



Department
for Work &
Pensions

Minister for Welfare Delivery
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27 August 2020

Dear Stephen,

I am writing in response to your correspondence dated 27 July 2020, following up from the last Work and Pensions Select Committee.

Please see below my response to your questions relating directly to the enquiry - Universal Credit: the wait for a first payment.

1. Run on payments

- **What is your Department's estimate of how many people moved from these benefits to Universal Credit during this time, and therefore did not receive this support?**
- **According to the NAO report, the Department estimates that it will spend £750 million on run-ons from 2018/19 to 2023/24. Please could you tell us how the Department arrived at this figure and provide the assumptions that underpin this costing?**
- **The Joseph Rowntree Foundation estimates that extending run-ons to people moving from tax credits would cost £430 million over the course of the rollout. What is the Department's assessment of how much this would cost?**

We do not record who has a legacy benefit entitlement on entry to Universal Credit (UC) and it is not possible to discern from the UC new claims data which cases are natural migrations from DWP legacy benefits, as we have explained to the Committee before in the course of its earlier enquiry into natural migration, and in my letter dated 7 August. I'd like to confirm to the Committee that no one has lost out as the policy was implemented from the earliest possible date.

The initial figures included in the NAO report were that a two-week run-on will be given to Housing Benefit claimants migrating to UC between the assumed implementation date (April 2018) and the end of the transition period and would lead to AME costs of almost £550 million over the forecast period. Alongside this the initial prediction for ESA/IS/JSA was that it would cost £200 million, however the Spring Budget 2020 forecast was that 760,000 people will see a one-off gain of approximately £200, between 2020/21 and 2024/25 equating to £150 million.

In relation to the point raised about Tax Credits run-on from the Joseph Rowntree Foundation, 100% of Working Tax Credits claimants are in work, and therefore these

claimants will have other income to help support them through the transition. This is a different financial resource which those on income-replacement benefits will not have access to.

This is the same with in-work Child Tax Credit (CTC) claimants who will equally have their own income to support them, while CTC claimants who are not working will benefit from receiving a run-on of other legacy benefits they may be claiming.

This policy strikes the right balance between providing support to those who need it and introducing this additional support as soon as possible; including tax credits in the scope of the run-on would increase the complexity significantly and delay implementation, therefore delaying support to those most vulnerable to financial hardship.

2. Rent arrears

- **If the chart NAO's report (Figure 7, page 26) had carried on beyond 17 weeks, when would you expect to see a reduction in rent arrears?**
- **Do you accept the NAO's analysis that it takes a full year for UC claimants to return to the level of arrears they had when they started a claim?**
- **What assessment have you made of the impact of rent arrears on claimants, support organisations and housing providers (including housing associations and local authorities?)**

The Department's research with housing associations showed that many claimants who claim UC have pre-existing rent arrears and as I said during the evidence session, these arrears decrease over time. More recent UC claimants (in the period April 2017 to March 2018) had lower arrears, both before and after their claim than earlier claimants (April 2016 to March 2017).

We have proactively worked with a range of landlords to use their data in this analysis of rent arrears, however it is not yet ready to publish. As you will understand, Departmental capacity has been constrained by our response to COVID-19.

Caution should be exercised when considering any assessment of arrears derived from local authority level data which seeks to compare the legacy and UC welfare systems. This is because they do not compare groups with the same characteristics; typically, the legacy benefit group have been on benefits for some time, where the arrears may be under long-term management. The UC group, on the other hand, are often new to benefits, and are likely to have experienced a change in their circumstances – for example, a destabilising event like losing a job or separation. Arrears among this group are less likely to be under management and to have had time to clear.

The new work on the landlord portal has also been received positively by stakeholders. The National Housing Federation welcomed its introduction as "This is great news for housing associations and their tenants". Once rolled out this means tenants and landlords will be able to understand immediately if the

account is in credit or debt – this is especially important as more tenants are now having to rely on Universal Credit¹.”

Our colleagues at the Ministry for Housing, Communities and Local Government remain the department responsible for overseeing arrears, and we continue to work closely with them.

3. More frequent payments

- **Have you conducted any research on why people choose to move away from fortnightly payments?**
- **Could the reason be because it takes longer for people to receive the money they are entitled to, rather than a preference for monthly payments?**
- **Can you tell us what proportion of people reverse their decision after opting into Scottish Choices?**
- **What improvements could the Department make to the Scottish Choices system to address the high reversion rate?**
- **Can you explain why the rate of people using More Frequent Payments is so much lower in England and Wales?**
- **Have you considered whether there are factors which put people off applying for APAs?**
- **Can you provide figures on the number of people who request Alternative Payment Arrangements, and the rates of success for these requests?**
- **What are the most common reasons why a Work Coach would refuse an APA?**
- **Are claimants made aware of APAs signalled to the claimant during the application process?**
- **Are Work Coaches encouraged to offer APAs to people who might meet the eligibility criteria?**
- **Can you publish the guidance for Work Coaches on APAs?**

The Scottish Flexibilities allow UC claimants in Scotland to request the More Frequent Payment and Managed Payment to Landlord Alternative Payment Arrangement (APAs). The flexibilities have been promoted widely by the Scottish Government, COSLA and social landlords.

We have not undertaken research on Scottish Government’s policy of offering the choice of twice monthly payments. We understand the Scottish Government are currently undertaking an evaluation.

The Scottish Government plan to evaluate their policy and we will of course consider whether there are any relevant findings from this. Reversions back to a monthly payment are mainly, although not exclusively, due to monthly expenditure for example childcare or housing costs.

¹ Inside Housing <https://www.insidehousing.co.uk/news/news/admin-saving-universal-credit-change-for-social-landlords-to-be-introduced-next-month-67123>

We do not have reliable figures for the number of people who request APAs, as not all request channels are digitalised.

APAs are not signalled during the application process; instead they are comprehensively discussed at the beginning of the claim. This ensures that claimants fully appreciate the purpose of an APA, how it impacts their payments and how it may benefit them.

There are no reasons why a Work Coach would refuse a More Frequent Payment if this was more suitable for a claimant. As part of a budgeting conversation, at the beginning of the claim, this is considered along with a range of budgeting support, tailored to claimants' needs.

If the claimant is interested in this type of APA, a Work Coach would explain that this means receiving half of the award on their standard pay date, with the remainder paid mid-month. The Work Coach would make clear that it does not facilitate a payment before the end of the first assessment period, to prevent conflation with receiving an award at an earlier point in the first month.

