

Our local experience of Universal Credit Full Service - September 2017

The Universal Credit 'Full Service' was launched in Flintshire in April 2017. This is a brief summary of our experience of Universal Credit, at Citizens Advice Flintshire, during the month of August.

73 people in Flintshire approached us for help with Universal Credit during September 2017.

64% of these were female and **36%** were male.

21% of all queries related to calculation of Universal Credit and **20%** related to the housing element.

40% of all the clients we helped this month have a disability or long-term health condition.



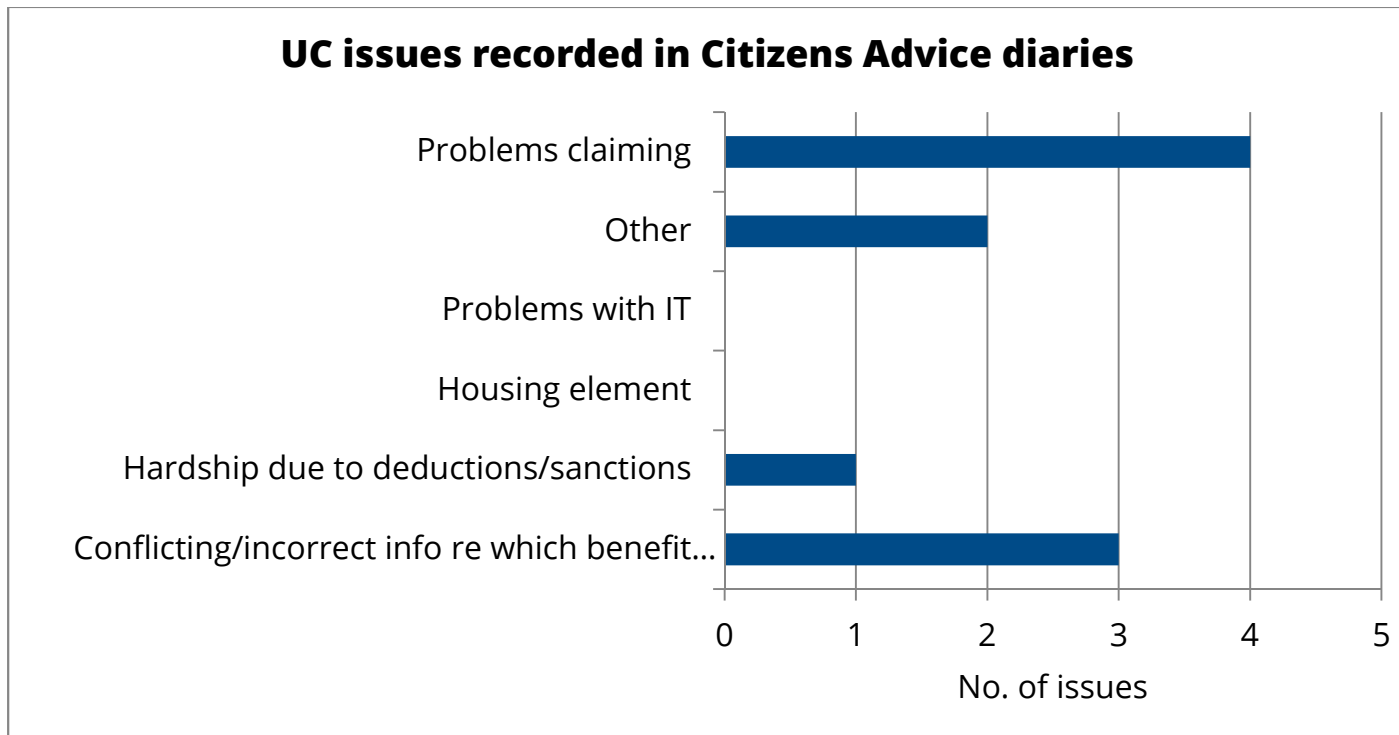
The tables below show the postcodes and age ranges of the clients we have helped so far.

| Postcode | No. of clients this month | Total since April 2017 |
|----------|---------------------------|------------------------|
| CH4 | 5 | 17 |
| CH5 | 23 | 131 |
| CH6 | 9 | 42 |
| CH7 | 20 | 91 |
| CH8 | 10 | 44 |
| Other | 6 | 16 |
| Total | 73 | 341 |

| Age range | No. of clients | Total since April 2017 |
|-----------|----------------|------------------------|
| 16 - 17 | 1 | 3 |
| 18 - 24 | 7 | 47 |
| 25 - 34 | 16 | 72 |
| 35 - 44 | 17 | 81 |
| 45 - 54 | 19 | 59 |
| 55 - 64 | 13 | 79 |
| Total | 73 | 341 |

