HOUSE OF COMMONS

Work and Pensions Committee

Oral evidence: Universal Credit Rollout, HC 336

Wednesday 23 May 2018

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Watch the meeting

Members present: Frank Field (Chair); Heidi Allen; Jack Brereton; Alex Burghart; Ruth George; Steve McCabe; Nigel Mills; Chris Stephens.

Questions 604 - 664

Witnesses

I: Rt Hon Iain Duncan Smith MP.

II: Allan Gunn, Head of Revenues and Customer Service, Highland Council, Emma Revie, Chief Executive, Trussell Trust, and Zena Cooke, Corporate Director, Resources, London Borough of Tower Hamlets.

Written evidence from witnesses:

Zena Cooke

Allan Gunn

Examination of witness

Rt Hon Iain Duncan Smith MP.

Q604 **Chair:** Iain, welcome. Might you please identify yourself for the sake of the record? But I think everybody will know who you are.

Iain Duncan Smith: Iain Duncan Smith, Back Bencher.

Chair: Thank you very much. I am going to break form by asking you a general question to begin with, if I may, with the risk of losing any coverage we might expect from the *Evening Standard* this evening.

Iain Duncan Smith: Not a problem.

Chair: We read about a series of battles you had with the Treasury when the Treasury were trying to pull back on agreements and/or the budget that you thought you had. How important do you think the Treasury's efforts to cut the budget, which they did sometimes succeed in but not always, were in the original design that you had for universal credit?

Iain Duncan Smith: Chairman, you were in government yourself, so you know very well that that is the normal, standard process with the Treasury. We obviously did have, throughout the six years that I was there, issues around the rollout and deployment of UC, and all of them of course were constantly debated and discussed.

The change I think you are referring to came post 2015, when we had agreed and settled two elements of the design of Universal Credit, which were of course the taper and the allowances. The allowances were always designed as a way of getting people to cross the threshold, to take the big decision to move into work, on the basis that people in work move around from one set of jobs to another because they feel it is better for them, so they are better off. The allowances were about bridging that process of discovery.

The second element is the taper. The taper was always about moving people on up to get them as fast as possible and as far as possible towards coming off benefits, but into full-time work and so on. Post 2015 the Government had a target, which had been announced before the election, of reducing spending further within the welfare envelope and in the course of the discussions two areas were targeted at the time, one was tax credits and the other one Universal Credit. The logic was that if you reduced tax credits then you reduced the Universal Credit. As you will know and remember, later in that year they reversed the tax credit position by about £4 billion, but the Universal Credit position was not reversed, so that left Universal Credit at a lower level relative both to tax credits and with regards to its previous position. That was all pretty much in the public domain.

The only comment I had to made was that you are collectively responsible for Government as a Cabinet Minister, and therefore you have your own battles and you have your own discussions but at the end of the day you accept the position of the Cabinet, which is a majority decision, and therefore those changes were made. I had always argued that if you are bringing in a benefit like Universal Credit it is better to bring it in as designed rather than to make changes to it in the financial sense before it arrives and as it arrives. Better to have it roll out properly, and then you can decide as it is rolled out, are there areas that you can change, tighten up and focus? That was about £4 billion.

What I am pleased with is that the present Government have put about £2.1 billion of that money back into Universal Credit. Again, obviously the first bit was tapers, but since then things there have been things like the waiting weeks, which was another debate that took place. I have said before that I did not necessarily agree with the added extra week, but that was a Government decision. I accept that. That was part of being in government. Overall those were the debates that took place, and so the critical element was post 2015 when those changes were made, and I resigned in 2016.

Q605 **Chair:** Could I conclude from that, Iain, given that one of your major hopes was about moving people more easily into work than would otherwise happen, that the changes that you had to see to your original design have meant that that objective is impaired?

Iain Duncan Smith: We originally set out the figures for it because we felt they were the best balance of a requirement to run it efficiently and keep the costs to a minimum, but at the same time to set incentives at the right level. The Centre for Social Justice published a paper some months ago, back in 2017, in which we all argued certain things, and there are some recommendations in there, and we were keen to see the money ultimately restored to Universal Credit in the sense that it was originally planned. I am pleased the Government have gone halfway towards that now, which is quite a major step. Some of the changes they have made are ones that I would personally have recommended, and therefore I am pleased to see them. Do I continue to argue or believe that further moves towards that would be welcome? The answer is yes—categorically yes.

In answer to your question whether the objective is impaired, that is almost an impossible question to answer at this particular point. It would certainly be easier, but that notwithstanding I do think that with what they are doing with Universal Credit in the Department, it is successfully rolling out. The figures that I have seen and that we believe are that more people are going back into work, and that is a process that is still being obtained by that, but the question therefore is, is it feasible that you could have attained more? I cannot answer that question. My instinctive belief is that that would be the case, but I cannot prove it.

Q606 **Chair:** So if the Chancellor came up to you and said, "I have £2 billion extra to spend, Iain, on welfare", what would you ask him to spend that on?

Iain Duncan Smith: I come back to my original point. I would first and foremost like to see the monies restored to Universal Credit in their entirety. I applaud the Government for having put half of that money back in. I ultimately would love to see the whole lot go in, but that is a matter of public record. It is not a first, sitting here at the Committee—I have said that. I will continue to say, as and when Budgets come up, that it is worth focusing on this as an element that would enormously help.

Beyond that, we do not focus enough on the major structural changes that UC brings in, which of themselves deliver serious benefits. The biggest one, which is very rarely discussed, is the fact that for the first time ever a person who has need to claim the benefit will stay with a human adviser for the whole way through their benefit claim, unlike the mess of having to leave jobseeker's allowance, where you had a person there, and then go to tax credit where it was disembodied and you did it all at arm's length and you never had anybody to turn to. The very change of having that human element in Universal Credit is almost the single most powerful element of this, which is very rarely recognised or discussed—the fact that somebody can go into the jobcentre, sit down with somebody, even if they are in work doing 14 hours or 17 hours, and ask their advice about whether or not, if they have been offered extra hours, is it worth their while to take them. They have somebody they can discuss that with.

All the time I have been around jobcentres and talked to claimants about that, that is the single biggest thing that they always say makes their lives much easier. They have somebody they can go to and say, "I don't get this. I don't understand whether these hours will work for me or what issues will come up." That is the key element in developing training for individuals in the jobcentre as a critical part of that as well. The money is important, but the structure of Universal Credit is still robust and sound.

Q607 **Chair:** Can I make one comment? What we now face, Iain, given the toughness of your answer is a Government—

Iain Duncan Smith: Toughness?

Chair: —is that we have a Government that leaks like a sieve, but we have an ex-Secretary of State—

Iain Duncan Smith: Surely that never happened before.

Chair: —we have an ex-Secretary of State who was not known to leak when he was in Cabinet and continues not to leak about the petty divisions and major divisions that go on. With that comment, I hand over to Heidi.

Q608 **Heidi Allen:** A slightly different tack from me, although first and foremost the image and the description of the work coach holding your hand throughout the whole process is of course a utopia. Unfortunately the evidence that we are taking suggests that that is not universally what people experience, so there is a lot more work that needs to be done there.

You touched on this slightly and it is difficult to know, but how would you recommend that we, as a Committee, as Universal Credit rolls out at speed now—we have not had big numbers through it but it is starting to pick up—interrogate the data to understand whether the taper rates and the work allowances, as they are now, work or could be improved to help us build a case to restore the levels to where they were? How do we look at the data? It is hard when we are not comparing with the same data in the past.

Iain Duncan Smith: As I said earlier on to the Chairman, first of all you have to look at the balance between the two. The reason we designed it the way that we did goes to the two points I made earlier on—first, on the allowance. It was always the argument, which I never agreed with by the way, but Government have consistently argued it, that because a person unemployed has no other choice but to go into work, therefore you do not have to worry too much about the fact that they may not necessarily be better off as they cross that threshold.

My argument was, it is important to recognise that they make the same rational choices that the rest of us who are in work make—not us here, obviously, because we are stuck in politics, frankly—but if you are in a job outside and you think you would have a better set of circumstances and better money and so on, then you will make a rational decision, which is that at some point you will move across, take that other job or move where you are at the moment. Therefore, I have always said that the rational choice therefore was to stay out of work, because you would have the same considerations about which is better for you. I am not saying that work in itself is not a motivating factor. I simply say that you make a rational choice, and the consideration that somebody unemployed makes an irrational choice was pretty much the basis of what I had considered to be the whole structure of the previous benefit system on going back to work.

Once it has rolled out fully you will be able to get a much better sense of this—what is more important in this balance? Is it the threshold crossover or is it the taper? My sense is that in a world where there are a high number of vacancies and a lot of work available to people, in all probability the taper at that particular stage becomes more important, because you are looking for people to have their own ability to move on up, to earn more and to get more control.

Heidi Allen: It is the gradual element, isn’t it?

Iain Duncan Smith: If we were in a recession, my argument would probably be that the whole point of the crossover is to hold people into work, and therefore the allowance will become more important. The difference of Universal Credit, which again the Committee would be able to explain this to people, is that for the first time ever you have a system now that gives a Government flexibility to target its effort depending on what the economic conditions are. Rather like tax cuts and tax rises, where everyone immediately identifies and understands what is happening, because of the mess, the welfare system is so complicated that people never understand what lever they are pulling. Here you have two major levers, and they will have to be publicly notified so that if you reduce or gain money in one of them you will expect to see those levers produce a result. Therefore you will judge Governments for the first time on the basis of whether or not they have understood what they are doing on two very clear elements of this.

