

# Universal Credit Survey

## 6 months' full service in York: July 2017 to January 2018



### In summary ...

The survey asked for responses from York residents claiming Universal Credit. 40 people responded, two-thirds were in receipt of Universal Credit and one third were awaiting their first payment.

The initial delay in waiting for payment was problematic; over half of the respondents found it *very difficult* to pay for essential living costs such as food, utility bills and housing costs. One third of respondents claimed an advance payment and problems meeting essential costs continued during the repayment period. The government have responded to these concerns by increasing the amount payable in advance and lengthening the repayment period.

Administrative barriers featured strongly and were clearly linked to the distress experienced by some respondents. Difficulties included identity verification issues, having to repeatedly provide evidence and claims closing. One fifth of respondents struggled to get to the Jobcentre because of cost, travel distance or illness and disability. One quarter reported ongoing problems managing their journals and 'to do' list.

Approximately half the respondents needed help with the Universal Credit claim and this was received from an advice agency, family or friends, City of York Council or the Jobcentre.

The link to Council Tax Support is not robust with only one quarter already receiving CTS or claiming when they first claimed Universal Credit; some respondents reported that they did not know about it.

Feedback about the system included comments about the difficulties of digital access, the need for more consistent communication from the DWP and the impact of delays in rent payments.

The responses received mirrored the queries and feedback we receive through our advice service and we recognise that we are more likely to hear about the claims that have been problematic. Two respondents reported positively on Universal Credit, commenting on both the claims process and outcome.



### More detail ...

#### Who responded

- 80% (32 respondents) paid rent.
- 38% (15) had children, and approximately half of them had childcare costs (ie. in work).
- 45% (18) had a disability or health problem.

*Not all respondents answered every question; the percentages given relate to the number who answered each particular question.*

### **The claims process**

- All claims, except 3 (assumed to be live service claims), were made online as expected:
  - 16 people (43%) had accessed a public computer (eg. Jobcentre, Council or library); 3 used a computer owned by a family member or friend.
  - 18 (50%) had needed help making the UC claim. Help was received from an advice agency, family or friends, City of York Council or the Jobcentre. Of those using a public computer, half managed independently.
  - The advice agencies named were Christians Against Poverty, Citizens Advice York, Foundation, P3, Pathways and Peasholme Charity.

Concern was expressed about lack of privacy when accessing the internet through others, particularly friends and families becoming aware of the need to claim.

Having claimed, a number of claimants experienced difficulty with the further steps needed:

- 15 (44%) of respondents found it difficult or very difficult to obtain evidence, particularly relating to proof of identity and rental agreements. One respondent had problems providing evidence of self-employed earnings. Over half the respondents (17) were asked to provide evidence more than once.
- 8 respondents (20%) had particular difficulties getting to the Jobcentre due to the cost, travel distance or because of illness and disability.

Respondents were given the opportunity to provide more information about making their claim; 18 (45%) provided comment. Two people expressed that the claim process was straightforward. Common themes were:

- Delays resulting in rent arrears (including notice to quit) and the need to take out loans.
- Lack of clear information from the Jobcentre.
- The frustrations of many DWP appointments and phone calls.
- DWP mistakes or poor administration and difficulty resolving issues.
- The difficulties of coping with the claim process when ill.

### **Getting Paid**

Of those already receiving Universal Credit 20 people answered the question about the waiting time from application to payment.

- The average waiting time had been 6.5 weeks, although this may have included some advance payments.
- 5 (25%) had to wait 8 weeks or more.
- Two respondents had to wait longer to receive the housing element.

Of 12 respondents who had not yet received a payment: the average waiting time was 6.9 weeks; 5 (42%) had been waiting 8 weeks or longer, including waits of 14 and 15 weeks.

### **Essential living expenses**

Of the 33 people who commented on managing essential living costs, 23 (70%) found it very difficult to manage whilst waiting for their first UC payment, and 5 (15%) found it fairly difficult. Difficulties included problems paying utility bills, housing costs and Council Tax and 26 people (79%) reported struggling to buy food. Respondents also noted that they struggled to pay for dental charges, moving costs and school uniform whilst waiting for the first payment. Only 5 people (15%) responding to this question did not find it difficult.

Whilst waiting for payment 19 (65%) respondents reported that they borrowed money (65%). 13 (45%) had help from friends and family and 10 (35%) used a foodbank. One respondent reported that the anxiety caused by this situation triggered a hospital admission.

Of the 32 respondents who replied to the question, 23 (72%) had been informed that they could apply for a Universal Credit Advance payment; 13 people (41%) reported that they had received an advance payment. Of the 11 people who are paying back the advance 9 reported that it was very difficult to meet essential living costs whilst repaying.

### **Council Tax**

It appears that there are still problems relating to Council Tax Support entitlement. Of 21 people who answered 8 (20%) were already on CTS; only 3 (10%) claimed it at the time of their Universal Credit claim and 3 (10%) claimed later. 7 (24%) did not claim because they did not think they would be eligible and 6 (21%) did not know about it.

### **Claimant Commitment**

The majority of claimants understood their responsibilities, as outlined in their Claimant Commitment; 7 (24%) reported a lack of clarity. There were 13 comments about the Claimant Commitment – 4 people (25%) stated that they understood the requirements. Of the remaining 9, comments centred on central themes:

- Feeling pressured into work or inappropriate work with no attention to individual circumstances.
- The difficulty of being expected to work search when coping with health conditions or child care responsibilities.
- Incorrect work-related requirements, including a carer who should not have had any work-related requirements.

### **Further comments**

20 respondents (50%) provided further comment on Universal Credit. The common themes concerned the significant delays and maladministration they had encountered. There were also specific remarks about:

- Debts built up through delays.
- Being worse off than under tax credits.
- Unnecessary problems for those in supported accommodation.
- Difficulties of a digital system when not owning a computer.
- Poor training of, and inconsistent messages given by, DWP staff.
- One positive: simpler than making multiple claims.

### **Feedback to the DWP**

21 respondents (53%) chose to provide comment; all but one strongly expressed concern about the Universal Credit system. Specific feedback offered by respondents to the DWP included:

- A freephone number - this has now been addressed by the government.
- Giving more advice to landlords and estate agents about how it works – delays led to notice to quit.
- Ensuring that consistent/understandable messages are given via the journal and that claimants do not have to repeat actions already completed.
- Recognise the difficulties caused by lack of internet access and provide alternatives.
- Ensure effective communication with the local authority (relating to mis-information about supported housing).