Claimants themselves may choose not to take up this APA or to revert back if already in place, as they may not feel it is optimal in terms of budgeting (with many bills being payable monthly, only receiving 50% of a monthly award at a time is not convenient for many claimants). We do not currently collect/publish official statistics on those reverting from twice monthly to monthly payments.

Universal Credit guidance for Work Coaches and Case Managers is routinely placed in the House of Commons library and it is updated at regular intervals. This includes guidance on APAs.

4. Advances and Debt

- **The Centre for Social Justice has called for Universal Credit-related debts, such as Advance repayments, to be included in the Government's Breathing Space scheme, which is due to be rolled out in 2021. Are there any plans to include these debts in the scheme, and what discussions are you having with HM Treasury about this?**
- **Claimants can request an Alternative Payment Arrangement where the housing element of their award paid directly to their landlord. We have heard evidence that some people struggle to meet their housing costs during the initial wait. On that basis, would the Department consider allowing claimants to have the housing element of their Advance, if applicable, paid directly to their landlord as well?**
- **When asked about the changes to Advance repayments announced in the Budget, you said that you would "love to be able to deliver the doubling of the time to repay Advances ahead of October next year", but that this might not be possible because there is insufficient time within the build programme. Please could you set out for us in detail the barriers to introducing these changes sooner, and share both**
 - **a plan for how they could be overcome and**

- a full overview of the build programme?
- **Would it be possible to prioritise these changes within the build programme so that they could be introduced six months earlier (from April 2021) or even 12 months earlier (from October 2020)? What trade-offs would be necessary to achieve this?**
- **What is the Department's estimate of how many people will benefit from these changes?**
- **How many could benefit if they were introduced in**
 - **October 2020 and**
 - **April 2021?**
- **People who are struggling with Advance repayments can ask to have them delayed for three months in "exceptional circumstances"**
 - **What guidance does the Department provide to Work Coaches on what constitutes exceptional circumstances?**
 - **Could you share a copy of any guidance with the Committee?**

Most debts owed to DWP and UC advance repayments are included in the Government's Breathing Space scheme.

Advances are intended to be available for claimants within a few days of making their initial claim, and for claimants to receive payment their details must be verified. We can do this quickly online, in a Jobcentre, over the phone or with a home visit. The introduction of paying some of the advance directly to landlords would inevitably make the process more complex and therefore cause delays. Instead, the department opts to make advances readily available as soon as possible and allow claimants to make the financial decisions for their household.

As a Department, we prioritise changes that support the most vulnerable and the maximum number of claimants within the capacity of the Department. We cannot deliver the change earlier if there are other priorities we are committed to delivering alongside maintaining service stability, especially in view of the additional caseload numbers due to COVID-19. To introduce any additional changes would impact the operation and delivery of the service for our claimants and impact;

- Service Stability
- Easing the operational burden
- Improving performance
- Fixing technical debt
- Fixes for growing problems
- Controlling growing risks
- Controlling costs
- Supporting the Move to UC when we commence again

Other impacts on policy delivery include;

- Removing the SDP Gateway
- Support for EU Transition
- 12-month start-up period for all new claimants
- 'Getting Britain Back into Work Package'

As a Department we are currently working through the impacts of COVID-19 on all our forecasts. However, before COVID-19 we estimated that in 2022/23 around 1.3m new claimants will benefit from longer repayments on advances.

The following requested guidance is attached:

- UC Guidance: Advances Benefit Transfer attached
- UC Guidance: Advances Change of Circumstances attached
- UC Guidance: Advances New Claim attached

5. Claimants with Disabilities and Health Conditions

- **Five weeks could represent a significant proportion of the rest of someone's life if they are terminally ill. Do you think the current fast-tracking of Universal Credit claims under Special Rules goes far enough for terminally ill people?**
- **How much would it cost the Department to give people with a terminal illness a non-repayable advance so they don't have to either wait five weeks or take out an advance and go into debt?**
- **How quickly could you put this into operation?**

It is vitally important that the benefits system provides financial support to people who are nearing the end of their lives as quickly and sensitively as possible and without the need for a face-to-face assessment. The Department currently uses special processes for those who are terminally ill when claiming UC, which provide people who are unlikely to live longer than 6 months with fast track entitlement to the highest rate of benefit from day one of their claim.

For those making a new claim to UC, advances are available if they need financial support before their first payment of UC is due. This can be up to 100% of their indicative entitlement and can be available from day 1 of their claim once overall entitlement is confirmed.

We don't pay advances automatically because not everyone needs them. Some new claimants do require that upfront support, whereas others have been recently paid or are due to receive wages.

In July 2019, the Secretary of State announced an in-depth evaluation of how the benefits system supports people nearing the end of their life. The evaluation included 3 strands of research:

- hearing directly from claimants and charities about their first-hand experiences;
- considering international evidence to find out what works in other nations and the support they provide; and
- reviewing current DWP performance to better understand how our Special Rules for Terminal Illness process operates and performs.

The evaluation remains a priority for the Department. The Department has made good progress and we expect to be able to provide an update on the outcome of the evaluation shortly.

6. Monthly Assessments, Payments and Backdating

- **Gareth Morgan from Ferret Information Systems proposed to us a system where a “day rate” could be used to estimate a person’s monthly award. What assessment have you made of that proposal?**
- **Does HMRC share real-time information with DWP about the frequency of a claimant’s earnings?**
- **If so, could you use this data to align Universal Credit payments with someone’s payment cycle?**
- **Currently, there are only limited circumstances in which claimants may be allowed to have their claim backdated. What consideration have you given to making it easier for a claim to be backdated?**
- **Would the Department consider allowing some groups of people who may struggle to claim earlier—such as prison leavers or care leavers who are approaching their 18th birthday—to have their claim backdated?**
- **What guidance is available for Work Coaches on backdating claims, and could you share a copy of any such guidance with the Committee?**
- **How much would it cost the Department to give prison and/ or care leavers a non-repayable advance so they don’t have to either wait five weeks or take out an advance and go into debt? How quickly could you put this into operation?**

It is possible to conceive of a daily-based system, which hypothetically would work but would rely on accurate recording of start and end dates, as well as people working regularly within that period.