Heidi Allen: We will only be able to do that modelling once we have—

Iain Duncan Smith: You can already see at the moment that we are in a world of very high levels—there are about 800,000 vacancies at the moment out there, and therefore there is a huge market for work. That is one of great success stories of the UK economy—we can argue that it is as much about low levels of skilling and all the rest of it, but let us assume for a second that market exists. Therefore I would think at the moment that probably the taper is the more important part of that, because you want people to move on up through what is essentially a market where if you have the right skills and right abilities, you will be able to find good work. That is the key. The base design of that is that a Government can make a decision about flexing those two elements and should use them accordingly.

At every Budget I think that the Chancellor should step up and say, "The next 12 months Universal Credit will have these levels for these reasons", much like he says, "I am lowering tax and I am raising tax."

Q609 **Heidi Allen:** He did say that at the last Budget, didn't he, that he would keep an eye on the taper rate?

Iain Duncan Smith: This is the whole point—so now this Committee can review annually what the Government's position is with regard to in-work processes or out-of-work processes, because the money and finance is very easy to understand.

Q610 **Alex Burghart:** Iain, I would like to move over slightly to talk about Universal Support. Could you set out for the Committee how integral to the success of Universal Credit Universal Support is?

Iain Duncan Smith: It is as important as a sister and a brother are in a family—without one there is a loss. When the concept of Universal Credit was considered and eventually came about, it was always my view that the thing that marks Universal Credit out—apart from the technical point I was making about money—is the human element. I come back to the adviser point, which is the critical difference, and alongside that is this idea that what Universal Credit does, and the reason why we have designed it like this, is that you want to use the system to identify where the problems are. So people think that because there are problems and you identify them, that in itself is a problem. It is not, actually. It is deliberately part of the design. It is why the rollout was reconsidered so that it was stage by stage, so that it could allow the system to be altered.

Also, Universal Support is an integral part because once you identify that somebody has debt problems and it becomes very apparent they have debt problems, under the existing legacy systems not much happens other than they bump along in and out of debt problems. If you have a serious debt problem you are not going to end up stable in work. The first reason that going back to work becomes a nightmare for you is that you immediately have to repay, and there is no structure around that and you do not understand it.

So the idea was that having identified somebody who may have particular problems, you then have the ability with the local authority to try to focus a get-well programme around those individuals. For example, once it is established that they have debt they should move across almost immediately. First of all the local authority or the housing authority will ask for an AP—an alternative payment—because they want to protect their own finances. But the deal in doing that, and the idea of Universal Support, is that you now need to try to help that person recover from their position so that we do not stay on that AP process forever and that they are able, therefore, to start going back to work.

So it is about getting local authorities to work closely with the DWP and working together on this to try to make sure that these people are then sought, which is the whole point about it—and work.

Q611 **Alex Burghart:** I should probably declare an interest at this point in that I used to work for the Centre for Social Justice, but not at the same time that Iain was working there. Obviously the Centre for Social Justice has identified a number of substantial barriers to work that some people face, and at the moment Universal Support focuses mostly on debt and IT barriers. If you were still in charge would it be your intention to develop Universal Support to tackle things like addiction and so on?

Iain Duncan Smith: Eventually that is exactly where Universal Support should be. I know that there are some councils that have not wanted to engage in this, and I would encourage the Committee to explain that this is a vital component to Universal Credit and therefore it is necessary for councils to regard this as political persuasion to engage. It is in their interest, frankly. The whole idea of risking housing association money and council money was to incentivise them to recognise that you counter the risk by sorting the human being out and getting them sorted so that their money is not risked. That was the idea—if you do not risk their money then they have no incentive to do it.

Most councils, as I understand it, are engaging. A lot of them, as I have seen, will use the citizens advice bureaux now as their agent in this. That is a very good idea. Citizens advice gets paid within those payments to do certain things like helping on debt advice. DWP has its own debt advice process, but it works very closely with CAB if that is the council's chosen agency. It is important for the councils to think of this as a critical component of what they do, not just that benefits are a DWP affair.

I notice also, and this was part of the plan originally, quite a lot of co-location now of the work of DWP in councils, and I would encourage that. It is a good way to go ahead, with more and more co-location of jobcentres close to council operations so that these things can be traded off. The two need to work very closely together, because that is what Universal Support was meant to be.

Chair: Can I just interrupt? Heidi, did you ask your question on this?

Q612 **Heidi Allen:** It was just about whether the Universal Support model, as it was designed to go through local authorities, is working. The money, as we understand it, that is budgeted for it is vastly underspent. I want to ask whether, for example—I am not on commission here, citizens advice or food banks would be an alternative location for Universal Support to be delivered.

Iain Duncan Smith: I understand that a number of councils have nominated CAB as their agent, so DWP works through the CAB on a paid basis. I believe it is a very good idea—it is a good role for CAB to be involved in, to get this level of support, because they are dealing with these people at the same time. Some councils have chosen to do it themselves, which is fine, but there are some councils that are not engaged at all. I do not have all the up-to-date details on this, to be fair, because I do not have the staff these days to brief me on this.

From what I have seen and what I know, the DWP recognises the importance of this. I can understand if in the early days the rollout of Universal Credit itself is the more focused area, but, as I have said to it, Universal Support is a vital component because it is the bit that makes—

Heidi Allen: It is the wrap-around.

Iain Duncan Smith: It makes Universal Credit work in a human sense, and the human sense needs to be focused on. Yes, the underspend is probably because the level of activity going on between the two is not at a level that it might well have been, but I think that is changing, because now that the DWP sees that around one third of the jobcentres have Universal Credit they recognise how this is working. So I think they can spend and will spend—and I hope they will spend—more time focusing now on making sure that the Universal Support stuff picks up at the same level.

Q613 **Heidi Allen:** What about food banks? CAB you say is a natural partner. What about a food bank as a location that could also deliver that?

Iain Duncan Smith: In the sense of what? Where they are located?

Q614 **Heidi Allen:** Being a go-to location for Universal Support. Because one of the issues, I suppose, if it is left to local authorities altogether, is people's ability just to get to one place, the local authority, in a very rural or very large area. It is therefore about having more outlets that deliver Universal Support, whether CAB is one or whether food banks, for example, might be another.

Iain Duncan Smith: This is a moment for local authorities to use their imagination. Central Government cannot do it all for them. The objective was that it would be down to local institutions to deal with local people.

The idea that somebody has perennial debt problems should be a matter of concern to the local authority, because they will be badly affected by that, and therefore they need to be able to use those who may discover that earlier. So I am completely open to the idea of the Committee making recommendations about different ways of delivering Universal Support. That is the problem—the key element is to deliver it. The whole point of UC in the structure is that it is identifying people with problems.

The truth is that in the old system, there were problems in all of these areas. I know that about 60% of people coming on to UC are carrying debt as an overhang from where they were before. So the key point is, if you can discover that this is a perennial problem, these are the people you then identify and you say, "Right, now what we are going to do is stick you on this direct payment, and we are going to take you over here and get you sorted so that we can begin to see how you could stabilise your life and get it right". That was the principle. It still remains the fact, and it is completely doable, but it does need local authorities to both be imaginative and to engage, and some of them are not engaging. I do not say more than that, because they do not see it as their role, but it is their role. They have to care about the people that live in their local area, and if the local authority thinks it is a good idea to use a food bank and CAB, there is nothing wrong with that providing they know what they are doing. That is the key bit.

To widen it out in answer to Mr Burghart's previous question, he is absolutely right—yes, it is debt and IT. A lot of the IT stuff is being done in the DWP now, and there is a reason for that. It is because they have these banks of computers there, and therefore getting people trained to do that serves a purpose for them as much as anything else. It was always seen that that was going to be the No. 1 priority. I do not think it is now. Sorting out debt is our No. 1 priority, other conditions need to prevail as they roll it out.

Q615 **Alex Burghart:** In your previous answer you implied that some local authorities were not engaging properly with Universal Support. Do you know what local authorities and why that might be?

Iain Duncan Smith: No, and if I did I wouldn't tell you, because it is not my role to do so, but you do have a Government of Ministers, and I would encourage you to ask them more directly who it is that does not engage—it is important—and think about what areas the Committee might incentivise local authorities to engage more fully in.

One of the things that I made a recommendation about after I left, as the rollout was coming into my area, was that there ought to be straightforward hotlines between CAB and the jobcentres, and a much stronger and better connection, because it will serve their purposes. Say CAB picks up a problem to do with a UC claimant, which they have been slightly reluctant to go and see the UC about. They should immediately be able to check across to the DWP, and I have made that recommendation. That is beginning to happen, but it would certainly be something that the Committee might want to look at and recommend—that CAB becomes an integral part of this process of Universal Support.

You are not just hoarding stuff and saying these are problems, but when I visit them they want to be able to say to me, "I have an individual here, they have a problem, what is the issue?" and they might say, "Right, okay. Well, we were not aware of that, so let's sort it." That is the idea.

Q616 **Alex Burghart:** Do you think there is scope to build better links between Universal Support and the Troubled Families Programme, for example?

Iain Duncan Smith: I had issues with the Troubled Families Programme because I thought it was a distraction. There were a couple of us who thought that we might have focused it slightly differently. If it is at all possible, yes, there is money in the Troubled Families Programme, and who knows, it might be well spent by supporting Universal Support, which I think will do much of what it tries to do. I say that particularly because one of the only areas that is genuinely a target that can be calculated exactly is whether or not somebody went back to work. You can maybe argue that other areas can be slightly nebulous. The back-to-work bit is not nebulous. It is an absolute fact. As it is jobcentres that deliver that process, you might argue that some of that could be focused through Universal Support. I would certainly encourage the Department on that, but it is not my job to tell it how to do that. I just simply say that it is a matter for the Committee.

