

## **Work and Pensions Committee Universal Credit rollout inquiry** Written evidence submitted by Making Every Adult Matter (MEAM)

January 2018

### **Introduction**

1. Making Every Adult Matter (MEAM) is a coalition of Clinks, Homeless Link and Mind formed to improve policy and services for people facing multiple needs. Together the charities represent over 1,300 frontline organisations that have an interest in the criminal justice, substance misuse, homelessness and mental health sectors. We support 37 partnerships across the country to develop effective, coordinated approaches to multiple needs that can increase wellbeing, reduce costs to public services and improve people's lives. 25 of these areas are using the [MEAM Approach](#) – a non-prescriptive framework to help local areas design and deliver better coordinated services – while twelve are part of the Big Lottery Fund's [Fulfilling Lives programme](#), which we are pleased to support.
2. People with multiple needs face a combination of problems including homelessness, substance misuse, contact with the criminal justice system and mental ill health. They are likely to live in poverty and experience stigma, discrimination, isolation and loneliness. It is estimated that 58,000 people face problems of homelessness, substance misuse and offending in any one year. Within this group, a majority will have experienced mental health problems.
3. We welcome the opportunity to provide further evidence around Universal Credit, and in particular Universal Support, which aims to provide tailored support for claimants with complex needs to make and sustain a Universal Credit claim.<sup>1</sup> People experiencing multiple disadvantages face a number of barriers to making and maintaining a claim due to the design of Universal Credit. It is critical that these are either removed or support is provided to people experiencing multiple disadvantages so that they are able to access their financial entitlements.
4. Our response focuses on these barriers within Universal Credit, and provides recommendations for how support to overcome these barriers should be delivered in a way that is effective in engaging people experiencing multiple disadvantages. We have gathered evidence from people who have direct experience of multiple disadvantages, as well as people working on the frontline at services and voluntary organisations from the MEAM partners' memberships, agencies in local areas using the MEAM approach, local authorities and the Big Lottery Fund's Fulfilling Lives programme areas.<sup>2</sup>
5. The MEAM coalition and the people we worked with to provide this evidence would be glad to elaborate further on any of the information provided.

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<sup>1</sup> See [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/534940/ad-hoc-report-33-evaluation-of-the-universal-support-delivered-locally-trials-summary.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/534940/ad-hoc-report-33-evaluation-of-the-universal-support-delivered-locally-trials-summary.pdf)

<sup>2</sup> For further information, see [https://www.biglotteryfund.org.uk/prog\\_complex\\_needs](https://www.biglotteryfund.org.uk/prog_complex_needs)

## Question: How important is Universal Support to the success of UC?

6. Universal Credit is a significant change to the way that people currently receive benefits. For most people experiencing multiple disadvantages, barriers within Universal Credit prevent them from effectively transitioning from legacy benefits. This can lead to disengagement with the benefits system and extended periods without any income.
7. Universal Support aims to provide tailored support for claimants experiencing multiple disadvantages to make and sustain a Universal Credit claim. Our recent evidence has identified a number of barriers people experiencing multiple disadvantages are still facing in relation to **making and sustaining a claim** for Universal Credit. These include (but are not limited to)<sup>3</sup>:
  - i. The **digital by default process** for arranging payments assumes that all claimants can use and have access to the necessary IT facilities to manage their claims. This is not the case for many people facing multiple disadvantages: for instance, people awaiting resettlement from a prison will very likely have no access to IT, and people in some rural areas have limited access to the internet. JobCentre Plus offices are increasingly not allowing potential claimants to use facilities, increasing reliance on access to IT facilities in libraries and other public spaces, which can impose time limits too restrictive to make a claim. Although potential claimants can now use phone lines, people facing multiple disadvantages often do not have mobile phones, and access to public phones is limited.
  - ii. People experiencing multiple disadvantages will not always possess the **requisite skills to undertake the process of claiming** Universal Credit online. Further, people with cognitive impairments, or who lead chaotic lifestyles, can also experience problems keeping or recording information such as passwords. For those who are unable to rely on support from family, friends or outside help these issues take on increased significance, and if unaddressed they can have serious consequences for people's ability to maintain their claims.
  - iii. Communications and practice around the **requirement to have a bank account** vary across different JobCentre Plus offices, with some not allowing people to receive a claim into a Post Office account, and some only allowing as a last resort after claimants experience significant delays due to additional requirements to try to open one. Many people experiencing multiple disadvantages find it extremely difficult to open a bank account if they are rough sleeping, sofa surfing, or have no fixed abode; primarily because of problems in obtaining an adequate proof of address which a bank will accept. It can be equally hard for a person living in a hostel and/or supported housing to open an account, due to a lack of supporting documentation.
  - iv. Many claimants on legacy benefits have been receiving payments at fortnightly intervals or more frequently and can manage with short gaps between payments. **Monthly payments** under Universal Credit increase the gap between payments, and remain a significant change requiring support or adjustment. Further, receiving large sums can lead to the money being used for substances and relapse, and to vulnerable people being targeted by others who realise they currently have an influx of cash.