Whilst someone may be paid weekly or monthly it doesn’t necessarily mean:

- they work a full week or a full month (they may only do 1 day’s work);
- work for more than one employer, who may have different payment periodicity (i.e. one pays Sunday to Saturday whilst the other pays Friday to Thursday or one weekly and one monthly); and/or;
- have a partner with a different working pattern and therefore daily rates.

A “day rate” system cannot easily be operationalised because you can’t run it at volume, particularly as this increases the number of possible changes to bring to account when determining entitlement.

In the economy as a whole, around 75% of people are paid monthly, a proportion that has been growing steadily over time as the economy shifts away from typical weekly or fortnightly paid jobs. We also know that around 70% of those claiming Tax Credits receive their wages monthly. A weekly assessment period would work for the minority of weekly-paid people; for anyone else such a system could result in significant fluctuations which would undermine the ability of claimants to budget. Anyone paid fortnightly, 4-weekly, or monthly could be paid UC for the weeks in which they did not receive their salary.

For this and other reasons, (e.g. the HMRC real-time earnings feed, which is a monthly feed from employers) UC was designed around a monthly payment cycle. We accepted that the minority of claimants on non-monthly cycles might face a

bigger budgeting challenge than the majority, and we would therefore need to support them through our Jobcentres and delivery partners, including budgeting support.

There are aspects of the system which are fundamental to it and deliberately designed to achieve its original objectives. This includes the mechanism of monthly assessment periods and, of course, the initial assessment period at the beginning of a claim.

HMRC shares information around frequency and amount of earnings paid to a UC claimant. UC assessment periods are determined in legislation based upon the date of claim. However, we would not necessarily want to align UC and earnings because if earnings were reported late it would have a greater impact on UC calculation, for example the minority of weekly earners would theoretically receive more fluctuation and uncertainty.

Backdating, up to a maximum of one month, is available where the circumstances are such that someone could not reasonably have been expected to claim earlier, including due to illness, disability or an official computer system failure. There are currently no plans to change this.

We encourage all claimants to engage with us at the earliest opportunity and make a claim at the point of need, not before or after. We have designated points of contact in all Jobcentres for both care leavers and those leaving prison, however we do not collate the number of claimants in either category. This is because claimants do not always begin the process through designated signposting from outside agencies or disclosure of these specific personal circumstances. With this in mind we are unable to estimate the costings for particular personal circumstances with regards to advances as grants.

From 1 April 2020 DWP have provided a second year of grant funding to Citizens Advice and Citizens Advice Scotland to continue to deliver Help to Claim for a further 12 months. This is an addition to support available from Jobcentre staff.

Help to Claim offers trusted, independent, tailored, practical support to help people make a UC claim and receive their first payment on time and in full. Help to Claim is available across England, Wales and Scotland and is usually available online, over the phone and face to face through local Citizens Advice services. During the current COVID-19 period the face to face access has been temporarily suspended, with support being provided through the telephony and web chat channels.

We also know some people might require additional support to get back into work, and DWP is launching a "Getting Britain Back into Work" package, which builds on and bolsters the existing support offered by our Jobcentre Plus network. The package includes:

- Kickstart Scheme – a £2 billion fund to create hundreds of thousands of high quality 6-month work placements aimed at 16-24 year olds who are at risk of long term unemployment.

- Expanded Youth Offer – increasing the intensive support offered to those 18-24 in the Intensive Work Search group in UC. Further support will be available through Youth Hubs with specialist Youth Employment Coaches.
- Expansion of the Work and Health Programme – to introduce additional voluntary support for those on benefits in England and Wales that have been unemployed for more than 3 months.
- Flexible Support Fund (FSF) – increasing the funding for the FSF by £150 million including increasing the capacity of the Rapid Response Service (RRS), supporting those facing redundancy.
- Expanding sector based work academies – increase participation in our sector-based work academy programmes, offering training, work experience and a guaranteed interview. We will establish bespoke opportunities, working with employers and training providers to support claimants to fill job vacancies and pivot into new careers, including in priority sectors such as construction and social care.
- Job finding support service – £40 million to fund additional capacity to introduce an online, one-to-one service to help those who have been recently unemployed.

UC Guidance Backdating is currently deposited in the House of Commons library. We have an agreement that UC Guidance is refreshed twice yearly in the library, therefore the most recent version is attached.

I hope the information we have provided has been helpful in answering the questions following the evidence we gave at the enquiry. I will now move on to answer the additional questions asked in your letter outside of this enquiry.

7. Transition Fund

- **Is it possible to estimate how many people had benefited from this fund before it was paused?**
- **How do you monitor the success of the fund?**

The outbreak of COVID-19 and the consequent focus on frontline activity meant we regrettably had to pause the UC Transition Fund. The bidding process was paused in late March and we have not entered into any grant agreements with organisations to date.

8. Managed Migration

- **What are the latest figures for how many people have participated in the managed migration pilot in Harrogate?**
- **What proportion of these people have taken out advances or requested Alternative Payment Arrangements?**
- **What lessons, if any, did you learn from the pilot before it was paused about the impact of the wait for a first payment?**

Owing to the unprecedented increase in UC new claims since the middle of March 2020, the decision was made to suspend the pilot. Doing so prioritised the need to process a higher volume of UC claims during economic turbulence.

The updates to Parliament and stakeholders on progress, originally scheduled for Spring and Autumn 2020, will now follow after the recommencement of the work on safely moving people to UC.

9. The Impact and Cost of Universal Credit

- **The Department has not produced a full impact assessment of Universal credit since 2012. Our predecessor Committee recommended that the Department produced an update cumulative impact assessment of Universal Credit, taking into account changes since 2012. What plans do you have to produce an updated impact assessment, which could also reflect the impact of coronavirus?**
- **Previously, the NAO has found that Department does not include New Burdens funding in its costing of Universal Credit. Why is this, and will you consider including this funding in your cost estimates?**

We routinely publish reviews of UC. These include the Universal Credit Impact Assessment (December 2012), the Universal Credit Labour Market Analysis (2017) and the Universal Credit Programme Full Business Case Summary (June 2018), which sets out the rationale for UC as well as the financial impacts it is expected to have.

We plan to publish further evaluation of UC as we move towards full implementation. I can confirm that all UC funded Local Authority New Burdens costs are included in our forecasts & financial reports.

