



Bridge or Barrier?

Vulnerable claimants' experiences of full-Service Universal Credit in Stirling District

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Introduction and Background:

Universal Credit is without doubt the most significant change to the social security system, which has come about on part of the ongoing process of Welfare Reform. Universal Credit (UC) merges Income Support, Income Related Employment and Support Allowance (IRESA), Income Related Jobseekers Allowance (IRJSA), Housing Benefit (HB), Child Tax Credit (CTC) and Working Tax Credit (WTC) into one means tested benefit, that is claimed by citizens on a low income including those in and out of employment. The aforementioned are known as 'Legacy Benefits' (LBs) and existing claims for these are expected to continue until autumn 2019 (Disability Rights UK, 2018).

UC is currently being 'rolled out' across the UK in a twofold process. Areas initially begin by going 'live' meaning that UC is active but only claimable by a restricted demographic. In January this year new UC claims in live areas were suspended indefinitely. An area will then graduate to 'full service' meaning that *new* claimants of all demographics eligible for UC will claim in place of LBs as *may* those claiming the latter whose circumstances change (Revenue benefits, 2018). Latest figures from the Department for Work and Pensions (DWP) revealed that as of May this year 920,000 people across the UK are claiming UC whilst 2.2 million claims have been made since May 2017 with 91,144 living in Scotland (DWP, 2018).

Legacy Benefits being replaced by Universal Credit

Income Support

Income Related Employment and Support Allowance (IRESA)

Income Related Jobseekers Allowance (IRJSA)

Housing Benefit

Child Tax Credit

Working Tax Credit

91,144

number of Universal Credit claims made in Scotland May 2017-18

very confusing to navigate due to the plethora of benefits available. Moreover, the system did not readily accommodate changing circumstances, resulting in many citizens falling into poverty

after becoming caught in the transition between differing benefits and/or benefits and employment. UC offered the prospect of being adaptable to changing circumstances (Schmuecker, 2017). Unfortunately, the physical rollout of UC has been fraught with problems. Many vulnerable citizens have struggled with the application process and continue to encounter difficulties after their claim is active, which are highly detrimental to their financial, mental and physical wellbeing.

This report sets out to explore their experiences in further depth by satisfying the following objectives:

1. To assess the difficulty of the Universal Credit claiming process
2. To identify and explore the barriers vulnerable claimants face maintaining their Universal Credit claim

This primarily descriptive and 'holistic' study examines the following issues:

- Language and jargon
- IT access and literacy
- Jobcentre relations, claimant commitments and sanctions
- Administrative pitfalls
- Advance Payments and budgeting issues.

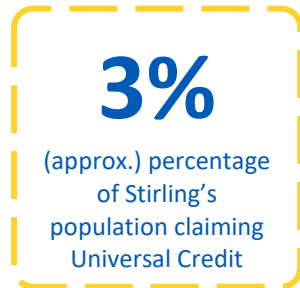
It should be noted that whilst we recognise its importance, we avoid discussing whether claimants are better or worse off on UC compared to LBs. We do so as this was covered in depth last year in an excellent report by the social policy team at East Lothian CAB¹. We wanted our own angle for the research and not duplicate another bureau's work.

Universal Credit in Stirling:

Full service UC arrived in Stirling local authority on 28th June 2017. DWP official statistics reveal that in May there were 2582 citizens claiming UC from Stirling Jobcentre Plus (DWP,

¹ *Universal Credit in East Lothian: Impact on Client Income, A Research Report by Musselburgh and Haddington Citizens Advice Bureau, August 2017*

2018). Statistics from Stirling Council state that in July 2016 the population of Stirling local authority was 92,830 (Stirling Council, 2018). Assuming this figure has remained relatively static, then approximately 3% of the Stirling population currently claim UC. At the time of



writing, in the year since full service UC arrived, advisers at Stirling Citizens Advice Bureau (CAB) had dealt with 929 UC enquiries. It should be noted that a single 'enquiry' does not equate to a single client given that the latter can present with multiple enquiries. As to the type of UC enquiry, 41% (408) by far the highest majority concerned the 'claiming process and backdated claims'. This was followed at a considerable distance (13%, 133) by entitlement checks and Advance payments (4%, 37).

Cyberspace the Final Frontier:

As part of the UK Government's 'Digital by Default' (DbD) agenda, engagement with the social security system is shifting online from traditional paper-based interaction. UC is the first benefit to be entirely online. As with LBs including JSA, claimants must still attend face to face meetings with work coaches at their local Jobcentre Plus (JCP). However, they must apply for UC online, and once their claim is active use their online account to search for jobs, inform the DWP of change of circumstances and monitor their payments (Sims, 2017).

The 'digitalization' of the social security system has many practical advantages for claimants. Unfortunately, whilst it is a 'bridge' for some it is a 'barrier' for others. A study by Angus CAB in 2014 expressed explicit concern that DbD creates yet another barrier that vulnerable citizens must confront to access social security. Survey findings from the report revealed that 19% of informants believed they lacked the required IT skills to independently apply for benefits online. Furthermore, workcoaches at JCP were reported to automatically assume claimants were proficient in the basics of IT. This left those lacking basic IT literacy more susceptible to sanctions by being unable to complete tasks such as searching online for jobs (Angus CAB, 2014). Deficits in IT literacy amongst vulnerable citizens have been further reinforced by more recent research. Last year figures published by the Scottish Council for Voluntary Organisations (SCVO) estimated that 21% of adults in Scotland lack

basic IT literacy. Vulnerable citizens already experiencing social exclusion including those with disabilities and living in low income households are the most likely to fall within this group (SCVO, 2017).