Q617 **Chair:** Might you just say a little bit more about that euphemistic phrase about the Troubled Families Programme, that it might be a little more focused? That suggests that you would want either the scrapping of the programme or the money spent totally differently. Where are you, and the other colleagues in Cabinet who argued similarly, on that?

Iain Duncan Smith: I do not know where the Cabinet is now, but I know that there were genuine and serious debates about whether the Troubled Families Programme should have been extended to quite the degree that it was. I am not going to rake over the old coals of those discussions. I can understand the principle of what it was trying to do, which was to turn around families.

The problem is that there is a collision between two areas, and the question is what is more important. I am very focused at the moment on the gangs problem, first as a London MP but also because the CSJ produced, I think, a brilliant report about nine years ago called "Dying to Belong". In my borough we worked together—it is a Labour-controlled borough, but we work very closely together to implement this, and we did implement it in the first few years up until about 2014 and successfully began to see the levels of gang violence drop. The template was based on what happened in Boston, Cincinnati and Strathclyde.

My concern would be that I would focus more on that area, which is where there is a very narrow and understood area of work that you can undertake, which will resolve problems at that level. There is an overlap between the two, and what then happens is councils will drift across into the Troubled Families Programme because there is money there and there is a slightly wider set of reporting processes that take place.

You have asked me where I would focus it, and I would certainly be looking much more specifically now at the youth violence end of things and what is the problem there, and there are very good examples of how to resolve that. London is a good example of an utter failure to do logically what is right and do it all the time. I have heard a lot said about Glasgow, but in the report we made it clear that Glasgow was already doing this, and it has continued to do it. As a result of that they have seen much better control over the levels of youth violence in the city, because they have stayed with the same programme, which is in the book. I know it was not that we recommended it and so they looked at it; all I am arguing is that now that should be in every single city in the United Kingdom. The most dysfunctional city of all is London, because 32 boroughs do something different in every single area, and that needs to be controlled. So my focus would be there. That is where I think the single priority lies for the Government at the moment, and I made that recommendation again to them.

Q618 **Chair:** You said, Iain, that you do not intend to rake over old coals, but you were raking over them, because we were not going to ask you about the Troubled Families Programme. Are you suggesting that that money now could be better targeted on specific aspects of Troubled Families rather than a general grant?

Iain Duncan Smith: The idea was that it was a payment-by-results process. You achieved certain results, you got paid that money, and that was the incentive. There is nothing wrong in that, and that is absolutely right. Therefore there is overlap between those two areas, among a number of areas that we have talked about—Universal Support and everything else, but certainly in the gangs area.

Personally, I have felt for some time that I would have preferred to have seen it much more focused in that area rather than the wider sense of what it was trying to achieve. It certainly helps in certain families. I do not question that. The question is, to what degree does it do that, and is there a way of focusing more narrowly on some of those families who are themselves on the edge of things like gang crime and such difficulties? It is a personal view. It has been my view since the beginning of the time I was in Government, and I do not think I was alone in that.

Q619 **Steve McCabe:** As I was listening to the way you were describing it there, Universal Support sounds like a fairly all-embracing model, and the way you are describing the gang intervention sounds similar. I wonder how far you want to go. Are you for a single intervention model that says, "Let's get rid of all these Departments and disciplines that are sometimes at odds with each other"? Is that broadly your vision?

Iain Duncan Smith: Not in quite that sense. With regard to Universal Support, it was always designed to suit the lives of the vast majority who fall in and out of work and to make life much easier for them so you do not lose time spending time with people who are unmotivated and will be in and out. You make it as easy as possible to move into a system and move out of it, but at the same time that allows you then to focus down on those who have the greatest difficulty and do not fit that model. That is the purpose. So that is where then Universal Support comes in—once you focus on them the question is what you do to try to turn those lives around so that they become more like the rest, so that they are self-motivated and they get through.

Q620 **Steve McCabe:** A lot of the people you are describing are victims of the referral culture where they have to meet this criteria to get served by this agency and a different set of criteria to be served by another agency, and they spend more of their time on a treadmill around agencies than they do getting the direct intervention that you seem to be indicating. Do you envisage that at some stage this should become an all-embracing strategy that said, "Right, we just look at you as an individual and—"

Iain Duncan Smith: Yes. No question of that. Hubbing up around the family is the critical process so all the services are centred together. That was the principle behind the Troubled Families Programme, which is the right principle, and Universal Support should be part of that process. In other words, when you sit down you ask the question about what is happening to a family, what works, what is not working; are they playing the system—is it that certain agencies are simply not doing anything about individuals? So you discuss that so that what you deliver becomes more effective. Universal Support certainly opens the door to doing that in a much more effective way. That is the point of the original design and why it is linked to the DWP.

It is important, therefore, that councils that are linked with many of those agencies are part of that process, because they are able then also to bring all those other interventions into play and say, "We are doing this. We are doing that. We are not doing this. What do we need to do with this family, this individual, to put them right?" So a gangs programme should fit straight into the middle of that.

My point is that that allows you therefore to look at the degrees of difficulty within a family and deal with them. I was always taken by the person who presented to us when we did the original gangs paper from Glasgow and they did this fantastic mapping of one individual's life and showed us exactly how this goes wrong everywhere. It was a young kid. They had a video of him stabbing someone to death in a gang rampage in central Glasgow. Then they stopped the film there and they took you right back and they said, "We will go back to the mother when she was pregnant and what happened to her". They went right the way through that individual's life, and at every stage where an intervention would have changed the purpose of their lives it did not happen, and one agency was not talking to the other, and it went on like that. It was just a very good map of where they ended up with this person now—life imprisonment for murder.

Even when they went to the street that the kid was put into when the judge decided, "Yes, that grandmother, she sounds all right", they froze it again and said, "Let's go down the street, shall we?" There were family members in prison here, paedophilia there, assault charges—they put him back into a street where he was going to learn that that was the right way to do life.

My point about Universal Support, the Troubled Families Programme and the gangs programme is that they all need to be meshed together to an idea that ultimately we are dealing with the same person, the same family, and we just need to make sure everybody is focusing on how you are turning that family or that individual around.

Q621 **Chris Stephens:** Iain, I am curious that you were doing more work in that regard, because obviously as someone who is also in the all-party Parliamentary Commission on Youth Violence, we are looking at what different areas of the country are doing. Are you suggesting that from your work as a Secretary of State you would be on board with what has happened in Scotland with the public health model—looking at dealing with youth violence as a public health issue, and obviously the work that the Violence Reduction Unit in Scotland is doing as well?

Iain Duncan Smith: I know that we are departing slightly from the UC thing, but if the Chair is happy to do that I will. The answer is yes to that, and that was the outcome of "Dying to Belong", which set down a template. It very much said, "This is the solution to the problem. It is not rocket science, because it is being done." What Glasgow does has been done in Boston, and successfully in Cincinnati. The team went to visit Los Angeles, but you have to park that somewhere else because it is a very different structure or problem there. Generally the matrix system in Liverpool was much closer to that as well, but a bit more successful. London was the big problem, because none of this was happening in London and when we did it in one borough people would move across into another borough, so everybody has to do it. The Glasgow model said that you treat it as a public health system, so you are trying to solve a problem. You are trying to cure some individuals and families of the problem. There is criminality involved in it, so the police were involved but are constantly tied together.

The key element is what you do on the ground to get the younger kids out of the gangs into remedial education, because if you collapse the gang at the bottom then it eventually collapses. The young kids are the people to do it, and my concern is often you get blindsided by county lines and all these other things, which are all wonderful descriptions with maps with lines going all in directions. In truth it comes down to the simple basis that the guys that run these gangs need the young kids to do all the legwork for them, and if they are not in the gang the gang does not operate and the violence comes out of the process.

What I thought Glasgow showed us is that if you look at that—they call it the public health model—it works, but it has also worked everywhere else. It is just that every time this happens and we get a bunch of murders everyone goes, "Oh, what do we do?" and the answer is that it is being done already.

Chair: Iain, is this relevant to our inquiry because your model of Universal Support and Universal Credit is very similar to the model that you are describing for dealing with gangs? That is why I have been happy for people to come in about it, but Jack is going to bring us back to Universal Support.

Q622 **Jack Brereton:** Yes, I will bring us back on to that train. In terms of Universal Support, as you have identified, there are some authorities that are not doing this effectively. What I wanted to ask is, do you think there is a variability in the support that is offered through jobcentres and other organisations, and does that variability exist from area to area across the country?

Iain Duncan Smith: Can I just ask what you mean by "variability"?

Jack Brereton: Inequality of the support.

Iain Duncan Smith: There is always going to be a certain amount of variability in quality. Not everybody is going to produce exactly the same, but my sense is that as long as the DWP is in the middle of that mix, they are able to take a view about where the standards are lower or better in certain areas. They should say to the local authorities, "This is being done better elsewhere", and be able to transfer to some of those local authorities some of the best practice that they see. So the sharing of best practice is vitally important. That is why I understand a number of local authorities are using citizens advice bureaux, because they think it works for them, by and large. I do not know, but I am told the DWP thinks that works to a degree. Then if others are not sure what to do, that is not a bad model to engage with for the first time.

My point is that as this rolls out more and develops more, I would expect to see that process of best practice as a process of education for different local authorities. Some local authorities may not be engaged because they are just slightly fearful of what it means if they engage in this process and what is their commitment, but that is important. Your Committee can certainly look at what works best and what does not work in some of the Universal Support areas and some of the councils and say, "Well, you know, these things are up there," and that might be helpful to local authorities to engage more.

