be, a national Government-led initiative. I should say, in terms of alternative forms of support, that yes, local authorities can and do help families in particular, under the children's social care legislation section 17 support. Parents and families can get that help if a child is deemed to be in need, but it isn't a viable solution to the current crisis. Local authorities have always given that sort of support and they have often struggled with it. There are issues around gatekeeping and low capacity. We know from speaking to our service users, even before this crisis, that it is very difficult to get through the door of support like this, and often it can be as low as £3 a day for families, because local authority budgets are so stretched.

There is a huge question around eligibility, not just in terms of local welfare assistance but also around free school meals. We very much welcome the Department for Education's extension of free school meals vouchers to children with no recourse to public funds, but we are hearing that parents just do not know if they are eligible for that. We are hearing



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about local authorities not knowing if they can give that money out. There is a real need for clarification around eligibility for these groups.

Jessie Seal: I agree with everything that Azmina just said. I would highlight again that for people with no recourse to public funds who are single adults, provision is even more limited.

Where there is support from local authorities, we are seeing that that is extremely patchy and down to interpretation from local authority to local authority. For example, in Bristol, 25 people were referred by local partners but only five have been accommodated. In Middlesbrough, six people were accommodated initially. They acted quickly and provided support, but there was then the threat that that was going to be rescinded because the local authority understood that further guidance was coming from central Government; further guidance didn't come, and the local authority took back the eviction notice. It has been a back and forth and that is something that we have seen across the country.

There has been a real lack of clarity, a real lack of guidance and a lack of ring-fenced funding. What we need is a blanket policy approach.

Chair: Shaun, was there something else you wished to raise?

Shaun Bailey: Thank you, Chair, that was all.

Chair: In that case, we come to Siobhan Baillie.

Q170 **Siobhan Baillie:** Thinking about mental health, the loss of social connectedness and face-to-face meetings is already having a massive impact on people's mental health. I have people telling me that they are withdrawing already and I can see that that is going to get worse, which is going to make engaging with the support that we have made available very challenging.

Azmina, I saw in your notes from the Children's Society that you have looked at this. I am very open to other panel members commenting as well. What do you suggest the DWP does and encourages jobcentres to do to support people with mental health conditions while jobcentres remain shut? I am very interested to hear your solutions and suggestions.

Azmina Siddique: Thank you for bringing this up. This is a huge area of concern. We have been speaking about families with no recourse to public funds today. In terms of loss of social networks, school closures are a huge part of that for many of these families. Often, that is the one source of external support that they have, not just for education but for accessing a wider community, mental health support and access to advocacy and all of those kinds of things.

One thing we have been seeing across our services has been a rise in mental health issues and anxiety, especially for young people during this time. We would encourage targeted outreach for the most vulnerable groups. We understand the measures that the Government have taken,



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but it is difficult, especially with increased issues of digital isolation, especially among the most vulnerable communities, including vulnerable children and families with no recourse to public funds.

A lot of our recommendations have been around increased communication that is actually able to reach those people—offline communication if possible, such as leaflets directed at community members. We have heard good practice examples from several boroughs where they have done radio announcements, for example, to let people know what phone lines are available, and increasing capacity on those phone lines as well, so people are actually able to access them. It is about having communication that is directed to those people, with language proficiency being taken into account—especially, for the people with whom we work, using language that is directed to and suitable for young people to understand, and actually hearing what their concerns are, rather than speaking at them.

Chair: Does anyone else want to comment on that point? All the witnesses have got their hands up. Let's take Jessie first.

Jessie Seal: I just want to emphasise the impact of digital poverty during this time. People without recourse to public funds, who NACCOM supports, often do not have access to phone credit or access to charge their phone. We really need to look at alternative ways that we can communicate with people, whether that is through radio, noticeboards or outreach work to specific, targeted groups.

Eve Byrne: Thank you for asking the question about mental health. That is certainly something that we are really concerned about for people with cancer too. Obviously, this is an incredibly difficult time for everybody, but for those people who are having their treatment cancelled or are confused about what support they are entitled to, it is a particularly tricky time.

I want to echo the point that Azmina made earlier about the delays on the phone line, because they really are a concern for us. We had a caller who called our support line recently who had waited three hours to make a claim on behalf of her terminally ill husband, who was then redirected to verify her ID to another Department and had to wait another two hours before she was subsequently cut off. We are seeing scenarios such as that arise frequently at the moment, and they are adding to the distress and anxiety that people are feeling at an already impossible time.

We welcome the steps that the Department is taking to address the capacity issues. We know that 8,000 staff have been redeployed to the areas of highest pressure, but we are concerned that this is perhaps exposing gaps elsewhere in the system and we are seeing errors in claims, which again are exacerbating anxieties among people as they have to go back on to the phone lines to seek clarification or advice and to ask questions, and come to organisations such as Macmillan for help in navigating through this difficult time. In terms of what the Department could be doing to support the mental health needs of claimants, addressing the delays and the capacity issue are top of our list.



Q171 **Chair:** Thank you. Let's come to Geoff. Geoff, I think you might have also wanted to comment on an earlier point that Ben Spencer raised, so if you did, please take this opportunity to respond to that as well as to this question about mental health issues. Then I will come on to Steph once you have spoken.

Geoff Fimister: Thank you, Chair. I can't remember now what the earlier question was, but this point ties in with the availability of support—both support from friends and family, and support from agencies. All that is much less available during the coronavirus crisis, which is leaving people even more isolated. You have had advice agencies and other support agencies that have been diminished over a long period of austerity and now have been diminished again through workers being furloughed and some of them being ill. That is leaving isolated people even more isolated, which is a mental health issue in particular, but also an issue for other people who may be homeless, for example. One of our member agencies, Homeless Link, made the point to us that has been mentioned already about telephones and not being able to keep them charged and paid up. They want to see jobcentres being much more proactive on that, because that is another isolation-increasing aspect.

Stephanie Kleynhans: I want to echo the points made by Jessie and Geoff just then on that aspect of homelessness. That extends through to people who are currently living in temporary or emergency accommodation, because a lot of that accommodation does not necessarily have wifi or broadband access. If people can't afford to keep their phone topped up or have mobile data, they will have real problems with the digital side of the application processes, especially as, as Geoff points out, a lot of the services have now closed. Homelessness services in councils have all gone kind of online, and with jobcentres, everything is online or by telephone. It is much harder to get face-to-face appointments.

Our own advisers are having to use hardship funds to assist people in obtaining basic mobile phones or assist people to top up their credit. We do know, with jobcentres, that there are certain circumstances where people can still go into jobcentres face to face. That includes people who are street homeless. However, knowing about that and having that information is quite patchy. I think there is a piece to be done around training and the dissemination of that information.

At the moment, a lot of it seems to be down to individual DWP partnership managers. We have had some instances from our services where they report that their partnership manager, who is their liaison with the DWP, is absolutely brilliant and has given them all the information and made sure that they are all up to date, and that they know exactly who can attend jobcentres and who can't—what people should be doing. But then we have other services who have just not heard from their partnership manager at all throughout this period, so aren't getting that information whatsoever. I think there is a piece of work to be done by the DWP around that dissemination and training of partnership managers—making sure that they are all contacting local services.



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Chair: Thank you. Siobhan, is there anything further you wanted to ask?

Siobhan Baillie: No, that is really helpful, thank you.

Chair: In that case, that brings us to the end of our session. Can I thank all five of our witnesses for this hour very much indeed, for some very interesting information and very helpful answers to our questions? I thank all the members of the Committee for contributing and for sticking with us throughout the session.