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<sup>3</sup> For further details of historic barriers people experiencing multiple disadvantage face with Universal Credit see our response to the previous Universal Credit inquiry here: <http://meam.org.uk/wp-content/uploads/2013/04/MEAM-submission-Universal-Credit.pdf>

- v. The requirement for people to pay rent as standard, rather than having their landlord paid directly, is a problem for people who have difficulty managing money, for instance because of a drug or alcohol problem. Although the Alternative Payment Arrangements mechanism within Universal Credit aims to allow people to have housing costs paid directly to landlords, as well as providing fortnightly payments to those who require it, evidence highlights **inconsistent experience of applying for Alternative Payment Arrangements** across different JobCentre Plus offices, and ongoing issues with payments once Alternative Payment Arrangements are in place. Recent changes to the mechanism should allow people who are identified as having a tier one vulnerability factor<sup>4</sup> to access these arrangements from the beginning of the claim, however, many work coaches and claimants still do not know Alternative Payment Arrangements exist, or find them difficult to access.
- vi. Accessing specific arrangements such as Alternative Payment Arrangements and Advance Payments requires individuals **to disclose support needs to work coaches** at the initial appointment. People may not be aware that they are required to disclose, or sufficiently prompted by work coaches given the short time allocated to these meetings. Critically, disclosing mental health issues, domestic violence, substance misuse, or explaining a criminal record can be very distressing without the right support.
- vii. People experiencing multiple disadvantages have identified a **lack of awareness** of what the process of claiming Universal Credit is, and are unprepared for the changes which will leave them without an income. Although we are aware of some JobCentre Plus offices working with homelessness agencies and other organisations to share knowledge with potential claimants, this does not appear to be the norm.
- viii. There remain issues around **implicit consent**, with claimants being required to give specific permission on their online journal for other organisations to engage with the Department for Work and Pensions (DWP) on their behalf. Using their journal requires claimants to be able to repeatedly have access to their password and to be able to describe each specific issue in order to give consent. Further, supporting claimants to make a claim over the phone requires other agencies to be present with claimants at a designated time, which due to waiting times and the time it takes for the process currently being in excess of an hour is not possible. As a result potential claimants are being encouraged by the DWP to nominate an appointee to manage the entirety of their claim on their behalf, which can potentially make them more vulnerable to financial abuse and takes away their ability to manage any aspect of their claim.
- ix. The move towards putting everyone receiving Universal Credit in the ‘all work-related requirement’ group by default means that **more people experiencing multiple disadvantage are subject to conditionality** and are at risk of being unable to sustain their claim if they cannot meet their requirements. We know from the DWPs’ own research<sup>5</sup> that people with long-term health conditions are more likely to report that they didn’t remember signing a ‘Claimant Commitment’ or that they did not understand what the commitment required them

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<sup>4</sup> Tier 1 vulnerabilities includes Drug/alcohol and/or other addiction problems eg gambling and homelessness, meaning that Alternative Payment Arrangements are highly likely to be needed by a claimant experiencing multiple disadvantage.