Q623 **Jack Brereton:** In terms of the support that jobcentres are expected to offer, obviously as Universal Credit rolls out further things like working tax credit will mean that more self-employed people will need to be receiving the right advice through jobcentres. We have heard from some of our previous evidence sessions about self-employed people who are on Universal Credit now. How do you think that support can be tailored effectively to support in particular people who need business advice in on growing their opportunities?

Iain Duncan Smith: We have argued about self-employed people. The truth about this is that this has been an acknowledged secret for a long time: a vast number of people who are described as self-employed simply bump along in an environment where it simply does not work for them. The average income is about £11,000 for someone who is self-employed, and the average for somebody in work now is around £20,000, so you can see straight away that with 800,000 vacancies, if this self-employment is not working you have to think about making some decisions about what might be better for you or your family with regard to income. Just having a system that is sustained perpetually by a benefit underpinning is not a very productive way of organising their lives. So giving a year's grace and notice, I think it is, was part of the process for trying to get—

Q624 **Jack Brereton:** Do you think that is sufficient?

Iain Duncan Smith: It is not sufficient, but it gives you the opportunity to focus in so that when people are in the jobcentres—this is the whole point about it—it is feasible and it should be possible for them to receive better business advice. That is an area that I always conceived of eventually coming through Universal Support. If people are sitting there saying, "Well, what do I do next?" the answer is, "Well, we can get you to sit down with some people and talk through whether or not this is viable any longer as a business or as a business model, and whether you should be thinking again about it or just moving back into work".

Q625 **Jack Brereton:** So you said a year is not sufficient. What would you suggest in terms of—

Iain Duncan Smith: No, I think the year is sufficient as the notice period, but I would obviously argue that the kind of advice that they get needs to go alongside that as well. That is, "Let's have a look at what you are doing at the moment, and if it is genuinely not working and you have been doing it for a while, you need to think about this and start making preparations to either change what you do or move back into normal work and not bump along in this very low-paid area of self-employment."

Q626 **Chair:** Before we go on to our last question, from Ruth, when talking about debt and dealing with debt Ed, who looks after constituents in my office, has been, as I have been, shocked by the Department managing from its records to see what past debts claimants owe them and to charge that debt on claimants so that they lose hundreds of pounds of their benefit when they are in real problems. Did you ever envisage that that should happen? I am not against them repaying, but it is the extent and the intensity of the repayment that leaves people with almost no money or no money.

Iain Duncan Smith: I think the issue you are referring to is the pursuit of historical debt—

Chair: Debt from the Department to the Department, yes.

Iain Duncan Smith: You have to come back to where that all came from and a lot of this, most of this, centres on tax credits. As you will recall, the structure of tax credits was such that lots of the assessments that were made at the beginning of someone's tax credit payment turned out to be incorrect, so often people were overpaid. We have all sat here and had these cases in our surgeries. I have had loads of them. People arrive at the end of the year with a massive demand, and a lot of that was then not pursued or dealt with at the time, so the arrears began to build up.

So what has happened, as a matter of record, as tax credits have moved across is that one of the deal arrangements was that the DWP would have to restore that non-reconciled debt as it came across into Universal Credit. The Committee may have its own views about whether or not that is a good or a bad thing. I simply say that that is the nature of the fact that this money was historically owed. It is not a Universal Credit debt. That is the point to get through.

Chair: No, not at all.

Iain Duncan Smith: It is a debt that was historic, from mostly tax credits and some housing—

Q627 **Chair:** I was challenging your model that somehow people were coming on to Universal Credit who had problems like massive debt. In my constituency we have people coming on to Universal Credit who may have forgotten, or for whatever reason were managing perfectly all right but owed the Department money. They are then reminded of that fact when the sign on for Universal Credit by the Department levying a clawback from Universal Credit at such a rate and at such intensity that their Universal Credit payments are reduced to very little.

What advice would you give to Esther McVey on the rate that you could expect people to pay back from Universal Credit—I would have thought tens of pounds but not hundreds of pounds. What is your view please?

Iain Duncan Smith: I do not have the facts to hand as I am not in the Department any longer, but if I recall correctly, although from the personal allowance there is a higher clawback, it averages out across the Universal Credit payment at probably not more than 10%. I know that we will argue that is still a significant amount of money.

The idea behind this is of course to restabilise this debt so that it does not hang over them and then affect their ability to take work. One of the earlier points was that if the debt overhang continues, then the likelihood of someone taking work is very slight because they will face massive payback requirements as they go into work.

Q628 **Chair:** Iain, sometimes these are people who are already in work and then find there is a debt produced, and they lose their incentive to continue working. They have lost tax credit because they are on Universal Credit, and they are whammed with this mega withdrawal rate for past debt. I am not against debts being paid—that is how we all have to operate in our society—but I am saying that those in work who were what we would call model citizens are knocked sideways when they come on to Universal Credit by the extent of the recovery of past debt, which they had forgotten about. They had got on with their lives, were being successful and are now losing so significantly that the question about work must be raised.

Iain Duncan Smith: Yes, I understand that. All I would say is, again, Universal Support is there to assist in this process, because of course in identifying their debt problems and getting them into debt advice it is possible for that process to align itself with the UC advice about how best to obtain the debt that is owed. That is why Universal Support is an important feature of this, because with that debt advice they are able to reschedule how they work and even to discuss with the DWP how those repayments should be made and over what period of time. That is why Universal Support acts as their support in that process.

The second thing is of course that it happens much more quickly. The debt is cleared more quickly, leaving them clear to be able to take extra hours and work more. Having that constant overhang means that they are less likely to take more hours and less likely to enter work, so clearing it quickly does have its own possibilities.

None of this is an easy choice, I recognise that completely.

Q629 **Chair:** It is pushing them towards destitution, Iain. They were getting on with their lives quite happily—

Iain Duncan Smith: I know. I understand the point that is being made. I do not see the evidence of that myself. I am not privy to all of the evidence, but what I do say is that having proper debt advice early on will also help the DWP in how rapidly that repayment should be made. So my point is, that is why councils engaged successfully will find that they are helping the very people you are talking about to resettle their debt position in a way that works for them.

Q630 **Chair:** I am suggesting that the debt advice needs to be aimed at the DWP as well as the individual, in that people's lives are being wrecked by having a massive repayment over a very short period of time. That cannot have been the objective of Universal Credit, can it?

Iain Duncan Smith: It is not the objective of Universal Credit, but clearing those debts rapidly does have a massive beneficial effect on the individual, who no longer then sits with a debt overhang. It means their life is more negotiable. You know very well, and I know, that somebody sitting with a debt history on them like that is less likely to be able to use all the other financial instruments that are available to those who do not have such a debt record, and therefore clearing it does have of itself a beneficial effect.

I fully understand the point that is being made about this. I do not have the up-to-date data, but I do know that Universal Support with proper debt advice certainly would be very helpful for the individual, but also helpful for the DWP in the way that it applies this. It is an area that certainly needs to be looked at.

Chair: I agree with all those sentences if one took the word "beneficial" out.

Q631 **Ruth George:** Driving people towards destitution also drives them towards much more expensive forms of credit, which can then perpetuate their debt problems. That is separate from the question I was going to ask, which is about single payments on Universal Credit. I wondered whether they were a deliberate part of the design of Universal Credit or whether they were forced upon the Department because it was easier in computer terms to do that.

Iain Duncan Smith: No, the idea was that the split payments, the payments I think you were referring to, were always seen as an exceptional position, not as the norm. In fact that is mostly borne out. The work we did beforehand was based on the fact that the vast majority of people both in cohabiting relationships and in marriage sort their own finances out between them. They may not have joint accounts, but they certainly sort out who pays the bills and how that works. I think it is only about 2% of married couples who do not pool their resources in the way that they settle their household requirements, and only about 6% or 7% of cohabiting couples say that they simply do not and that they do it individually.

That, therefore, was one of the main drivers of saying that we want to make this as simple as possible so that people understand it. Again, I am scratching my head about this, but I think now the latest evidence is that the majority of payments are made through the woman in the relationship, There are some figures on that—I know it is something like 40% to 50% —and then a minority at a lower level are made and done by the man. So the settlement is agreed internally as to who is paying those bills and who is not paying them.

The point was to make it as easy as possible for the majority to be resolved through this, because the vast majority of people on Universal Credit will fall into the unemployed bit of it, then go through the employed bit and out again. Then there are a minority who will not do that, so how do you deal with a minority and resolve their issues, and how flexible is the system for that?

The system therefore does have the capacity to make those kinds of directed payments for exceptional circumstances, but to make them as a standard process was never conceived inside the system for the very simple reason that it gets very complex if you start doing that and everyone talks about various elements of Universal Credit but there are not any identified elements. The issue becomes what you pay somebody, and it would have to be done on a proportionate basis. If you wanted to split the payments you would have to know categorically who was making the payments on the household side and so what proportion of their payments does that means—how are you going to split that?

It is an issue I know that is going on at the moment with the Scottish Government, because they have the devolved responsibility to decide that and they have argued that they would like to see a more statutory basis for split payments. I have to say that I am not sure that I have seen the real evidence that it resolves a series of major problems that are out there. There are elements of this where you would take that advice and do that for individuals—obviously in abuse cases or whatever. You would then say, "Right, okay, we will settle that. The money goes over there", and that is how it is done. You can do that on a case by case basis, but to do it as a systematic choice would end up complicating the system and defeating the objective, which is to design a system around what the majority do and then give the isolated incidents the chance to resolve as and when they are needed.