10. DWPs Work with other Organisations

- **We have heard from housing associations and local authorities who have recommended that the Department improves its approach to data sharing, so that landlords can identify potentially vulnerable claimants sooner. What plans do you have to increase the level of data the Department shares with housing providers, for example through the Landlord Portal?**

There needs to be a specific reason either underpinned by policy and/or regulation to allow us to share additional data with landlords. We currently share data with Social Rented Sector (SRS) landlords for specific reasons; to validate housing costs for new claims, changes of circumstances, to allow landlords to request APAs, recovery of arrears and to allow landlords to reconcile APA payments.

In accordance with the UC Regulations, we notify all Social Rented Sector Landlords that their tenant has made a new claim to UC by seeking verification of their housing costs. This occurs automatically, usually before the claimant has attended their first appointment with their Work Coach. Social landlords have an obligation to provide support to their tenants. The data share was introduced to enable them to provide this support at the first opportunity.

In May 2020 we introduced a new online system for private landlords. This will support more effective interaction between the private rented sector and UC; private

landlords will be able to request that a UC claimant's rent is paid directly to them. This system will replace the previous arrangement of completing a UC47 form and submitting it via email. This can be found on the Government website at: <https://directpayment.universal-credit.service.gov.uk/>.

11. Communication with Disabled People

- **We raised with you the case from Leonard Cheshire about a visually impaired man whose claim was delayed because of inaccessible communications from DWP. You told us you would pick this up with the Minister for Disabled People the following week to discuss what more DWP can do to support disabled people. Might you please update us on that discussion?**

The Minister for Disabled People is currently in discussion with front line colleagues to set up a meeting to discuss how we can assist in this case.

I hope you and the Committee find the above responses helpful and, as always, I welcome any further questions or observations you have.

Kind regards,

A handwritten signature in black ink, appearing to read 'Will Quince', written in a cursive style.

Will Quince MP

Minister for Welfare Delivery

Advances: Benefit Transfer

Contents

Advances

Benefit Transfer Advance

Timescale

Amounts

Returning to, or joining a Universal Credit claim from existing benefits

Appeals

Recovery

Recovery from earnings

Payments

Advances

Universal Credit claimants have access to four types of advances:

- New Claim Advance
- Change of Circumstances Advance
- Benefit Transfer Advance
- Budgeting Advances

The following content focuses on Benefit Transfer Advances.

Benefit Transfer Advance

Current Social Security benefits and Tax Credits are paid weekly, fortnightly or four weekly in arrears.

This means that when a claimant moves from existing benefits and claims Universal Credit, there is likely to be a gap between the final payment of these benefits and the first monthly payment of Universal Credit. In order to manage this transition, a claimant migrating from these benefits will be offered a Benefit Transfer Advance.

Claimants can receive a Benefit Transfer Advance if they have been in receipt of an existing benefit within one calendar month of making a new claim for Universal Credit.

Qualifying benefits include:

- Jobseeker's Allowance (income based)

- Employment and Support Allowance (income-related)
- Income Support
- Housing Benefit
- Tax Credits

If a claimant has received a Benefit Transfer Advance and another person joins their claim, the person joining the couple claim will not be eligible for a Benefit Transfer Advance.

It is assumed that claimants who make the transition or are migrated to Universal Credit, and who qualify for a Benefit Transfer Advance during the first month, are in financial need - so all they need to do is request an Advance for this to be paid.

If a claimant has transferred to Universal Credit from a qualifying benefit within one calendar month, they must be offered a Benefit Transfer Advance not a New Claim Advance.

It is possible for a Benefit Transfer Advance and a Change of Circumstances Advance to be paid in the same assessment period.

Timescale

A claimant can apply for a Benefit Transfer Advance during their first assessment period after making a new claim for Universal Credit. They must have been in receipt of a qualifying benefit the month prior to them claiming Universal Credit.

For joint claims, only one claimant needs to have been in receipt of a qualifying benefit.

If a claimant meets the conditions for a Benefit Transfer Advance, they have the choice to claim it online. If an Advance is awarded, it will be recorded in the Advances page and in 'Claimant History'.

It is still essential that a claimant is offered an Advance and that it is processed at the first point of contact - usually at the Initial Evidence Interview.

Amounts

The claimant must be informed of the maximum amount they are entitled to. This is based on 100% of their overall estimated entitlement. The maximum amount is the total of the following if applicable:

- any Standard Allowance
- any child or Disabled Child Addition
- any childcare costs
- any Limited Capability for Work or Limited Capability for Work and Work Related Activity
- any Universal Credit awarded for being a carer
- any housing costs

This total sum is the 'maximum amount' for the benefit unit.

The claimant must be advised of the need to budget for this money to last until they receive their first Universal Credit payment. If a claimant has already received their full entitlement for of a Benefit Transfer Advance, they cannot receive another one for the same assessment period.

Returning to, or joining a Universal Credit claim from existing benefits

If an existing benefit claimant forms a couple with someone who has a Universal Credit claim - they will not be eligible for a Benefit Transfer Advance on forming that couple. Instead, the Universal Credit claimant will have to apply for a Change of Circumstances Advance if they need extra financial support.

Appeals

Unlike other Universal Credit advances, a claimant can appeal against a decision not to award a Benefit Transfer Advance.

However, it is unlikely that an appeal will arise. This is because in nearly all situations, the claimant will receive an Advance if they request it.

Unlike other Universal Credit advances, where there are hardship or affordability tests for a claimant, there is no need to demonstrate this to receive a Benefit Transfer Advance.

Recovery

The advance is recovered over a maximum 12 month period by deductions from a claimant's monthly Universal Credit Standard Allowance. This is in 12 equal instalments starting from the first month's award.

However, the Universal Credit Service can't commit to 12 instalments of equal amounts as there may be months when the claimant doesn't have enough Universal Credit to cover the instalment (for example, due to an increase in earnings).

The Universal Credit Service will calculate what can be deducted every month (up to a maximum) until the Advance has been recovered.

Claimants must be informed that they have 12 months to repay the Advance (the maximum period).

During the recovery of the advance, exceptional circumstances may occur that were not foreseen when the advance was taken out (for example, a child going into hospital resulting in unexpected and regular bus or taxi fares for the parents to visit). If these circumstances push the claimant into genuine hardship and results in them having difficulty repaying the Advance over the agreed recovery time, a maximum 3-month deferral can be considered. Full recovery must be made within 15 months.