<sup>5</sup> See

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/643978/research-into-families-claiming-universal-credit.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/643978/research-into-families-claiming-universal-credit.pdf)

to do. People in financial difficulty were more likely than others to say that the requirements in their commitment were not manageable. There is discretion for Work Coaches to 'switch off' requirements for some groups, including people who have experienced domestic abuse, people who are unwell, and people undergoing treatment for a drug or alcohol problem. However it is unclear how often JobCentre Plus staff are making use of this discretion and many report that they were provided with a 'template' commitment which was not adapted to their individual circumstances.

8. Universal Support will be required to overcome some of these barriers to accessing and maintaining a claim. Where this is not provided, people will either be left with no income, or will have to rely on other services for support. For example, Fulfilling Lives Newcastle and Gateshead supported a client for over 35 hours in relation to Universal Credit over a 6 month period. Focussing high levels of resource in supporting a client with a need for basic income resulted in less time supporting the other complex support needs that could ultimately lead that client into recovery, stability and employment.
9. Further, support staff/housing officers who support customers making benefit claims are using increased resources supporting those on Universal Credit. An organisation working with both Universal Credit claimants and Housing Benefit claimants estimated that on average a Universal Credit claimant requires ten times as much time spent supporting them than an equivalent claimant receiving housing benefit, in particular due to information provided by agencies not being passported throughout a claim.
- 10. Recommendation: Appropriate support which is intensive and flexible should be offered to people to make and maintain a Universal Credit claim. This should be provided by people who have a developed understanding of the individual and their requirements and should be specifically funded for people who are experiencing multiple disadvantages. Further details of how this support should be delivered can be found in response to the next question.**
- 11. Recommendation: Although Universal Support will be required to overcome some of these barriers, they could also be removed by making changes to Universal Credit itself. This includes ensuring indefinite Alternative Payment Arrangements are available at the beginning of a claim and providing public guidance for Work Coaches highlighting that Post Office accounts can be used to receive payments.<sup>6</sup>**
- 12. Recommendation: JobCentre Plus staff should work with organisations supporting people experiencing multiple disadvantages to increase their awareness of the barriers people are facing in making and sustaining a Universal Credit claim, and to increase awareness of Universal Credit amongst potential claimants.**

### Question: Is Universal Support working well, and how could it be improved?

13. Although Universal Support aims to provide support to people experiencing multiple disadvantages to make and manage their claims, there is a lack of awareness about this amongst potential claimants, and people working on the front-line in MEAM Approach or Fulfilling Lives areas. The vast majority of respondents to our call for evidence were unaware of any support packaged as Universal Support in their area. The single programme that was aware of Universal Support reported that their clients were unable to access it due to the support only being available to claimants in social housing.

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<sup>6</sup> For further recommendations for changes to Universal Credit see our response to the previous Universal Credit inquiry here: <http://meam.org.uk/wp-content/uploads/2013/04/MEAM-submission-Universal-Credit.pdf>

14. A number of considerations to inform how Universal Support should work arose from our evidence. Respondents told us that:

- i. Engaging with money advice and digital support services are not a priority for people who are already struggling with statutory services and attending other appointments such as drug and alcohol recovery and probation. Further, as these services assume a level of literacy not all claimants will have, these skills may need to firstly be developed before these services can effectively support individuals.
- ii. Services that work successfully with people experiencing multiple disadvantages adopt a person-centred approach that builds trust and engagement and does not place additional pressures upon people. This includes recognition that to implement any change in capability will take time. For example, helping claimants to manage money confidently will not be a one off support interview and there may be follow up support needed for some claimants.
- iii. Some claimants may require a fuller support mechanism, not just initial advice about how to manage a monthly budget. For example, we received evidence from a council where a full financial health support service, including, debt, benefit, housing, financial capability and budgeting support is provided.