Q632 **Ruth George:** How would you identify the abuse cases in those situations, either the potentially abusive ones or the existing abuse?

Iain Duncan Smith: Identifying that is the perennial issue in every single area, because it obviously requires the individual who is the victim in this particular process to identify that there is a problem and an existing ongoing issue—at what point does the individual finally decide, "This is my life, and it is being destroyed by another individual"? Where that evidence and information is available, the DWP should have that evidence, and if that is the case then they have the arrangements and the ability to make changes in that individual case as recommended both by the individual and by the authorities that are involved in it. The flexibility is there to do that, but it is done on a case by case basis.

So you come back to the point that there is no statutory point that allows you to say, "We can take the housing element of this" or whatever. It will have to be done as a percentage basis, so either 100% goes to an individual and you are isolating somebody, or 60% or 70% goes to them because they have care and you make an assumption about how much of the total payment that means. But there does not exist an elemental basis to this that would allow you to go, "Right, we will just pay these two elements and those three over here", or however it goes across the board. It has to be done on the percentage basis, and that means you have to look at the case specifically and say, "On balance, what proportion is required on the split basis by this individual as opposed to that?" That is essentially the way that it is done, and that was how it was designed to be.

Q633 **Ruth George:** Okay. So from your time, were those interactions between

DWP and the third-party agencies who dealt with abuse, and the police and women's support agencies, in existence for communication?

Iain Duncan Smith: Again, I come back to the original question. Universal Support is the element that should allow that process to happen, because the local authority would be involved, and through the local authority that information should be made available to the police and the other agencies. Citizens Advice are involved in this. They are able to bring that evidence to the table immediately.

You can, and it should be feasible to, make speedy decisions on this. It is important to make a speedy decision, particularly in abuse cases, obviously, but that requires that knowledge to be gleaned immediately on request. If the individual themselves makes the request, that immediately triggers the whole process and if the request is made on that basis that immediately triggers the DWP to say, "Right, okay. Well, we are going to have to make a change on this. Talk to CAB, talk to the local authority. How deep is this problem? Are the other agencies involved?"

There is another positive on this: if they then come to the DWP and say, "I have a problem", of course that immediately becomes an opportunity for the authorities to say, "We are not engaged in this. Why are we not engaged in this if she is asking for this request? What is going on?"

Q634 **Chair:** There is nothing in the IT that could prevent large-scale splitting of payments. The IT could deliver Universal Credit.

Iain Duncan Smith: The digital system, of course, can at any stage be changed and modified, which is why this particular design is so unique and successful at the moment. You do not hear cases, because it works. The problem is that if you try to go in and make that change to make it a statutory process, that is going to complicate the existing processes, particularly as you are rolling it out. The more change you make the more likelihood of what has happened with some of the banks recently, where they go and make an arbitrary change to something and then suddenly they find it knocks on through the system.

Q635 **Chair:** Is there not an IT bar to this, Iain? Could the IT system do it?

Iain Duncan Smith: The IT is there first to serve the requirements of policy. Whether they would do that hugely depends on whether or not it is seen as a particular problem. I know that if I was sitting there now they would argue that doing this right now would cause all sorts of different problems, and that when you fully roll this system out, that would be the best time to do it. There is another year or so of that before you are finally settled.

While I understand that the Department retains an open mind to this, it has not seen the evidence to suggest that this is such a problem that it needs to be dealt with in a more statutory way in terms of the structure, or whether it is still better to deal with it on a case by case basis. I would think that case by case would be the right way to do it now, but just to come back to the original point in my answer to Ms George, Universal Support is there also as an early warning system. If you are working with the local authority and an individual or whoever makes a request like that, and the Universal Support relationship with the local authority is good, or the relationship with the CAB, which is the local authority's agent, the question will be, what do you know about this individual that means they are now arriving at the jobcentre with a problem and asking for a split payment or direct payment? Have they declared to you? Is there a case? Are the police involved? If not, why not? What is happening?

In a sense I would turn it the other way round and say that this becomes quite a good early warning device to say that something needs to be done about this. So the payment is an indicator of a problem, not necessarily the solution to the problem. While it is part of a solution it is not the whole solution. Therefore, as an individual process, it works.

The work is having to go on at the moment in Scotland to decide to what degree the Scottish Government want to do this, and that will unearth the issues that are involved. They call it open-mindedness, as I understand it, but they do not want to plunge into something right now. I would suggest that the Committee does not recommend that right now, because the scale of the problem would have to be significant for this to have been recommended at this stage.

Q636 **Nigel Mills:** We are back on to Universal Support. You paint a compelling vision of how it ought to work, but I am not quite so convinced that is what we see on the ground. Perhaps we have a little bit more IT support and a bit of budgeting support but not any kind of wrap-around individual support. If you were still sitting at the top of the Department and you could make a few changes, would you mandate debt support or other support and require it to be looked at for claimants? Would you set up a specific contract with every local authority that included it, or would you want a national contract with CAB or somebody else? How could you ensure the vision you have for this support was seen on a more blanket basis across the country?

Iain Duncan Smith: That is a very difficult question to answer. The principle behind it is that it is so structured that it allows all the agencies to come together to resolve an issue for an individual or a household. The point of Universal Credit as being a household payment is that you understand more about the household and their problems, not just the individual, and that opens the door to knowledge about a household, which allows interventions. It should also trigger these kinds of interventions.

My eventual view is that it is part of that hubbed-up process around the family that says, "This is a family that has a problem; we need to intervene with this family, and we need to do it this way". That is my general vision about it.

Clearly, as it is rolling out it, it will not reach its maximum potential at this particular point because the DWP will focus hugely on the rollout of Universal Credit to make sure it is right and make sure the changes that are made. The Committee has made a number of recommendations; some of those have been accepted. Quite rightly the waiting week has now been dropped. That requires you to go into the system to change that, to make sure that therefore that works and this does not change. So all these changes are important.

Universal Support alongside it is a vital component, and I see that as a developing process, not just on debt advice but in other areas. Educational issues—remedial education eventually moving off the back of it—issues around people who are addicted to alcohol and drugs, and issues of abuse also should be spurred off the back of this in due course, because if people are in those situations they are not going to be settling and taking work. That basically means that we will want to see those issues reconciled.

Eventually it becomes a broader process, but focusing on debt right now is the immediate choice, for very good reasons—part of which I covered in my answer to the Chairman just now about the fact that they have had to inherit a significant amount of debt coming from another system as they roll it out. Reconciling that in the rollout is probably their critical and single biggest problem.

Q637 **Heidi Allen:** Looking back at how you envisaged Universal Credit to be—we talked about the taper rates and the work allowances, and so on—had it been, as you had intended, fully funded as Universal Credit was rolled out, do you think we would have seen a correlation between food bank usage going up and areas where Universal Credit had been rolled out? Our next audience is with food banks; I am interested in your views before we hear from them.

Iain Duncan Smith: I have to say the data on food banks is patchy, and we are quite critical about the way the data is collected because it is not collected like a Government collects data; it is quite anecdotal now. I am not arguing that there are issues, but our tendency is to leap on a figure and say, "This is a particular problem". If you look at Germany, it has a higher-funded welfare system than the UK does, quite dramatically so, and has a much higher usage of food banks.

Heidi Allen: You might argue that MP surgeries are anecdotal as well, but we hear the same.

Iain Duncan Smith: They are, but my point is that while there are issues the question is getting to the bottom of what those issues are and where they are.

The answer to your question, which was how did I perceive it, is that I have clearly argued that I would like to see the money restored to the UC process, because that was the whole design of it. Therefore, restored to that, it does become a major poverty fighter. I think it was Joseph Rowntree who said this—they were arguing they would like to see the money restored, but notwithstanding that they said that the structure of Universal Credit makes it possibly the single biggest component in the fight against poverty—the most successful area. I stand by that. That was the whole original design. UC does have the capacity to be the biggest thing that Government does to reduce poverty in the United Kingdom.

The design of the rollout was such that flexibility is there to make the changes necessary. As you discover areas where there are issues and problems, you make those changes. The whole food bank issue is part of that process of thinking through elements and changing elements of it, and that was the design. That was why we were rolling it out the way we were, because the old big bang process where you press a button and everything goes off does not work and you need to do it steadily and stably. Eventually you will get fully rolled out, and you can then make some decisions about a system that is now UK-wide and whether it needs certain changes to it. That was my point there.

Making too many major changes at this particular point while it is rolling out can cause further unconsidered consequences. That is my observation.

Chair: Can we end on that point? Thank you very much for the evidence you have given us today. It has been very helpful.

Examination of witnesses

Allan Gunn, Emma Revie and Zena Cooke.

Q638 **Chair:** The form is we ask people to introduce themselves and then we start our questioning. Nigel will begin our questioning, which is recorded.

Zena Cooke: My name is Zena Cooke. I am here representing the LGA. I am the corporate director, resources, at London Borough of Tower Hamlets.

Emma Revie: My name is Emma Revie and I am the chief executive officer at the Trussell Trust, the food bank network.

Allan Gunn: Good morning, my name is Allan Gunn, head of revenues and customer services from the Highland Council.

Q639 **Nigel Mills:** I think you all just heard the previous evidence on what Universal Support was intended to be. Do you all agree that getting it right is crucial to making Universal Credit a success?

Zena Cooke: Yes, absolutely. It is a fundamental part of making Universal Credit work and providing the support that particularly vulnerable and low-income households need.

Q640 **Nigel Mills:** I think the whole panel agrees with that prospect, but the real question is: are claimants on the ground getting anything like the picture the former Secretary of State painted of how it was supposed to work?

