

Written evidence from the Children's Society [SWP0050]

Introduction

- The Children's Society is a leading national charity committed to improving the lives of thousands of children and young people every year. We work across the country with some of the most disadvantaged children and young people through our specialist services. We also engage with decision makers to help disadvantaged families get the support they need to escape poverty and give their children the best start in life.
- We have collected the below evidence through our Coordinated Community Support (CCS) Programme and its partner organisations (including Councils) in Tower Hamlets (London), Swansea (Wales), Oldham and Norfolk. In total we received 13 responses which are collated in this submission.
- The Children's Society believe there is a key role for the voluntary and community sector to work together with local government to better coordinate crisis provision and support for people facing financial crisis. Our CCS Programme works across these four areas to:
 - Address the gap in emergency support provision left following the elimination of Crisis Loans and Community Care Grants through better networking of different local agencies (including the council) involved in the provision of emergency assistance.
 - Reduce repeat instances of financial crisis by addressing underlying causes of crises, as well as the immediate emergency.
- We work closely in partnership with Tower Hamlets, Norfolk, Oldham and Swansea Councils and help them work with the local and voluntary community sector to better coordinate emergency support provision, through targeted funding to local organisations, mapping of crisis support need and provision in local areas, coordination of local project steering and supporting learning and evaluation. For further information, please see: <https://www.childrenssociety.org.uk/sites/default/files/crisis-support-programme-summary.pdf>
- A key and repeated concern that we heard was around delays in telephoning the DWP, with multiple reports of people struggling with long waiting times on the UC helpline, highlighting issues of accessibility of UC for people who are not online or who are not digitally literate.
- Further concerns were around those moving from legacy benefits and Tax Credits to Universal Credit, and the potential to be worse off during this critical time following a move to UC, especially when faced with the 5-week wait for the initial payment.
- It is important to note that although the below evidence relates to difficulties arising from the current situation, some issues raised relate to UC more generally (including issues with the 5-week wait for initial payment and the issue of advance payments being paid as a loan). Furthermore, the full impacts of the current crisis may take longer to manifest – longer turnaround times or further consultations would allow for greater evidence gathering.
- We recommend:

- Allowing automatic backdating of new claims for at least one month to ensure that no one is losing out on entitlement as a result of delays in making a claim caused by difficulties in accessing the online system.
- Further work to improve the ID verification process, and in particular to ensure that where people need offline support with verification, there is helpline capacity to ensure they are able to access this quickly and easily.
- “To do” list items that have been actioned should be dealt with quickly to avoid anxiety among claimants.
- The DWP should ensure that there is a focus on providing capacity to complex needs teams to deliver support with difficult cases.

How well is the Universal Credit system working for the unprecedented numbers of new claimants?

a) How is accessibility?

For those able to use it, some respondents highlighted that the online system seems to have performed relatively well considering the unforeseen influx of new claimants. However, there are recurring issues with ID verification and accessing the UC helpline.

One respondent noted: *“Most seem to be navigating it [the UC online system] OK until they need to call the DWP, at which point they are struggling to get through and that is when the system becomes more difficult.”*

The following recurring issues have been reported:

- Claimants (especially migrants) have been unable to verify their ID online and have been unable to call the UC helpline to make ID verification phone appointments. People have reported missing return calls for ID verification and expressed frustration around time limits to access this service.
- Recurring concerns around accessing the UC helpline. Clients have had to wait for more than 2 hours to get through to the DWP, while others have been cut off before they can speak to someone. This is particularly hard for those who start but face difficulty completing the claim or who struggle with language barriers/digital literacy.
- Claimants have been able to write notes on journals but have given mixed feedback on responses to this – some have said that the DWP has actioned these, while others have noted that return calls have been significantly delayed.
- One organisation noted that in the initial days it was difficult to get through to the system due to large volumes of people applying online, lack of call handlers and the volumes of calls – there are concerns that the date of claim could be affected by this.

Overall, we have heard that many of those with internet access and who are comfortable getting online have managed to navigate the online system. However, it has been exceptionally difficult for anyone without adequate digital literacy or digital access (i.e. no internet at home or mobile phone with data, including some in rural

areas with poor broadband connections), or where offline services have been required (for example, for ID verification). We were told that Job Centre closures/reduced services are exacerbating these difficulties in accessing the service. One local government representative mentioned that clients have asked them to log in and check UC claims on their behalf. Another organisation noted the case of an individual who had their contract of employment terminated due to severe anxiety/depression (and who was also self-isolating with CV-19 at the time) but did not realise this until their March pay packet. However they were unable to make a claim due to lack of internet access and inadequate phone connection.

b) What groups are likely to be experiencing difficulties in making claims?