Whilst joint claimants have joint liability for an Advance, only the claimant requesting the Advance is required to confirm their partner's agreement to the Advance request and recovery terms. If the couple

subsequently separate, the recovery of the Advance will be taken from both of them on a 50/50 basis.

If an Advance is requested, and at that time a member of the joint claim is an ineligible partner, the ineligible partner has no responsibility for half of the outstanding debt.

A claimant may want to repay the Advance in a lump sum. In these circumstances they must be asked to ring the Debt Management phoneline. See Debt Management guidance for the phone numbers.

When a claimant becomes insolvent, recovery must be suspended. See insolvency guidance for more information.

Recovery from earnings

An Advance can be recovered from earnings if Universal Credit ends. Any outstanding debt to be repaid will be recovered as an overpayment by Debt Management. This includes recovery from earnings.

Payments

Advances are paid by BACS transaction into the account that the claimant is using for their Universal Credit claim. This will occur within three working days.

As the Advance is a payment of Universal Credit, it is treated the same as other payments. The Advance can only be paid into the Universal Credit claimant's bank account or (where appropriate) into the account of their appointee.

If a payment is needed more quickly, provision can be made for a same day Faster Electronic Payment. However, this should only be made in exceptional circumstances and must be signed off by a team leader (HEO or above) - for example, if a claimant doesn't have enough money to last until the Advance is paid.

Faster Electronic Payments will only be issued Monday to Friday's (excluding Bank holidays) as these are banking days.

Advances: change of circumstances

Contents

Advances
Change of Circumstances Advance
Claimant is no longer working
Timescales
Amounts
Recovery
Refusal
Payment

Advances

Universal Credit claimants have access to four types of advances:

- New Claim Advance
- Change of Circumstances Advance
- Benefit Transfer Advance
- Budgeting Advance

The following content focuses on Change of Circumstances Advances.

Change of Circumstances Advance

A claimant can request an Advance when they report a change of circumstances which results in a significant increase in their Universal Credit entitlement. To be eligible for a Change of Circumstances Advance, a claimant must (due to financial need) be unable to manage until their next scheduled payment of Universal Credit.

A claimant may be entitled to more than one Change of Circumstances Advance in the same assessment period if each Advance relates to a different change. It is also possible for New Claim Advance and Change of Circumstances Advance to be paid in the same assessment period.

A change of circumstances to any of the following could have the effect of increasing the Universal Credit award amounts:

- housing

- child or children
- partner
- disabled child
- childcare
- carers
- health condition
- loss of earnings (see 'Claimant is no longer working' below)

Claimant is no longer working

When a claimant has reported that they have stopped working, they will be able to request a Change of Circumstances Advance in that assessment period.

Agents will be able to offer an Advance of up to £100 to the claimant.

Timescale

A claimant can apply for a Change of Circumstance Advance during any relevant assessment period.

Amounts

The maximum amount of the Advance is 50% of the increase to the claimant's Universal Credit estimated amount.

The claimant must be offered support to calculate the most appropriate amount of Advance payment - based on their monthly outgoings and their ability to repay it over the next six months.

Refusal

If a decision is made to refuse the claimant an Advance, in no circumstances should this be communicated face to face. The notification to the claimant must be undertaken over the phone or by updating the journal.

Recovery

The claimant must be informed that they have 6 months to repay the Advance (the maximum period). To avoid hardship, the repayment deduction amount will be no more than the equivalent of 30% of the claimant's Universal Credit Standard Allowance.

During the recovery of the Advance, there may be exceptional circumstances (for example, a child going into hospital which results in unexpected regular bus or taxi fares for parents to visit) which means that recovery over 6 months will push the claimant into genuine hardship. In these circumstances, payments can be deferred for up to 3 months. Full recovery must be completed within 9 months.

Whilst joint claimants have joint liability for an Advance, only the claimant requesting the Advance has to confirm that their partner has agreed to the Advance request and recovery terms. If the couple subsequently separate, the recovery of the Advance will be taken from both of them on a 50/50 basis.

Where an Advance is requested and at that time a member of the joint claim is an ineligible partner, the ineligible partner has no responsibility for half of the outstanding debt.

A claimant may want to repay the advance in a lump sum. In these circumstances they must be asked to ring the Debt Management phonenumber. See Debt Management guidance for phone numbers

When a claimant becomes insolvent recovery must be suspended. See Insolvency guidance for more detail.

Payment

Advances are paid by BACS transaction within 3 working days into the account that the claimant is using for their Universal Credit claim.

If a payment is needed more quickly, provision can be made for a same day Faster Electronic payment. These should only be made where there are exceptional circumstances that require this and must be signed off by a team leader (HEO or above), for example - when the claimant does not have enough money to last until the Advance is paid.

Faster Electronic Payments will only be issued Monday to Friday's (excluding Bank holidays) as these are banking days.

Advances: New Claim

Contents

Advances
New Claim Advance
Referral to a team leader
Claimant has received advances previously
Multiple requests for advance payments: refusal
Timescales
Amounts
Recovery
Payment

Advances

Universal Credit claimants have access to four types of advances:

- New Claim Advance
- Change of Circumstances Advance
- Benefit Transfer Advance
- Budgeting Advance

The following content focuses on New Claim Advances.

New Claim Advance

The aim of a New Claim Advance is to support claimants who can't manage until they receive their first payment of Universal Credit. Claimants must be made aware that Advances are available to them if they are in financial need.

If a claimant has transferred to Universal Credit from a qualifying benefit within one calendar month, they must be offered a Benefit Transfer Advance, not a New Claim Advance.

To establish if the claimant and their partner (if they have one) have a financial need and require an Advance, they must be asked if they have enough money to live on until the first payment of Universal Credit is due. This might be money from savings, earnings, redundancy payments

or support from the claimant or partner's parents, family or friends. If the answer is no, an Advance must be offered.

A claimant is not required to have signed their Claimant Commitment before they can get an Advance, but they must:

- have attended a face to face interview, or for claimants who are unable to attend the office - had a home visit appointment before they can apply for an Advance
- be unable to manage until their next payment of Universal Credit (financial need)
- have likely entitlement to Universal Credit (their ID must have been verified and there must be no doubt that the Habitual Residence Test will be satisfied)
- have the ability and agree to repay the advance

For joint claims, both claimants must satisfy these conditions - but the claimant making the Advance request has to confirm only that their partner knows and agrees to the Advance request.