Emma Revie: I came here today to say it would be great if Universal Support looked exactly like it was just described, but that is not the experience on the ground that our research shows.

A point of clarification I would like to make up-front is around debt advice and management. A lot was articulated about the fact that that is an essential component of Universal Support, and we would entirely agree with that. However, it is not currently part of the Universal Support offer. There is one session for two hours on budgeting and planning and one session for two hours on digital support. I looked it up—just to make sure I was clear what the budgeting and planning support was supposed to include—and it is about helping people deal with a move to a single household payment, moving to being paid monthly, and moving to the Universal Credit housing element being paid directly to the claimant. When you read down further, there is nothing included within the personal budgeting and planning session around debt advice and management. Our research shows 70% of people who are in the waiting period at the start of the Universal Credit experience going into debt as a direct result of that waiting period.

We believe debt advice will be an essential part of making Universal Support a success. Iain Duncan Smith just said that debt problems are one of the biggest barriers to people being able to move into work and take up work. We believe at the moment, within the current Universal Support model, that it is not an inherent part of it. A decision was taken to leave debt advice outside of that model, because there was a fear that it would duplicate services that were already taking place on the ground.

An active decision was taken not to include debt advice and management, and we would maintain that would be an essential part of it being a success.

Allan Gunn: I would agree. Within the Highland Council area, we have been able to help customers do both the claim stage and the maintain stage. It is not just about claiming Universal Credit, it is the various stages thereafter of their material change in circumstances, which they advise the DWP of through their journals.

We have tried, by working with other providers, to provide an integrated service to customers in Highland, but the reality is that because of not just the geography but the sheer numbers, we have not been able to provide the full scope of support that we wanted to be able to deliver. In some of the statistics—including on the increased food bank usage within Highland—within the current funding we get there is only so much local authorities can provide in support to the people who need it.

Q641 **Chair:** Can I come in on this debt issue? I was puzzled by what Iain told us in the previous session. He seemed to have a model of people coming on to Universal Credit who have debt problems, and of course there will be. For the constituents I know something about, debt takes on a different complexion because the benefit pushes them into debt, then they find the Department coming up with past debts with a clawback rate that makes it impossible for them to survive on.

I accept that people only come to their MPs when things are going wrong—they do not come along and say, "Hi, Frank, all singing and dancing on this benefit"—but the debt issue seems to be one that has been very much induced by Universal Credit raking up past . People claim benefit, but then there is the clawback rate of any help given or of past debts. Am I just delusional about this, or is that more widespread? Can we start with Zena?

Zena Cooke: Can I bring it back to the purpose of Universal Support? Originally, when we were in partnership, the LGA was in discussions with DWP, working with local authorities around the local support services framework. The picture that was described was about having a much more holistic, integrated, flexible, responsive approach to claimants' needs. That was very much the principle. I would support colleagues in saying that unfortunately what we have now is a very narrow, very prescriptive, set of what is referred to as Universal Support, but the two strands of support—

Chair: My question was slightly different.

Zena Cooke: You are absolutely right, there are two categories of those that we are seeing—those who have historic debt before they transfer on to Universal Credit, and the construction of Universal Credit itself also exacerbating that for those who perhaps were not in debt previously. The consolidation of prior debt and the way in which it is then recouped is having that impact. Yes, that is the case.

The reason I mention Universal Support is because of the way it is currently constructed and funded. That prescription means that, as with local authorities and wider partner agencies such as CAB, this particular funding stream for Universal Support does not enable us to tackle those very real problems that individuals are facing.

Q642 **Chair:** What I was suggesting, though, is something different. One of the functions of Universal Support should be to advise the Department on how it is creating debt among claimants and asking what they are going to do about it. I do not see that it is all the claimants' fault. I see some structural reasons here, pushing people into debt even though they have never been in debt before. I just feel it is delusional, what I have seen and what we have heard.

Zena Cooke: You are absolutely right. We are dealing with people locally, and certainly the LGA is aware of a number of councils raising similar concerns about the structural construction of Universal Credit creating debt in households that previously did not have debt. A single payment can be a factor of that, the waiting time had been a factor, and obviously the changes that have recently been made; it is too early to say whether or not they are going to have an impact long-term.

The issue around Universal Support is that it is provided by the DWP, it is an in-house service that they then ask us, as local authorities, to provide, and all third sector organisations to provide. So your point about the Department needing to understand how it deals with—

Chair: It is creating debt.

Zena Cooke: Yes. That is something that certainly the LGA has been working with the Department on and is keen to continue working on. One of the reasons that the LGA are asking for more flexibility on the funding—and the way in which we use the money—is to be able to take that trusted partner role that the local authorities have and other partner agencies have, to advise when it is most appropriate and at what level it is appropriate to address fundamental structural debt issues that families have.

The point was made earlier that unless we resolve not only the debt issue but the causes of the debt issue, the policy objectives—the outcome that we want for our claimants—will not be achieved, because that debt fundamentally undermines all the other policy objectives.

Chair: Emma, I am suggesting something different from that answer. I am saying talking about if, for example, you are a doctor and you are treating somebody before you with TB, and you give the medicine to somebody else rather than to the person it should be for. Here there is a debt problem induced by the DWP, over and above any old debts that people have. What does Trussell find about this, please?

Emma Revie: Exactly what you were saying. The suggestion inherent in the system, if somebody comes in with TB, is that their first form of treatment is to offer additional disease as a way to move out of that.

It might be helpful, before I give some statistics, to clarify where our data comes from. We have recently released our year end statistics, and that data is collected from our 428 food banks across the country that distribute food from over 1,200 food bank centres. It is faithfully collated in a consistent manner and has been for a number of years. We are able to analyse that year on year and understand the reasons why people are referred to food banks but also any trends in increases or decreases in footfall.

At the end of the last year, in April 2018, we had seen 1.33 million food parcels distributed in the previous year, which was on average a 13% increase across the country.

Q643 **Chair:** Did you notice a difference between Universal Credit areas and non-Universal Credit areas?

Emma Revie: Absolutely. When analysing that data we looked at areas where Universal Credit had been in full rollout for 12 months or more to understand whether there was any difference in footfall in those areas. In those areas we saw a 52% increase in footfall. So a very stark difference.

We therefore carried out a piece of deep-dive research to try to understand a little bit more about the narrative. I feel that when criticisms have been made about anecdotal evidence, it is not understanding that what we were articulating was about trying to understand the reasons behind a quantitative survey that had been done across our food banks, which had identified this 52% increase.

Chair: You could say it is 1.3 million anecdotal pieces of evidence.

Q644 **Heidi Allen:** Didn't the University of Oxford help you with some of this?

Emma Revie: Looking at our "Left Behind" report and looking at the qualitative research we then did to understand, absolutely. We surveyed just under 300 recipients of Universal Credit to understand a little bit more about their experience of Universal Credit and whether it was fit for purpose.

Picking up, Frank, on your question around debt compounding debt, we asked people if they had taken up the advance loan and we asked them how they had experienced that. Of those people who had taken up the advance loan, 49% had said it had been an incredibly negative experience because it had driven them further into debt that they could not move out of.

That experience is a significant number of people who are taking the loan—because you are in a situation where you are not sure how you move forward, so you take the loan—to buy some breathing space, but in the longer term the repayments of those loans are difficult.

Picking up as well the other piece of evidence—

Chair: Sorry, last week we had Samantha before us, and she testified to what you have just said—that she has never recovered, 18 months later.

Emma Revie: The tail of problems that start right at the beginning is incredibly pernicious and long-lasting. We are finding people, 70% of respondents, who said that they had moved into debt as a direct result of that waiting period. These were not people who were going beyond their designated waiting period. These are people who had experienced the appropriate amount of waiting time; 70% of them went into debt as a result.

Q645 **Alex Burghart:** Sorry to interrupt, but that waiting period was presumably before the changes announced at the last Budget were introduced.

Emma Revie: The survey was carried out across February and March this year—a five-week period across February and March this year—so the full extent of the changes will not be reflected in that data. My question is: with 70% of people incurring debt, what difference one week would make? I think it will—t is a positive step in the right direction—but I am not convinced it will eradicate—

Chair: Might you do the survey again then for us?

Emma Revie: Absolutely.

Q646 **Chair:** Can I bring Allan in, again from a local authority perspective?

Allan Gunn: Within Highland Council, if one considers that rent is the most significant cost of people's budgets and overheads, I have seen from December 2016 to December 2017 that there is a nearly 50% increase in our mainstream rent arrears from £1.5 million to £2.2 million. That is partly attributable to Universal Credit. When one considers that on average mainstream arrears for people in Universal Credit are double that of people on housing benefit, the two main reasons are payment frequency and the payment to landlords or otherwise. The evidence is becoming certainly a lot clearer for us.

What we have tried to do within Scotland—unlike the emergency loan from DWP, available for customers to get by in the first couple of weeks or few weeks of not getting Universal Credit—is that many customers in Highland have used the Scottish Welfare Fund, funded by the Scottish Government. We have seen an 11% increase in crisis grants and community care grants over the last couple of years. Probably the main advantage of the Scottish Welfare Fund is that customers do not have to pay that back, but the loans from the DWP they do have to pay back.

It has been very much a joint effort—not just from Highland Council but with some policies from Scottish Government—to mitigate some of these issues. The reality—it is certainly what we are seeing, and we will be interested to see what impact the changes in the Budget in autumn have on rent arrears over the coming piece—is that Universal Credit and rent arrears, I am afraid, go hand in hand.

Chair: Would it be possible, Emma, for you undertake your sample again and, Allan, for you to do a sample for us to see what the longer-term effect is when people are given help rather than given debt? It would be very helpful to have those two exercises.

