

### **Written evidence from Name Withheld [UCW0015]**

To what extent have the mitigations the Government has introduced so far (e.g. Advance payments) helped to reduce the negative impact of the five week wait for UC claimants?

I have applied for UC on the 15th of March 2020. It was around that time, that because of covid-19, the department started offering telephone appointments only. My telephone appointment was booked for April the 3rd 2020. When I asked for the possibility of an advance, I was told that it would be possible, after my initial appointment. My last self employment payment was on February 21st 2020. I have no savings or any other means and access to cash. On my telephone appointment, I was told I had to wait for a decision maker, as I am a Greek passport holder. I would of given anyone the authority to check in on my HMRC portal, to confirm that I have been living and working in England for the last 30 years, and up to date with my income tax and N.I. contributions, to help speed up the process. In my case, there has been no change at all to the negative impact of the five week wait. Zero help !

What problems do claimants still experience during the five week wait?

I have recently moved in with my partner, who is an existing claimant of benefits, as she is a disabled lady. As a result, we now have a UC as a couple. In my "journal" on the UC portal, I have records of interactions with 5-6 different people, from an equal number of different locations/jobcentres. At times when I needed help, or required to call, because if i did not made contact my claim would be stopped or delayed, I called the "helpline" number suggested, only to be told that they are just a helpline to answer phone calls, and they have no knowledge or enough experience to actualy offer me any help. Maybe if I was dealing with just one person, I would not be experiencing all these problems. Zero help !

If and when an advance is possible, it is only offered as a loan, and then starting the repayment by deducting money from the benefit. The benefit I am supposedly receiving while I am in need. After paying taxes and N.I. contributions for 30 years, the government wants me to repay a loan from the money they offer me, at my hour of need. Why not offer the advance as a grant, or a loan only to be repaid when I have gone back to work, started earning again, and not while I am in need. Zero help !

Is it possible to estimate how much this would cost the Department?

When I used to pay rent, or a car finance, they were usualy payments in advance. I pay rent or car finance today, for the next 30 days. If the government decided to pay benefits in advance, rather than in arrears, it should be at no extra cost at all, as the benefits would stop as people became available to work, and not a month later.

Are different mitigating options needed for different groups of claimants?

I would think that different groups of people would need to be considered according to their own cases. People with children, disabled, people who belong to a vulnerable group, etc.

*April 2020*

