

UNIVERSAL CREDIT NEWSLETTER



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This past month there have been no major changes or updates to the UC benefit, or to the plans to roll out UC in West Dunbartonshire in late November 2018. What we will do is report on the experiences from other CABs in areas where Full Service UC has been in place for a while now.

DIGITAL ACCESS A GENUINE BARRIER TO UC

CABs currently dealing with UC are reporting that the 'digital by default' nature of the benefit is presenting a real hurdle to vulnerable claimants. The lack of available online access is presenting an immediate barrier to those who don't have a smart phone or a personal computer at home. For those who are being assisted in making claims online, the lack of an email address is proving to be another hurdle to beginning their claim.

Clients requiring support to start UC claims who are without access to an existing email account are experiencing problems in setting up a new email account. Setting up a new email account is problematic for those who do not have a mobile phone, as some email providers require a mobile phone number to allow creation of an email account.

A valid email address is crucial to starting a claim for UC as one of the first steps in the claiming process is to verify your email address by means of receipt of a verification code.

Another aspect which is proving problematic in other areas is the lack of direct support from DWP to assist those without immediate access to the means to make an online claim. DWP/JCP can offer assistance to UC claimants (which can include home visits) to assist with online claims, but this is only **after** the claim is up and running, there is no support available from DWP to help claimants start their claim.

Support workers who are visiting vulnerable claimants at their homes to assist in making UC claims are also reporting that a substantial amount of time can be taken up helping someone start their UC claim.

One advice worker reported that their first home visit to assist with a UC claim took them nearly five hours to complete the UC claim for a couple, this time included assisting the couple in setting up email addresses and then starting their UC claim.

DEMAND ON SERVICES

The common experience of CABs already dealing with UC is one of a steady increase in UC clients accessing their service. Most had expected a tsunami of UC clients to approach their service on the commencement of UC Full Service, but typically this has not been the case. CABs now dealing with UC Full Service have reported that the first few months were quiet with only a handful of clients approaching them for UC advice. This volume of UC claimants has steadily increased however, as more and more people have needed to claim UC.

We can expect a similar trend to the demand on services within West Dunbartonshire when UC begins on 28th November. There may be a more pronounced demand on support services when UC begins, as current 'Live Service' UC Claimants are being migrated over to UC immediately following 28th November. Typically, there is a three-month delay before this begins, but DWP have advised this will take place immediately in West Dunbartonshire.

CHOOSING NOT TO CLAIM UC

Rather worryingly the experience from some frontline advice workers who are already dealing with Full Service UC is that some people are choosing not to engage with the benefit at all.

There have been reports of vulnerable individuals who may struggle to make and maintain a UC claim choosing to simply not engage with Universal Credit and getting by with the support of friends/family and local foodbanks.

The choice not to engage with UC is not exclusively being taken by those who may find managing their benefit challenging. There have been examples of in-work claimants who were in receipt of Tax Credits choosing not to claim UC when they have been required to, due to the conditionality which is placed on them under the UC system.

These examples highlight a genuine need for advice and support agencies to engage not only with those who may be vulnerable but those who are in work and will not realise the impact that moving to the UC system may have on their situation.

UC TRAINING SESSIONS

West Dunbartonshire CAB can provide training on the Universal Credit benefit. If you feel that any of your staff/volunteers could benefit from this, feel free to contact me at david@wdcab.co.uk. The training available is as follows:

UC – An overview

A look at which benefits UC replaces, eligibility criteria for the benefit, claiming and payment conditions including the assessment periods, and a look at the Scottish Choices offered to Scottish UC claimants.

Elements of UC

This session will look at the various elements within UC and will cover which current 'legacy benefit' components they replace. The various rules surrounding each element will also be explored, e.g. the two child limit, etc.

Conditionality & The Claimant Commitment

A look at the various conditionality groups which can apply to UC claimants, along with the various levels of engagement required by the claimant dependent upon which group they are in. Also covers the claimant commitment and the differences from the current systems.

Calculating a UC Award This session will look at how a UC award is calculated. This will cover what element can be included together in an award, and how deductions and reductions can affect an award of UC. Sanctions will also be covered in this session, including the difference in how sanctions are applied compared to the current system.