Q647 **Nigel Mills:** Going back to Universal Support, we were talking about the current commission of Universal Support, which only lasts for a short period for each claimant. Do you think we should change it to allow that support to last much longer than currently happens? How long do you think we should put that initial support in place for?

Zena Cooke: From an LGA perspective, and the perspective of local authorities that are operating full UC service areas, it is quite prescriptive to assume that a certain amount of time is required in a very structured sense. The desire has always been to have a much more outcomes-focused approach depending on the need of this particular household or particular individual. Some may require just quite limited support for a period of time, which might be to support the initial claim period. There are some who will require both the initial claim period and a period of time after that. There will be some households, due to life events or due to other factors within the household, that will require ongoing support.

That is the LGA position and the position of those councils that have experienced this locally—that providing that more holistic, rounded support to a family and to a household cannot be narrowly defined and prescribed by saying, "This household will need three hours of budgeting support" or, "This household will need two hours of assisted digital support", because some of the support they need may be neither of those things. It may be about some of the points that the Committee made earlier about looking at some of the other wider factors that lead households to needing the support in the first place.

Ultimately, having flexibility in the way in which the funding is allocated and used, but very clearly defining what metrics you are measuring yourself against in terms of the improved outcomes for those households, would allow us to be far more responsive to those households in a way that unfortunately, the current iteration of Universal Support does not allow.

Nigel Mills: Anything to add or disagree with?

Allan Gunn: Within Highland we say there should be claim and maintain support through the process. It is one thing, obviously, maximising the take-up of things in Universal Credit and helping customers claim it, but then there is maintaining it. It is a means-tested benefit. It uses the journal as a communication mechanism for customers to advise DWP of a material change in their circumstances, whether it be earnings, household composition or anything like that, but not all customers have smartphones. They cannot afford smartphones, and the difficulty starts with getting IT to make that communication to the jobcentre. Within Highland, obviously—despite some good public transport—it could be a four-hour round trip to go and tell the jobcentre that you have changed your earnings. We are trying to, wherever we can, help customers not just at the start—the claiming stage—but throughout the whole claimant history, because if there is a delay in them advising DWP of material change in circumstances that could create an overpayment or an underpayment. Trying to keep up to date with their payments, making sure they get the legitimate payments month on month, is important to minimise debt increase.

Q648 **Steve McCabe:** I have a question about how this Universal Support is delivered and how it is monitored. I heard Iain say that in some cases, part of Universal Support has been contracted out to Citizens Advice, but how does it work in the rest of the cases? Is this simply another budget stream that local authorities have access to, and they are using this money to support their support services that previously existed but they have run out of funding for? Or is there something new that we can class as Universal Support that can be monitored and the effectiveness of it judged in some way?

Allan Gunn: Within Scotland there is something called the delivery partnership agreement, and it is optional for Scottish councils to agree with DWP if they will deliver things like Universal Support. At Highland we have been very keen to work with the DWP, ultimately for the benefit of Highland customers, to engage with that. The actual funding we get is a different matter, whether it is sufficient or not, and you will not be surprised to hear that we do not consider it sufficient. It is very much dependent on the number of referrals you get from the work coaches. If they do not refer enough, it has an impact on the funding that we get.

Following on from Emma's comment, CAB has a different contract with us to deliver money advice for people who are in debt and require help to negotiate creditors, repayments, and so on. Within Highland, in the Universal Support delivery partnership agreement, we deliver services with the DWP. For instance, there is the Wick office; the DWP moved into Caithness House in Wick in December. This Friday the joint offices are opening—we are willing to try to move that co-location between the services—which will ultimately help both DWP and the local authority, and ultimately the customer, and support Universal Support in terms of the customers going to the service providers.

Ultimately, it is an agreement with the local authority that is optional for us. It is funded a certain amount, but the key bit for us is that we do personal budgeting support. We do not do the full extent of money advice. We help them manage their budgets, see if they are claiming all the money to which they are entitled, but we fall short of helping the negotiation with creditors about repayment arrangements. That is a very different kettle of fish under the money advice umbrella.

Q649 **Steve McCabe:** A few years ago—I do not know if it is exactly the same in Scotland, I am a Birmingham MP—when local authorities were getting money through Supporting People, we were running welfare advice support services and offering that kind of thing. Are we basically seeing a re-enactment of that sort of thing but a different funding stream being directed at it? Or is there something new? If I went into Birmingham Council tomorrow and said, "Show me your Universal Support strategy", what would they show me?

Zena Cooke: I cannot give you the design features for Birmingham, but in general terms, to respond to the point, local authorities have, as you say, worked with third sector partners over a number of years through their own funding and specific funding. There has been reference to having a contract with the CAB, and that is quite normal. Most local authorities already have a relationship with third sector agencies like CAB, Age UK and a whole range of others, providing welfare advice and support and then referring people on for more specialist advice—the idea of what is now Universal Support.

The original concept of that was a recognition that the introduction of Universal Credit and the way in which it changed the relationship between the claimant and the welfare system meant that there were going to be additional requirements, at a much greater level in some respects, and that there was a recognition that that needed to have additional funding and an additional partnership arrangement. That partnership is in place with the DWP, but as colleagues have said it is a very limited pot of money with some very narrow prescription. We are, as local authorities, and the LGA has evidence of this, using other existing service arrangements and funding streams to supplement what we believe are the gaps that currently exist in relation to what Universal Support is covering. That is limited depending on the wider financial context within which local authorities are operating. There is a need to have the flexibility for Universal Support to do exactly as you describe, and not to specifically limit somebody who happens to be about to make a Universal Credit claim or is managing one. It is about the ability for us to flex that in a way that responds to the fact that they may be struggling with their rent, or they may be struggling with—

Q650 **Chair:** Zena, do you think you could collect information from all the local authorities on whether they think people who need Universal Support are gaining it?

Zena Cooke: We can certainly aim to collect as much of that information as we can. I think the point made—

Chair: That would be really helpful.

Q651 **Steve McCabe:** Is it fair to say the term "Universal Support" at the moment is a pretty inaccurate description of what is happening—

Chair: That is what I am hoping Zena will show us.

Steve McCabe: —and is very far from the vision that Iain was painting 15 or 20 minutes ago?

Chair: Emma, questions in the House will begin soon and I want to get through the session by then. Is that all right? We are going to have a summing up at the end. I will move on to Heidi.

Q652 **Heidi Allen:** We touched earlier, with Iain as well, on whether the use of food banks has gone up as Universal Credit has been rolled out, and your research would suggest that that is the case. Is there anything else by way of support other than just, "Here's a food voucher, here is some food" that you have seen change with Universal Credit being rolled out? I will throw that question to Allan and Zena as well, for the local authority point of view. Is what people need changing, the more that Universal Credit is rolled out?

Emma Revie: In our research, which picks up on your question, Heidi, but also on what Steve is talking about, we asked people what support they had been offered when they moved on to Universal Credit, and 63% said they had been offered nothing. Others articulated some different types of support, including being given a voucher to attend a food bank. Only 8% said they had been offered Universal Support. Bearing in mind that these people we were speaking to were at a food bank—

Heidi Allen: Having been through the system, yes.

Emma Revie: So one would suggest they were vulnerable and potentially could clearly have been identified as being vulnerable, of falling through a safety net. 63% of them had been offered no support at the point of transitioning to Universal Credit.

Q653 **Chair:** You say "fallen through a safety net". Following on from what Steve was saying, isn't the evidence you are presenting that we should not talk of it as a safety net, given the figures you have just given us?

Emma Revie: There are two separate questions. First, it is hard to evaluate for you here today whether Universal Support is working, because fundamentally it is not known in many instances. Our food bank staff articulate not knowing what Universal Support is in their local areas and having no clear ability to signpost because it is not clear. Allan was talking a moment ago about JCP referrals to trigger the cycle. I think if 63% of people who have sat in that initial assessment have not been told about Universal Support, then that cycle is not revealing the true situation.

Absolutely, the articulation that Iain gave earlier of Universal Support and what it might look like were fantastic, and the initial question we were asked is, "Is that crucial for the success of Universal Credit?" Emphatically. First, that is not being offered in the majority of cases, and secondly we feel that because it does not have a debt advice and management component to it even when it is being offered, it is not fit for purpose. It needs that extra component added to it. It is hard to evaluate when in most instances people are not being offered Universal Support.

Q654 **Heidi Allen:** Do people understand the difference between Universal Support and work coaches? I have to say I find myself confused sometimes. Is the work coach my buddy who is supposed to help me with everything, or is it Universal Support? Do people understand the difference?

Emma Revie: This is anecdotal now, but in terms of my conversations with people, no. Some people would articulate not understanding that there was a relationship with the local authority to provide Universal Support, so our food bank staff who are working every day with people experiencing these challenges are desperately gleaning information in order to provide support, and they are unable to get it. Of the 25 food bank managers we surveyed in Universal Credit rollout areas, only eight were aware of what the Universal Support services might be for them locally.

Q655 **Chris Stephens:** A question for Allan and Zena. What additional support have you received from the UK Government now that you have responsibility for Universal Support?

Allan Gunn: Other than through the delivery partnership agreement that we have in terms of the limited funding, and the limited cost that it covers, what we have done, at local level, is worked locally with the DWP in terms of co-locating, and I have to say the officers are very accommodating both on the council side and on the DWP side. Plus we are working together with other agencies such as CAB and the NHS. Ultimately, it is the same one customer using all these services.