*“the early establishment of a Universal Credit, multi-agency, working group was very beneficial in the design of the support offer. The support offer was designed by the group to be tailored to the individual needs of the claimant, [name]; we have found there has been a wide spectrum of help needed. The whole service approach, looking at it from the claimant’s viewpoint, was important. A system that encouraged referrals from any partner to any partner was also very helpful [...] Having multi-agency meetings which include the Local Partnership Manager to help plan support for UC claims works well at [location]. Good partnership working with positive elements of challenge, collaboration and support improved all our services. Good communications, internally and to the wider partnership resolved many problems before they materialised.”*

- iv. Support will need to be delivered in a way that is trauma-informed. 85% of those in touch with criminal justice, substance misuse and homelessness services experienced trauma as children.<sup>7</sup> For women in particular, this frequently continues into adulthood, where they experience domestic abuse and violence. Support services are often ill-equipped to respond to the lasting impact of trauma.<sup>8</sup>
- v. Effective partnership working between JobCentre Plus offices and agencies supporting people experiencing multiple disadvantages has been shown to provide the appropriate support to make and maintain a Universal Credit claim. Fulfilling Lives Newcastle and Gateshead described the following as practice that could be adopted:

*“Fulfilling Lives Newcastle and Gateshead have developed an excellent relationship with senior DWP partners and have effective channels of communication to feed in both challenges and opportunities. During quarterly working group meetings, Fulfilling Lives Newcastle and Gateshead provide a detailed summary of clients with multiple complex needs and their interactions with Universal Credit to explore and problem solve. Through this work we have been able to access Single Points of Contact through Newcastle (with Gateshead to be agreed in early 2018) which allow frontline workers to easily escalate issues to a named person, ensuring quick and effective solutions to complex issues. This is currently a pilot, with potential to expand the offer to other*

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<sup>7</sup> [Hard Edges: Mapping Severe and Multiple Disadvantage in England](#) (Lankelly Chase, 2015)

<sup>8</sup> University of Sheffield and MEAM (2017), Going further back: earlier action on multiple needs to prevent homelessness

*services/organisations. In addition, a senior operational lead has joined the Fulfilling Lives Newcastle and Gateshead strategic group and there is a commitment to work collaboratively with Fulfilling Lives Newcastle and Gateshead to improve services for people with multiple complex needs.”*

- 15. Recommendation: Universal Support should be developed and delivered in partnership with other support services in the local area, including agencies working specifically with people experiencing multiple disadvantages.**
- 16. Recommendation: Engagement with all support services is a challenge for people with complex needs and it is important that Universal Support is offered in a way that is accessible to people experiencing multiple disadvantages, for example alongside other services rather than as a separate service where there is another person, place or appointment to interact with.**
- 17. Recommendation: The transition to Universal Credit will take time for people experiencing multiple disadvantages and although digital inclusion and budgeting support are valuable, the Universal Support offer for people must focus on the immediate needs around making and managing the UC claim.**
- 18. Recommendation: The greatest successes for people experiencing multiple disadvantages come where there is a tailored and flexible approach offered from JobCentre Plus staff: this has a significant impact for the individual and their ability to manage the claim and engage with other services. Long-term, ongoing support is likely to be required, rather than one-off sessions.**
- 19. Recommendation: Universal Support should concentrate on building strong relationships between people and their work coaches to ensure the claim can be maintained in the long-term.**
- 20. Recommendation: Service environments should be designed and support delivered in a way that takes into account the emotional and psychological needs of individuals. The design of the environments should be conducted in partnership with people with lived experience of multiple disadvantages.**
- 21. Recommendation: Staff providing Universal Support should be trained to fully understand how an individual’s combination of mental health, housing situation, drug and alcohol use and contact with the criminal justice system affects their ability to meet the indicators. This may include ensuring staff adopt a Trauma Informed Care approach to ensure that assessors do not re-traumatise individuals undertaking an assessment.**
- 22. Recommendation: Clear expectations need to be set by national Government that every local area must take effective action to support people experiencing multiple disadvantages to make and maintain Universal Credit claims. This should be accompanied by secure, long-term funding for the services required to provide this support.**
- 23. Recommendation: People with lived experience of multiple disadvantages should be engaged with the development of any frameworks and mechanisms that local authorities, the Department for Work and Pensions and voluntary agencies use to identify who will require Universal Support.**

## Contact

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