There were recurring concerns around those with no digital literacy or internet access, especially given issues with the UC helpline and reduced Job Centre access, including elderly clients. Other key groups of concern were:

- Those who have difficulty writing/reading English
- Those who are vulnerable (prison leavers/those with complex mental health issues/substance misuse issues) who are not in receipt of support
- Those who may struggle to show they have Right to Reside (some EU nationals)
- Those with learning disabilities who might not understand the claim must be done online
- Members of the deaf community (we had reports of some struggling with communications)

The importance of complex needs teams in supporting those likely to face particular difficulties was highlighted – and concerns were raised about the potential impact of Coronavirus on their capacity to support claimants in need of support.

Are the needs of people making claims for the first time being met?

There was acknowledgment that there has been a backlog for those making new claims and Job Centres have generally been working hard to phone people back to get ID verified etc. However, more time needs to pass to see if people will be paid on time following the influx of claims.

There have been some particularly difficult cases reported, as one respondent stated: *“we have seen someone who applied for their advance online and it was never paid. They put notes on their journal but got no response, and of course could not get through to UC helpline.”* Other issues are likely to arise as the situation unfolds over the coming weeks and months.

Many reported issues were not specifically related to the current position but were general concerns around Universal Credit, including the 5-week wait for the initial payment. Concerns were raised regarding the advance payment (paid as a loan) as it results in the claimant going immediately in to debt and the concern that this will be recovered from on-going entitlement. Claimants have also found it challenging to understand what their entitlement might be when making a claim for the first time,

with respondents noting: *“the amount people anticipate and what the system pays out is a shock to many.”*

Further concerns were around those moving from legacy benefits and Tax Credits, and the potential to be worse off following a move to Universal Credit, and then not being able to return to legacy benefits. As one respondent noted:

“for those that are capable, claiming Universal Credit is clear. What is unclear and compounded by inaccurate / confusing information is the impact Universal Credit has on legacy benefits. Many claimants do not realise the impact nor the future impact such as work related requirements on both members of a couple for example. Many will have also lost out financially e.g. if they had savings in excess of £16,000”.

Another respondent reflected on the complexities of interactions between Universal Credit and legacy benefits – for example, confusion that whilst income based JSA and ESA are replaced by UC, Contribution based JSA and ESA are not, and can be paid alongside a UC entitlement:

“the system hasn’t been made easier by UC. It should have but now you have a huge group of people who need to claim new style JSA, with UC top up and a housing costs element, or possible new style ESA and housing benefit or just UC. It’s complicated, not simple, particularly if your circumstances (or partner’s) are changing often within an assessment period.”

How effective have the DWP’s communications with the public been during this period? Have they reached communities effectively?

Overall, there were concerns about levels of understanding among communities around eligibility to claim and what action to take, given the rapidly changing circumstances. Several respondents commented on “misleading and inaccurate” information from the DWP and HMRC. As one respondent noted: *“many people who have never navigated the welfare system are confused and frustrated by it”.*

Organisations reported that there should have been clearer information from Government around benefit entitlement – and, as discussed above, particularly around the relation between Universal Credit and legacy benefits. We heard of issues surrounding claimants who were already receiving Tax Credits applying for Universal Credit because of recent communications, when they could have remained on their existing benefits. This has led to people being pushed into poverty at a critical time, as they lose payments from both housing benefits and tax credits and are faced with the 5-week wait for the initial Universal Credit payment.

There were also concerns that people are being given a false sense of security and support through government communications – i.e. people thinking that Universal Credit could assist them when they were not eligible or should not have transitioned to the system during this time.

Are support organisations and charities able to access the resources/information they need from the DWP to support vulnerable people? What more could DWP be doing to facilitate that support?

Organisations reported that there was, understandably, increased demands for support/advice in relation to UC, welfare benefits and CV-19 more generally. Local contacts within the DWP from all areas were said to have been helpful and supportive, and some organisations commented on the usefulness of the DWP touch base electronic updates. Support workers/organisations commented on how being able to email the DWP/HMRC directly would be helpful.

Several organisations commented that information from the DWP was initially slow, unclear or conflicting (e.g. misinformation around UC helpline being closed at certain times of day). Although general feelings were that this has improved, some solutions remain unclear, for example, one organisation asked: “it is understood self-employed can claim UC and then the SEISS in June but how will they pay bill due now? Will the surplus income rule apply beyond June?” Having up-to-date legislation on government platforms, sending out information bulletins/clear guidance to give support workers/organisations a warning on changes would be helpful, given the rapidly changing situation.

Some concerns were also raised about delays in the publication of guidance on the detail of Social Security changes responding to Coronavirus, which made it difficult to give accurate advice in the interim:

“We have had to work very hard to keep up with all the changes. A lot of the changes that have been announced have not had accompanying legislation published until a couple of weeks later, and so in some cases we have had to give our guess at how these changes will be applied which advising clients. For example, the £20 a week increase to the Standard Allowance was announced and they said it would be part of the uprating rules. This would have meant that people wouldn’t see an increase to their benefits until they had one whole assessment period after the 6th April. We therefore were giving the option to client of delaying claims as we approached the 6th so that their first payment would be higher. Legislation was then changed on the 3rd of April retroactively, and so the advice to delay claims was no longer correct, although we found this out too late.”

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