If a claimant meets the conditions for a New Claim Advance, they have the choice to claim it online. If an Advance is awarded, it will be recorded in the Advances page and in Claimant History.

It is still essential that claimants are offered an Advance and that it is processed at the first point of contact, usually at the Initial Evidence Interview.

Referral to a team leader

Requests for a New Claim Advance must be referred to a team leader (HEO or above) if the claimant has previously been paid two or more Advances of any type and the agent wishes to pay the further Advance. In these cases, the team leader is simply checking to see if there is strong evidence that the claimant has previously abused eligibility to receive Advance payments.

The following must be considered by the team leader:

- the number of previous New Claim Advances
- whether previous Universal Credit claims progressed to payment
- the reason for previous Universal Credit claims not progressing to payment
- if there is evidence of multiple accounts using different email addresses
- evidence of how the claimant has supported themselves financially between claims

Having a number of outstanding Advances does not stop the claimant from receiving a further Advance. Only Budgeting Advances require the claimant to have repaid an earlier Advance.

Claimant has received Advances previously

A claimant must be actually entitled to Universal Credit or likely to be entitled before an Advance payment can be made.

If a claimant has been awarded an Advance payment for a previous claim, but there is evidence of those past claims to Universal Credit not then progressing to the payment stage - this throws doubt on whether any further Advance payments can be made and further evidence can be requested before an Advance is awarded.

Multiple requests for Advance payments - refusal

If it is decided that the Advance payment cannot be made because there is a doubt the claimant is likely to be entitled to Universal Credit, the claimant must be told by using the wording below - in the journal or over the phone. In no circumstances should this be communicated face to face.

“We have looked at your recent history and the information that you have given to us. Having considered these items, we do not believe that you will get an award of Universal Credit because you are unlikely to meet the eligibility criteria for that benefit. As such you do not fulfil the eligibility criteria for a Universal Credit Advance and we are not going to provide you with one at this time.”

The Claimant History must also reflect the request and reasons for refusal.

Timescales

The claimant must be asked during their initial interview whether they have enough money to live on until their first payment of Universal Credit.

This must be followed by checking that the claimant understands that this means any final earnings, redundancy payments or savings, or whether they live with friends or relatives.

If at that point the claimant considers that they do not need an Advance, they may then ask for an Advance at any point during their first assessment period.

Amounts

The claimant must be informed of the maximum amount they are entitled to - based on 100% of their overall estimated entitlement.

The maximum amount is the total of the following if applicable, any:

- Standard Allowance
- Child element and Disabled Child Addition*
- childcare costs
- Universal Credit awarded for having Limited Capability for Work or Limited Capability for Work and Work Related Activity

- Universal Credit awarded for being a carer
- housing costs

This total sum is the maximum amount for the benefit unit.

*The maximum amount for the Advance will only include the child additions for those children that have been verified. A claimant can apply for an increase of the Advance if the child is verified in the first assessment period.

The aim is to pay only one New Claim Advance so it is important to get the amount the claimant needs right.

By exception, a claimant may initially request an amount of advance that is lower than the maximum amount available to them and then subsequently decide that they need the remainder. In these cases, it is possible to pay them the remainder of the first Advance (as an additional Advance) provided that the total amount they receive remains within the maximum entitlement of their first Advance. As the remainder is part of the original Advance available to them - financial need does not need to be established again.

The claimant must be offered support to calculate the most appropriate amount of Advance payment - based on their monthly outgoings and their ability to repay it over the next 12 months. To avoid hardship, the repayment amount will be no more than the equivalent of 30% of the claimant's Universal Credit Standard Allowance.

Recovery

The Advance is recovered over a maximum of 12 months by deductions from a claimant's monthly Universal Credit Standard Allowance in equal amounts over 12 equal instalments, starting from the first month's award.

However, the Universal Credit Service can't commit to 12 instalments of equal deductions as there may be months when the claimant doesn't have enough Universal Credit to cover the instalment (for example, due to an increase in earnings).

The Universal Credit Service will calculate what can be deducted every month (up to a maximum) until the Advance has been recovered.

Claimants must be informed that they have 12 months to repay the Advance (the maximum period).

During the recovery of the Advance, exceptional circumstances may occur that were not foreseen when the Advance was first taken out (for example, a child going into hospital which results in unexpected and regular bus or taxi fares for the parents to visit). If these circumstances push the claimant into genuine hardship and cause difficulty repaying the Advance over the agreed recovery time, a maximum 3 month deferral can be considered. Full recovery must be made within 15 months.

Whilst joint claimants have joint liability for an Advance, only the claimant requesting the Advance has to confirm that their partner has agreed to the Advance request and recovery terms. If the couple subsequently separate, the recovery of the Advance will be taken from both of them on a 50/50 basis.

If an advance is requested and at that time a member of the joint claim is an ineligible partner, the ineligible partner has no responsibility for half of the outstanding debt.

A claimant may want to repay the advance in a lump sum. In these circumstances they must be asked to ring the Debt Management phoneline. See Debt Management guidance for phone numbers.

When a claimant become insolvent, recovery must be suspended. See insolvency guidance for more detail.

Payment

Advances are paid within 3 working days by BACS transaction into the account that the claimant is using for their Universal Credit claim.

If a payment is needed more quickly, provision can be made for a same day Faster Electronic Payment. These should only be made where there are exceptional circumstances that require this and must be signed off by a team leader (HEO or above), for example: when the claimant does not have enough money to last until the Advance is paid.

Faster Electronic Payments will only be issued Monday to Friday's (excluding Bank holidays) as these are banking days.

Backdating

Contents

Introduction

Claimant makes a request to backdate their claim

Introduction

Universal Credit claims are made online. If a claimant needs support to do this, help is available by telephone, face to face, in the office or exceptionally - through a home visit.

A Universal Credit claim can be backdated in limited circumstances. This is to protect the most vulnerable claimants who may be delayed in claiming Universal Credit through no fault of their own.

If a claimant requires help with making their claim by a home visit, the date of claim will be the date of first contact. See [Home Visits - Date of Claim](#).

The maximum period a Universal Credit claim can be backdated is 1 calendar month from the date the claim was made.

Evidence to support the backdating request must be received within 1 calendar month of a claimant making their claim.