Universal Credit Diaries

At Citizens Advice Flintshire we keep diaries in each office so advisers can quickly record any issues or problems they encounter with Universal Credit. We collate this information weekly, enabling us to spot trends as they arise. The table below shows a summary of the issues recorded in our Universal Credit Diaries in September 2017:



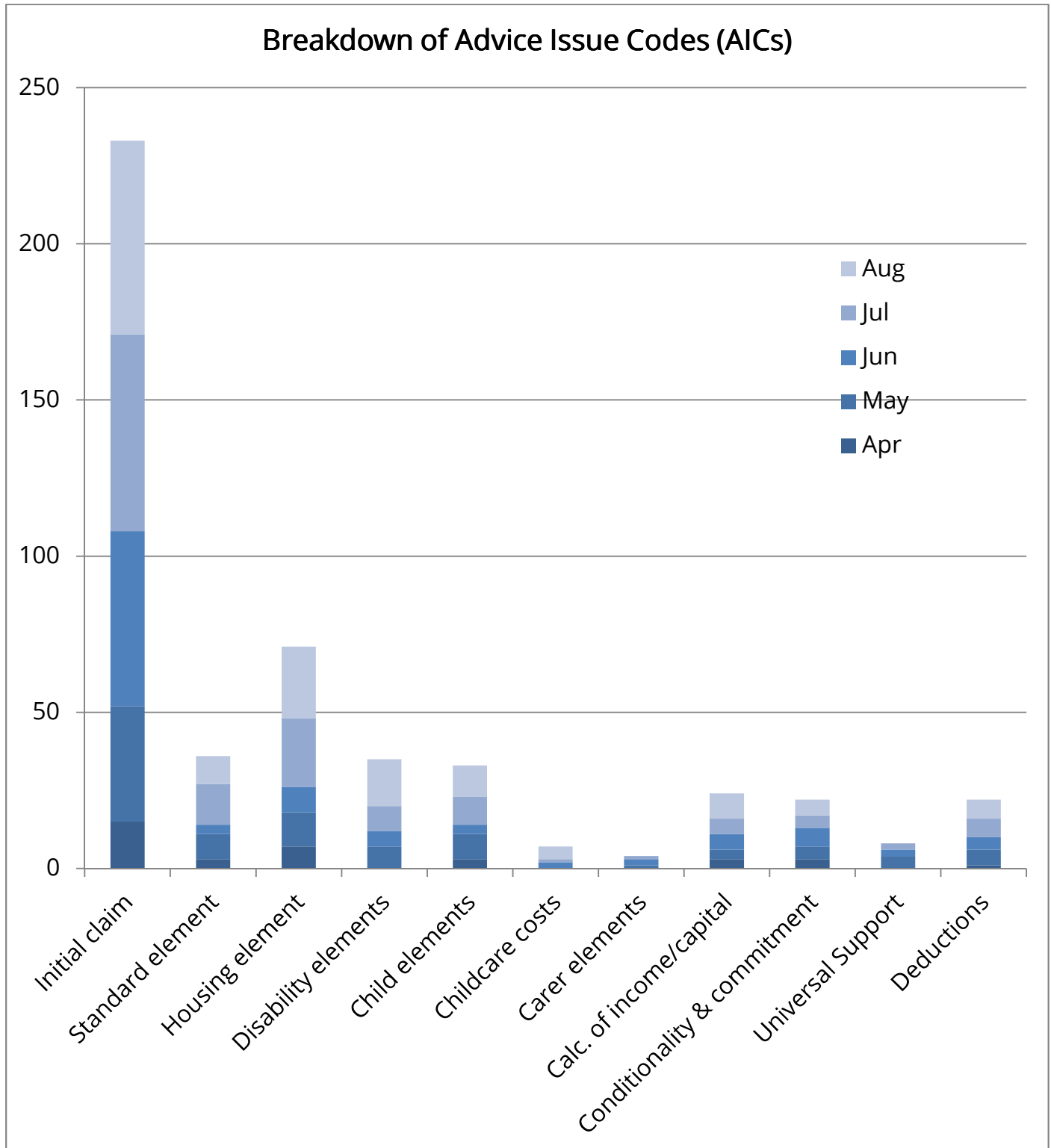
The biggest issue this month has been problems with making the initial claim, including:

