

## Written evidence from GIPSIL [SWP0075]

**GIPSIL** is registered as a Cooperative & Community Benefit Society with Charitable Status No. 27762R. We are an organisation based in Gipton and Harehills, Leeds, providing a range of services including, accommodation based and floating support to young people; young parents; and care leavers aged 16 to 25 years across Leeds.

GIPSIL is also a partner in the Engage Leeds consortium providing citywide housing support and homelessness prevention, including through Advice provision, to vulnerable service users aged 18+ with a range of complex needs. GIPSIL undertakes and hosts other support services, including specialist engagement and wellbeing work. The Advice Service provides outreach support and consultancy to other services including Women's Health Matters Domestic Violence Support Groups & through the 'Open Doors' Help Through Crisis Project. The Advice Service provides free & independent generalist advice, principally in relation to welfare benefits and housing to our target client groups.

### **1. How well is the Universal Credit system working for the unprecedented number of new claimants?**

Understandably the coronavirus outbreak has led to an inevitable increase in Universal Credit claims with the rapid loss of jobs for many people. Through our experience, it was already clear that the Universal Credit system, prior to Covid-19, imposed barriers for new claimants, including delays in identity verification, long wait times to speak with people, failure to respond to journal entries, and, for many service-users, accessing online services.

The coronavirus outbreak has unfortunately led to a monumental increase in wait times to speak to advisers and has created unforeseen barriers in following the Universal Credit process, particularly identity verification. The impossibility of face-to-face appointments at this time alongside the apparent difficulty in making initial contact with the DWP and advisers has resulted in many service-users feeling disempowered and acutely concerned in relation to their financial situation. What is more, the necessity to solely use online and telephony services to claim Universal Credit has resulted in vulnerable and chaotic individuals feeling unable to independently apply for Universal Credit.

We recently supported a chaotic service-user who suffered from Asperger's syndrome, epilepsy, depression and anxiety. Their epileptic seizures were triggered by stress. This service-user informed us that they were receiving no income and were desperate to apply for Universal Credit to try to secure money for their subsistence needs. They were sofa surfing and at real risk of homelessness. The service-user informed us that they felt unable to complete the Universal Credit application alone and felt like giving up.

With our support, he successfully applied for Universal Credit. However, the subsequent difficulty in organizing the "face-to-face" appointment proved particularly challenging and caused a delay of around 5 days in processing the claim. Whilst the DWP are pursuing alternative methods of verifying identity, they have been on the back foot and this

unprecedented situation has shown in sharp relief the cumbersome nature of the general claims process and should be considered as an ongoing and very real barrier for claimants.

Fortunately for this individual, we were able to contact his job centre's Social Justice Team (he would have been unable to do this independently). They directly contacted him following our identification of him as vulnerable and in need of quick support. The Social Justice Team were absolutely fantastic in doing this and were able to process his identity over the phone and finalise his Universal Credit claim. Fortunately, the service-user had claimed benefits in the past and so his identity was easily verified.

In addition to the matters highlighted above, one of the main issues many welfare rights organisations have identified with Universal Credit, which is particularly burdening claimants during the Covid-19 epidemic, is the five-week wait to receive the initial payment of benefit. At a time where people are being financially hit by the impact of Coronavirus on the economy and their jobs, this wait to access the benefit is placing people in further financial difficulty. Whilst advance payments are still available, the government continues to treat advance payments as loans and make deductions to claimants' benefits to repay their advance payments. The situation of new claimants during this crisis could significantly improve if they were able to access their payment straight after they make their claim; and additionally, ongoing claimants would benefit from having their advance payments treated as a grant or deductions placed on hold.

## **2. How quickly are people who ask for Advance payments of Universal Credit receiving their payments?**

We have not identified any issues with advance payments. Once claimants have had their claims processed and finalised, they have been able to receive advance payments quickly and efficiently. The above mentioned service-user received an advance two days after his claim was finalised and they applied for the advance.