If a decision maker decides backdating is appropriate, the claimant's assessment period will be adjusted.

For joint claims, both members of the couple must meet the criteria to be eligible for the claim to be backdated.

Claimant makes a request to backdate their claim

The request for a Universal Credit claim to be backdated can only be considered when it could not reasonably be expected to have been made earlier. One of the following circumstances must apply:

- the claimant has provided medical evidence that they had an illness which prevented them from making a claim
- the claimant was previously in receipt of another benefit and did not receive notification the benefit had stopped before the end date
- the claimant has a disability
- the claimant was unable to make a claim online because the Universal Credit Service was down
- a joint claim or award of Universal Credit is disallowed or terminated because one member of the couple does not accept their Claimant Commitment and:
 - the couple then separate, and
 - the person who did accept their Claimant Commitment makes a new claim as a single person

The claimant must state the reason for not claiming earlier and must understand that the reasons must apply for each day that they want their claim to be backdated..

If the claimant could reasonably have claimed on any of the days in the backdating period, the whole period of the backdating will be rejected. If none of the above circumstances apply, the claimant will not be able to backdate their claim. Not knowing they could claim, or not claiming because they thought they would get a job are not valid reasons for a claim to be backdated.



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7 August 2020

Dear Stephen,

I thank the Committee for their constructive insight at the evidence session of 15 July. The remainder of this letter will address two key questions raised by the committee at this session on alternative payment arrangements (APA) and benefit run-ons.

Alternative Payment Arrangement data

I would first like to address a point raised by Ms Abrahams on APA data. Ms Abrahams suggested that such data has not been published since 2016. Ms Abrahams also referred to an FOI received by the Department on 18 October 2018 which requested an update to statistics for APAs. This FOI was rejected under terms of Section 22 (Information intended for future publication) of FOIA and the information has since been published.

The Department routinely publishes data on APAs for Great Britain on Stat-Xplore, the Department's purpose built website for hosting benefit related statistics, available here <https://stat-xplore.dwp.gov.uk/webapi/jsf/login.xhtml>.

Two-week run-on of DWP legacy benefits

Moving on to the other point raised by Steve McCabe on benefit run-ons, I'd like to confirm to the Committee that no one has lost out as the policy was implemented from the earliest possible date.

We do not record who has a legacy benefit entitlement on entry to UC and it is not possible to discern from the UC new claims data which cases are natural migrations from DWP legacy benefits, as we have explained to the Committee before in the course of its earlier enquiry into natural migration.

We planned to deliver this support at the earliest opportunity and the measure means that around 760,000 people will see a one-off gain of approximately £200, between 2020/21 and 2024/25. This came into effect, as planned, on 22 July 2020. As there has been no entitlement to these run-ons for the last two years no eligible claimants will have lost legal entitlement to this support.

I should also highlight that all Housing Benefit claimants who move to UC, either because of a change of circumstances or through Move to UC, will continue to receive the two-week Transition to UC Housing Payment.

As always I hope you find the above information useful and would welcome any further observations or concerns you may have on the matter.

Kind regards,

A handwritten signature in black ink, appearing to read 'Will Quince'.

Will Quince MP

Minister for Welfare Delivery



Work and Pensions Committee

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From the Chair

Will Quince MP
Minister for Welfare Delivery
Department for Work and Pensions

27 July 2020

Dear Will,

Thank you very much to you and Neil Couling for coming to give evidence on 15 July. During the session, you offered to write to the Committee with further details on a number of points. It would be helpful to have answers to the following questions:

- 1. The extension of run-on payments to people moving from Income Support, Jobseeker's Allowance and Employment and Support Allowance was announced in 2018, but not introduced until this month. What is your Department's estimate of how many people moved from these benefits to Universal Credit during this time, and therefore did not receive this support?**
 - a. According to the NAO report, the Department estimates that it will spend £750 million on run-ons from 2018/19 to 2023/24. Please could you tell us how the Department arrived at this figure and provide the assumptions that underpin this costing?**
 - b. The Joseph Rowntree Foundation estimates that extending run-ons to people moving from tax credits would cost £430 million over the course of the rollout. What is the Department's assessment of how much this would cost?**

Rent arrears

During the session, Neil Couling referred to a chart in the NAO's report (Figure 7, page 26) which shows the average level of rent arrears for the 14 weeks before and 17 weeks after the date of a person's Universal Credit claim. He said that, if the chart had included the analysis beyond 17 weeks, it would show that the level of rent arrears would decrease over time. The NAO report says that it would take "around a year" for claimants' arrears to reduce to the level they were at the start of their claim.¹

- 2. If the chart had carried on beyond 17 weeks, when would you expect to see a reduction in rent arrears? Do you accept the NAO's analysis that it takes a full year for UC claimants to return to the level of arrears they had when they started a claim?**

¹ Para 1.19

- a. **What assessment have you made of the impact of rent arrears on claimants, support organisations and housing providers (including housing associations and local authorities?)**

More frequent payments

Under Scottish Choices, claimants can opt to receive their payments twice a month, rather than once a month. After making this choice the next payment date for Scottish claimants would not change, but claimants would only receive half of the amount that they would have received under the once monthly payment on this date, and would need to wait around a fortnight to receive the remaining amount. Effectively, those on Scottish Choices are frequently around two weeks behind on the total benefit they would have received had they stayed with the once monthly payment cycle.

You told us that the “high reversion rate” from the twice monthly Scottish payments choices back to a monthly payment cycle shows that people don’t want more frequent payments, and you attributed this to reports that more frequent payments do not fit with people’s earnings, bills and rent schedules. The Scottish Federation of Housing Associations told us that the disadvantage of the Scottish system is that twice-monthly payments are only offered in the claimant’s journal after their first payment, “so they have already [...] endured the first five-week wait before they get that money”. It proposed that twice-monthly payments should be offered “from the get-go”.²

3. **Have you conducted any research on why people choose to move away from fortnightly payments? Could the reason be because it takes longer for people to receive the money they are entitled to, rather than a preference for monthly payments?**
 - a. **Can you tell us what proportion of people reverse their decision after opting into Scottish Choices?**
 - b. **What improvements could the Department make to the Scottish Choices system to address the high reversion rate?**

According to your figures from February 2020, just over 47,000 households on Universal Credit were granted More Frequent Payments in England and Wales. This is 2% of the total number of Universal Credit claimants in England and Wales. Just over 52,000 households on Universal Credit in Scotland had a Scottish Choices More Frequent Payment. This is 22.8% of the total in Scotland.