1. Ms J is entitled to Contributions Based ESA so has to claim by telephone for 'New-style ESA'. She has severe mobility problems and so the UC advisor agreed to her claim being by made phone, and to arrange a home visit for the ID verification and claimant commitment. Ms J received a text message telling her to check her online journal. Unsure how to do this and with no internet access at home, she went to the Council office who set her up online and arranged for an appointment in the local Jobcentre for ID verification and to agree her Claimant Commitment. Because of this, Ms J is now expected to continue to manage her claim online. This will cost her £15+ for taxis to and from the Council office every time she needs to access her online journal.
2. Miss B is aged under 18 and has a child; therefore she is eligible for UC. She has tried several times to apply online but her claim is not accepted. When she answers 'no' to the question 'Are you over 18?' it will not let her continue with the application. We phoned the UC helpline and were on hold for 40 minutes. They were uncertain what to do at first but then recommended that client makes a 'special circumstances' claim in person at the Jobcentre. In the meantime, Miss B has been relying on just her Child Benefit of £20.70 per week to survive.

Advice Issue codes

For every client that comes to Citizens Advice for help we record Advice Issue Codes (AICs) to their case record. This helps us to monitor any trends in advice and to accurately record the work that we do.

AICs are not the same as the problems encountered (above), they simply show what we have given advice on, and won't necessarily mean that there was a problem with this issue.



Letter to David Gauke MP, Secretary of State for Work and Pensions

We wrote to David Gauke via our local MP, David Hanson, to highlight the national Citizens Advice campaign to pause the roll-out of Universal Credit until the Government has fixed the 3 main problems identified by Citizens Advice research:

1. People are waiting up to 12 weeks for their first payment without any income.
2. Universal Credit is too complicated and people are struggling to use it.
3. People aren't getting help when the system fails them.

Mr Gauke replied to say:

"...we do not share the conclusions of the recent Citizens Advice research. The report is based on evidence from a self-selecting group of people."

And in response to hardship experienced during the initial assessment period: *"Many people coming to UC will have wages from their previous jobs to cover expenses until their first payment."*

We have replied to Mr Gauke to confirm he *"is right that Citizens Advice often helps people who have the most complex needs. However, it is wrong to dismiss our analysis because of this, as the problems experienced by our clients are usually indicative of the problems faced by the wider population. Equally, it is important that Universal Credit works for everyone - including those with complex needs."*

"The Government's data shows that 1 in 4 people are waiting more than 6 weeks to receive their first UC payment. It states that "For the week from 19 June 2017: 76% of new claims to UC received full payment on time." Currently, this means that more than 11,000 people each month are going more than 6 weeks with no income. Accelerating the roll-out in October, without addressing these delays, risks leaving tens of thousands more people without an income for over 6 weeks."

"The DWP's most recent data does not relate to full service, therefore it does not provide evidence that the current version of UC is moving people into work faster and for longer than the old system. The Government must collect data in full service areas to be able to evaluate the impact of the UC work allowances cut in April 2016."

We will continue to highlight the problems that local people are experiencing with the full service UC system by gathering evidence and sharing this with key stakeholders including the Government.

Case Studies

Tracey is a single parent with a 4 year old child. She is starting a further education course with a view to eventually going to University.

She was **incorrectly advised by DWP** that she can only claim UC as a student if she also worked for at least 16 hours per week. Luckily she came to Citizens Advice and we were able to advise her that she can claim UC as a single parent.

Karen lives in a mortgaged house. Until June she was acting as carer for her son and was getting help with her mortgage from Income Support.

When she stopped being a carer she had to apply for UC as a jobseeker. She was told by the Jobcentre that she would continue to get the **housing element** but the interest payments on her mortgage did not get paid to her mortgage account.

She contacted DWP and was told she would have to wait 39 weeks for help. Her bank told her this was wrong and the payments should have continued.

Mike is an employee who is paid every 4 weeks rather than monthly. In August, he received 2 payments of his wages during his monthly UC assessment period. This resulted in a lower payment of UC in September.

Mike is finding it very **difficult to budget** because he didn't realise this would happen and expected to receive the same amount of UC every month because he receives a flat salary with no overtime or bonuses.

Lucy was moved from Income Support to Universal Credit in June 2017. She had been getting Income Support with the housing element, paid direct to her mortgage provider, for the previous 6 years. She has been **told that she has to wait 39 weeks for the housing element** to be paid with her UC. This is contrary to Reg. 29 UC (TP) Regs 2014. Lucy should not have had any waiting period for her housing element with UC.

Derek receives £414 per month Universal Credit. He thought his rent was being paid direct to his landlord, as it had done previously with HB. Unfortunately this was not happening and he now has rent arrears of over £1000.

Out of his £414 UC he has to pay £356 per month rent. This leaves him with just £58 per month to pay all of his household bills, shopping, and travel etc. He has deductions from his UC for 'overlapping benefits' and 'other DWP debts'. He has tried to establish what these are for but the UC helpline has been unable to explain.