## **3. What impact has the outbreak had on people who were waiting for a MR or who were going through the appeals process?**

We currently support numerous service-users throughout the appeal process and the apparent impacts of coronavirus can be particularly seen in this regard. As we all move towards remote working and utilising all possible communication methods to maintain some semblance of normal working life, the Tribunal Service is now having to adapt its oral hearings accordingly. **This needs to be done with caution.**

Many of our service-users are vulnerable; some have physical disabilities; others have psycho-social disabilities that are far less visible. Oral hearings allow for an improved access to justice for many service-users as they allow for the Tribunal panel to see with their own eyes how the claimant copes in both daily life, and in situations that are quite daunting, such as Tribunal hearings. This allows for a far more subjective and synthesized picture of

the service-user. The move to telephone or paper hearings may limit fair access to justice for many. I would suggest that this is given consideration in adapting to this new way of life we are all trying to understand and work with. Service-users should perhaps be given the option as to whether to delay hearings until they can have one face-to-face; perhaps the Tribunal should utilize video link so that they can see the service-user and personify them – rather than simply hear their voice or read their experiences off the papers.

We are assisting numerous clients who had requested Mandatory Reconsiderations weeks before the impact of the Coronavirus epidemic was felt on the benefits system, and they are still waiting for a response. Putting in an MR was already a lengthy process before this, with claimants having to wait weeks before they heard back from the DWP. We fear and observe how the current situation is increasing the waiting time to receive responses for MRs, with notes on journals and letters not being responded to for long periods of times. These long waits could deprive our clients from receiving the correct amount of payments they are entitled to or arrears they are owed by the DWP in a particularly difficult time for them.

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

Consent is of course an important and paramount consideration and organisations and charities must ensure they have explicit consent from service-users when acting on their behalf. A pertinent issue however in the current situation is being able to communicate this consent to the DWP when attempting to communicate. As we are unable to have face-to-face appointments with service-users, it is near impossible to get signed authorities and communicate these to relevant bodies. What is more, many of the DWPs phone lines do not allow for explicit consent without the presence of the service-user, which is impossible in the current situation.

I would like to raise this issue as the DWP need to consider this as a barrier for supporting vulnerable people. There needs to be a mechanism whereby consent can be communicated remotely so that the highest quality support can be provided by organisations.

**5. Are people who are claiming benefits receiving enough money to cover their basic living costs during this period?**

We welcome the increase of £20 per week of the standard allowance of Universal Credit as well as the suspension of sanctions which will improve the financial situation of many claimants. However, as detailed above we are concerned that the collection of advance payment repayments is still ongoing during this period of increased financial hardship.

It should also be noted that that Trussell Trust reported the usage of its food banks rose to 23% in the period of April to September 2019<sup>1</sup>, with Trussell Trust pointing that the main

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<sup>1</sup> Trussell Trust, 2019, “Steepest Increase in People Needing Food Banks for the Past 5 Years as Need Soars by

reason for people needing emergency food is low benefit income (36%). This means some people on benefits have relied on food banks to be able to live on their benefits. Whilst the increase in payments will undoubtedly help claimants, many could find themselves still struggling with food banks reportedly running out of stock due to a fall in donations<sup>2</sup>. The DWP should consider how the support networks – foodbanks, family members and friends with more sustainable incomes – of UC claimants will be much harder to access in these pandemic times.

We are also concerned about people falling through the cracks of Universal Credit and not being able to access the benefit in the first place due to the ongoing implementation of joint claimant rules. Many people who have lost their employment due to Coronavirus will be unable to make a new application to Universal Credit due to their partner's income. At a time where people are more susceptible to losing their job, this could see many households struggling to get by on the income of a single person.

The above information shows our experience of Universal Credit in this this unprecedented situation and the DWP are clearly doing their best to deal with the high influx of new claimants. However, what is a particular cause of concern is where there are vulnerable individuals who are unable engage with the Universal Credit system and processes. In summary, the DWP appears to be trying hard with its limited resources to deal with this unprecedented situation – however perhaps this unprecedented situation is shining a well-needed light on the already present issues in respect of Universal Credit, especially for vulnerable individuals. It would be great to see some of the exceptional measures extended beyond the quarantine period, as clearly this has highlighted to many people how difficult it is to live on the amount of money claimants receive in benefits, or how distressing sanctions can be. Sanctions have been lifted because this is an exceptional situation, however many people outside of lockdown often face exceptional situations that prevent them from making appointments on time, following work commitments etc.

*April 2020*

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23%" (<https://www.trusselltrust.org/2019/11/13/april-sept-2019-foodbank-figures/>)

<sup>2</sup> Fowle, E. 2020 "Our food bank could run out of stock before the coronavirus lockdown ends" The Guardian (<https://www.theguardian.com/society/2020/apr/08/food-bank-run-out-stock-before-coronavirus-lockdown-ends>)