4. **Can you explain why the rate of people using More Frequent Payments is so much lower in England and Wales? Have you considered whether there are factors which put people off applying for APAs?**
 - a. **Can you provide figures on the number of people who request Alternative Payment Arrangements, and the rates of success for these requests?**
 - b. **What are the most common reasons why a Work Coach would refuse an APA?**
 - c. **Can you publish the guidance for Work Coaches on APAs?**

² [Q137](#)

- d. Are claimants made aware of APAs signalled to the claimant during the application process? Are Work Coaches encouraged to offer APAs to people who might meet the eligibility criteria?**

Transition Fund

The £10 million Transition Fund announced by DWP in November last year looks to be a welcome project for charities and organisations. We understand that the fund has been paused due to the pandemic, and recognise your wish to ensure that funding for this Fund is provided in the next financial year.

- 5. Is it possible to estimate how many people had benefited from this fund before it was paused?**
- a. How do you monitor the success of the fund?**

To assist the Committee in its inquiry, it would also be helpful to have answers to the following questions that we did not have time to cover during last week's session.

Advances and debt

- 6. The Centre for Social Justice has called for Universal Credit-related debts, such as Advance repayments, to be included in the Government's Breathing Space scheme, which is due to be rolled out in 2021. Are there any plans to include these debts in the scheme, and what discussions are you having with HM Treasury about this?**
- 7. Claimants can request an Alternative Payment Arrangement where the housing element of their award paid directly to their landlord. We have heard evidence that some people struggle to meet their housing costs during the initial wait. On that basis, would the Department consider allowing claimants to have the housing element of their Advance, if applicable, paid directly to their landlord as well?**
- 8. People who are struggling with Advance repayments can ask to have them delayed for three months in "exceptional circumstances".³ What guidance does the Department provide to Work Coaches on what constitutes exceptional circumstances? Could you share a copy of any guidance with the Committee?**

When asked about the changes to Advance repayments announced in the Budget, you said that you would "love to be able to deliver the doubling of the time to repay Advances ahead of October next year", but that this might not be possible because there is insufficient time within the build programme.

- 9. Please could you set out for us in detail the barriers to introducing these changes sooner, and share both a) a plan for how they could be overcome and b) a full overview of the build programme?**

³ <https://www.gov.uk/guidance/universal-credit-advances>

- a. **Would it be possible to prioritise these changes within the build programme so that they could be introduced six months earlier (from April 2021) or even 12 months earlier (from October 2020)? What trade-offs would be necessary to achieve this?**
- b. **What is the Department's estimate of how many people will benefit from these changes? How many could benefit if they were introduced in (a) October 2020 and (b) April 2021?**

The managed migration pilot

- 10. What are the latest figures for how many people have participated in the managed migration pilot in Harrogate?**
 - a. **What proportion of these people have taken out advances or requested Alternative Payment Arrangements?**
 - b. **What lessons, if any, did you learn from the pilot before it was paused about the impact of the wait for a first payment?**

Claimants with disabilities and health conditions

People applying for some benefits under the Special Rules for Terminal Illness can receive their payment faster than people applying under the standard route. In Universal Credit, while terminally ill claimants receive their payment faster than other people waiting for their Work Capability Assessment, they still wait five weeks. Marie Curie told us that this wait exacerbates already difficult financial circumstances for families living with terminal illness, and delays access to other benefits such as Carer's Allowance, schemes such as Blue Badge and Motability, and up-rates in means-tested benefits, such as Housing Benefit, Council Tax reduction, or tax credits.⁴

- 11. Five weeks could represent a significant proportion of the rest of someone's life if they are terminally ill. Do you think the current fast-tracking of Universal Credit claims under Special Rules goes far enough for terminally ill people?**
 - a. **How much would it cost the Department to give people with a terminal illness a non-repayable advance so they don't have to either wait five weeks or take out an advance and go into debt? How quickly could you put this into operation?**

Monthly assessments, payments and backdating

⁴ Ibid.

- 12. Gareth Morgan from Ferret Information Systems proposed to us a system where a “day rate” could be used to estimate a person’s monthly award. What assessment have you made of that proposal?**
- 13. Does HMRC share real-time information with DWP about the frequency of a claimant’s earnings? If so, could you use this data to align Universal Credit payments with someone’s payment cycle?**
- 14. Currently, there are only limited circumstances in which claimants may be allowed to have their claim backdated. What consideration have you given to making it easier for a claim to be backdated?**
 - a. Would the Department consider allowing some groups of people who may struggle to claim earlier—such as prison leavers or care leavers who are approaching their 18th birthday—to have their claim backdated?**
 - b. What guidance is available for Work Coaches on backdating claims, and could you share a copy of any such guidance with the Committee?**
 - c. How much would it cost the Department to give prison and/ or care leavers a non-repayable advance so they don’t have to either wait five weeks or take out an advance and go into debt? How quickly could you put this into operation?**
 - d. Can you publish the guidance you give to Work Coaches for when they advise people on backdating?**

The impact and cost of Universal Credit

- 15. The Department has not produced a full impact assessment of Universal credit since 2012. Our predecessor Committee recommended that the Department produced an update cumulative impact assessment of Universal Credit, taking into account changes since 2012. What plans do you have to produce an updated impact assessment, which could also reflect the impact of coronavirus?**
- 16. Previously, the NAO has found that Department does not include New Burdens funding in its costing of Universal Credit. Why is this, and will you consider including this funding in your cost estimates?**

DWP’s work with other organisations

- 17. We have heard from housing associations and local authorities who have recommended that the Department improves its approach to data sharing, so that landlords can identify potentially vulnerable claimants sooner. What plans do you have to increase the level of data the Department shares with housing providers, for example through the Landlord Portal?**

Communications with disabled people

18. We raised with you the case from Leonard Cheshire about a visually impaired man whose claim was delayed because of inaccessible communications from DWP. You told us you would pick this up with the Minister for Disabled People the following week to discuss what more DWP can do to support disabled people. Might you please update us on that discussion?

It would be helpful to have a response by **Monday 24 August**.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Stephen Timms". The signature is written in a cursive style with a horizontal line above the name.

Rt Hon Stephen Timms MP
Chair, Work and Pensions Committee