What we have tried to do is review the funding—never mind just the quantum but the formula that is use—and I think there have been some positive strides into 2018-19 in that the de minimis funding, the guaranteed funding, is that little bit better. The issue, though, was that the quantum was a bit light in the first place.

Short of that, the additional support has at times been limited, although in saying that, it is really for local authorities to try to take the lead on those things at a local level.

Zena Cooke: The LGA view is that we do not have an issue with the level of engagement. The level of engagement with DWP colleagues in trying to work together and look at how we can do Universal Support has been fine. Really the challenge is whether the points that we have made previously about the lack of integration, the co-location, the ability to make the funding and the quantum are more appropriate for what we are seeing on the ground. We are not fully rolled out yet. We do have full service in Tower Hamlets, but we have about 600 or 700 people, so it is yet to come.

At the moment I would say the additional support that we have had has not necessarily translated into the flexibility that we need as trusted partners that have the knowledge of our local area, whether it is local employment, or local support services that the third sector provides. In addition to that I would say that the lack of integration that I refer to is about the lack of integration with a wider welfare programme, the discretionary housing payments, and the fact that we used to have the social fund. There are a number of streams where I think there is an opportunity for us to look differently and more imaginatively at bringing that together. What we want to see is that utopia—I think that was how it was described—of a Universal Support service that is truly universal and not just personal budgeting support.

Q656 **Chair:** Could we have a note from you on that vision that you have just hinted at? That would be very helpful.

Zena Cooke: Absolutely.

Q657 **Chris Stephens:** Zena, what is the LGA doing to support local authorities to publicise Universal Support so that claimants get to use those services?

Zena Cooke: It is probably appropriate to say that because this is owned by the DWP, this is an in-house function that the DWP asks for full support on. In terms of publicity I think it is probably more appropriate to say that what we try to do, and what we have been very proactive in doing working particularly with local authorities in full service areas but also others, is publicising and sharing best practice. The wider work that local authorities do in relation to supporting claimants before, during and after they make their claim are the sorts of things that we are doing, and the networks that the LGA has with those local authority areas are really key in making sure that happens. Obviously this is not uniformly being rolled out across the country, so the learning in the north, for example, that is shared in London or in other parts of the country is really important.

Q658 **Chris Stephens:** Allan, I picked up from an answer to my earlier question that you felt there could be better support. How could local authorities be better supported to deliver Universal Support?

Allan Gunn: In addition to funding—sorry to keep on about funding—the trusted partner status for the landlord portal has been very well received in terms of helping to verifying rent. That has definitely helped both the local authority and the customer. Quite often when customers come in to speak to you it is not just for debt advice and financial advice. There could be other challenges, whether it be social issues or family issues, and it does cut across quite a variety of different service providers within local and central Government. We wonder if something like an information portal could be created for advice agencies for that, obviously with controlled access and so on, so that there can be greater sharing of information for customers and so that a more holistic approach can be given across Highland, across Scotland and across other parts of the UK. Whether it could ever be done to comply with data protection I am not quite sure, but what we have seen is the landlord portal has definitely worked, and trying to continue that thinking across other service areas might be helpful.

Q659 **Jack Brereton:** You have all identified some points that you think could be improved in terms of Universal Support, but if there was a very specific reform that you think could improve the effectiveness of Universal Support in supporting those outcomes for claimants, what would that be?

Zena Cooke: I would just refer back to removing the narrow prescription as to what the money can be used for, and that is relatively straightforward to do, because then we could look at need and let need dictate the services that we need to provide, and not just us directly as councils but through partners like the CAB. That would be the one key fundamental.

Emma Revie: We would ask for debt advice and management to be included, and if I am allowed a second part to that, that it be extended beyond the initial transition to Universal Credit, because debt can accrue during that first phase, and support later on during the claim process is important as well.

Q660 **Chair:** Do you have a recommendation for our report, Allan? We have had two already.

Allan Gunn: A review of explicit consent. It was implicit consent under light service and it changed to explicit consent under the full service, and that causes a problem not just for us as service providers but for DWP, and it can also cause a problem for customers. A review of that would be helpful.

Q661 **Ruth George:** Specifically, Allan, what are the additional challenges of delivering Universal Support in a rural area and how well are councils equipped to meet them?

Allan Gunn: The sheer size and geography of Highland—we are 20% bigger than Wales and we are about the size of Belgium—and also the settlement and densities, with about 40% living in settlements over 1,000 people and 25% in settlements over 10,000 people, means that things do take a while. It allows up to two hours for a PBS conversation, but it can take us two hours to get to somebody, never mind have the conversation.

What we do is try to play to our own strengths. There is no one size that fits all. There are unique challenges, I am sure, in most authorities across the UK, so what we have used is our existing welfare support resources and pooled that with the funding from DWP to create a bigger welfare team across Highland. We already have 22 service points across Highland for customers to come in, and we are still on a journey, to be quite honest, to make them more digital and give them all public access wi-fi so that customers can come in and do that. There is also the co-location with DWP in Wick. We have also trialled successfully a Skype service from Golspie to Wick. The reason for that is that Golspie to Wick is a two-hour round trip, but this service, which DWP has funded, to its credit, is based in council offices and it means that customers do not need to travel to Wick to go and do something electronically. These things are very much a starter for ten.

We have supplied our staff with mobile devices, wi-fi enabled, so that customers can use some of our devices if they are struggling at home to access their own computer. High Life Highland, which is an arm's length organisation within the libraries, has PCs, and we have agreed that the customers can come in and use those computers to access IT and it is not limited to the usual half-hour slot. They have agreed to put a two-hour slot on that. We have tried to do various things, but fundamentally when you see the increase in rent arrears and the statistics from Emma and the food banks in Highland, although we have done our level best, despite that there is still increasing debt for some customers and some increased poverty. We are committed to try to work with DWP, ultimately for the greater good, but some changes are needed, I am afraid, to continue this forward.

In terms of context, just to give you an idea of the numbers, we went live with the light service in November 2013, and with a full service in the Inverness jobcentre in 2016 and then the remaining five jobcentres in July 2017. We now have 8,000 customers on Universal Credit, but there are still 5,500 working-age customers on housing benefit, so there is still quite a risk, if they were to migrate now, of some of the problems we have seen being exaggerated even further.

Q662 **Ruth George:** Thank you very much. It obviously needs a huge amount of resourcing for what you have just described. Do you get any additional resourcing to take into account the rurality of the Highlands?

Chair: And over a city, the same?

Allan Gunn: The DPAs are apparently commercially confidential because there is an agreement between us and the DWP, but what I can say is that there is no allowance made for the additional travelling, for instance, our staff or our customers have to do. It is a set fund.

Q663 **Ruth George:** Zena, do you feel that there are additional, but obviously very different, delivery issues in a city?

Zena Cooke: It is important to reiterate the point that Allan has made, that I think every local authority area has challenges depending on its own geography and population cohort. Speaking from a Tower Hamlets perspective there are challenges of delivering Universal Support in a city. Certainly in our local area there are challenges around English as a second language, social mobility, population churn, insecure housing, and temporary accommodation.

While travel is not necessarily a challenge from a distance perspective, for households in Tower Hamlets certainly the cost of transport and having to travel to and from for regular appointments and so on can be a barrier. That is certainly something that we have experienced.

The mayor of Tower Hamlets has a priority of tackling poverty and has set aside £5 million over three years in response to the Universal Credit rollout. Within that £500,000 a year was set aside, and we have established a Universal Credit support team. Half of the money is being used for that. The remaining £250,000 a year is for commissioning the third sector for specialist advice for people who may have learning disabilities, people suffering domestic abuse and so on. That is a consequence of some of the gaps that have been seen. We are finding that many people do not need the assisted digital support in the way that it is prescribed, and the same for the personal budgeting support.

Q664 **Chair:** That comes back to your recommendation, doesn't it, that you should be able to spend the money as you think, in the best possible way?

Zena Cooke: Indeed, absolutely, and the point about the DPAs is that they are unit-cost based, so there is an assumption made about the cost of providing an hour of X, and that cannot in a simple form take account of rurality or population churn or English as a second language, because those factors are not within that.

Chair: Thank you very much. Can I make a request to all three of you? Might you with the help of Libby and Katie first describe how restrictive the Universal Support is, in an envelope defining what you can offer for that? So for instance, "We are not asking for more money, but we are saying why can the Government not lift that rule and make it responsive?" You could give us some data and the issues that fall outside the prescription given to you for what you can use the money for.

Secondly, discussing it with Libby and Katie, might you all look please at the small sample of claimants coming with debt—we know it will be anecdotal information, but this is the most troubling thing I have heard during this session—to see to what extent they were managing to sail on all right, beforehand even though they owed the Department a package, but the Department was not doing much about it? To what extent has the resurrection of the historical debt and the rate at which it is clawed back—you have heard the figures that Iain gave—been followed? To what extent is the debt that people get into as a result of signing on for Universal Credit very difficult for them to surmount, given the description that Samantha gave us last week, which I think she described as 18 months of real difficulty in getting a balance after going on to Universal Credit and the loss of money for periods of time, and loans that she did not understand and so on?

We would love to publish those separately if we may, with the proviso that they are anecdotal, but all my experience that I get from the office is anecdotal, and I would have thought the evidence on Universal Support and debt also needs to be aimed at the Department. It is a debt imposer on people in a way that makes it difficult for some constituents in Birkenhead to survive. I would love to know what it is like elsewhere. We might afterwards think about all of us doing that in our constituencies with some of the cases coming in.

I am very grateful for you putting a human face on this term "Universal Support", and thank you also for making recommendations for our report as you went along. We are really grateful to you. Thank you.