Basic IT literacy amongst CAB users was the subject of a Scotland wide study conducted by Citizens Advice Scotland (CAS) last year. The findings were gathered through a survey conducted in 33 bureaux (including Stirling). Participation was not restricted to those seeking benefits advice. The findings revealed that approximately one third of participants struggled to use a computer or could not use one at all (CAS, 2018, 10). In terms of specific

types of IT literacy, 21% did not have an email account, 34% did not know how to attach and share a document via email and 60% could not scan a document without help (CAS, 2018, 14-15). Regarding the completion of online benefit forms, 52% of informants acknowledged

52%

of informants believed they lacked the required IT skills to independently apply for benefits online (CAS)

that they could not complete one independently and would require assistance. Of those seeking to claim specific benefits for disability and/or ill health, 68% said they would need help to complete an online form. For those claiming 'other benefits' the figure stood at 58% (CAS, 2018, 16). As anticipated, age was clearly a factor determining levels of IT literacy. Older informants generally found IT more difficult to use, this was especially prevalent amongst those who had never had to use IT before and lacked the motivation to learn how. Geographically there was very little separating urban and rural areas as to levels of IT competency, however greater difficulty accessing IT was noted in the latter due to weaker Broadband coverage and fewer public venues with free wi-fi (CAS, 2018, Jitendra. et al, 2018. 11). Alongside the physical barriers created by poor IT literacy, a recent report published by the Trussell Trust emphasised that having to use IT to claim UC is highly stressful for those without basic IT literacy. The stress generated constitutes yet another barrier vulnerable claimants will likely encounter (Jitendra et al, 2018, 11).

Against the backdrop of DbD, organisations such as CAS, SCVO and the Trussell Trust are right to be concerned that IT illiteracy remains an issue within the Scottish adult population,

particularly amongst those already deemed vulnerable, leaving them unprepared to handle the impact of the ongoing transition to digital welfare provision.

Wait for First Payment:

As the rollout of UC has progressed, critics have identified the length of time claimants have to wait for their first payment as highly detrimental. Initially a new claimant would wait seven days before embarking on a month’s ‘assessment period’ to allow the DWP to calculate how much UC they should receive. They would then wait another seven days before finally receiving their payment (Sims, 2017). Evidence gathered by CAS last year from CABX in full service UC areas revealed that rent arrear enquiries had increased by 15%, Crisis Grant enquiries by 87% and in one area a 70% increase in food bank enquiries.

In Universal Credit full service areas, Citizens Advice have seen:

- 15%** increase in rent arrears enquiries
- 87%** increase in Crisis Grant enquires
- 70%** increase in food bank enquiries

All of these were directly attributed to the six-week wait for first payments (Sims, 2017). As anticipated, both Schmuecker (2017) and Sims (2017) acknowledge that households without access to savings and/or alternative sources of income have been the worst affected. Survey research conducted across England and Wales by Citizens Advice (CA) revealed that within full service areas 26% of those approaching CAB with UC queries received debt advice compared to only 19% of those

seeking advice on LBs. In addition, UC claimants had a higher proportion of ‘priority’ debts including rent, Council Tax and hire purchase arrears. By the time they approached CAB some faced severe penalties for non-payment including eviction from their homes (Drake, 2017, 08). Advance Payments (AP) of UC are available to claimants struggling whilst waiting for their first payment. Though they provide short-term relief, they are not a panacea. An AP is repaid through deductions taken from the first and subsequent payments. The reduction in income attributed to these deductions is also a potential catalyst for financial hardship (Sims, 2017).

In November 2017 the government announced that the waiting time for first payments would be reduced to five weeks. This change was implemented on 28th February. Though universally welcomed, findings from the Trussell Trust revealed that of UC claimants using their food banks, the majority had claimed after the waiting time was reduced and had experienced no delays but still required food aid (Jitendra et al, 2018).

Administrative pitfalls:

Evidence from full service areas across the UK has revealed that administrative issues have caused claimants to wait longer than the specified time for a first payment. Every case is different henceforth it is difficult to tease out trends in what types of administrative problems are causing delays. Nevertheless, according to Drake (2017, 29) an average of 1 in 5 UC claimants in full service areas across England and Wales have experienced a payment delay on part of an administrative error, which has exacerbated existing problems attributed to the waiting time.



The UC claiming process may be largely online, however claimants are still required to produce documentation verifying their identity including a driving licence or passport (GOV.UK, 2018). This ‘administrative’ requirement has presented as a significant barrier for those that lack this documentation and have neither the money and/or the time to acquire it (Drake, 2017, 31).

Budgeting Difficulties:

As previously stated UC is paid monthly, whereas LBs are typically paid fortnightly. The purpose of monthly payments was for the UC claim to resemble monthly wage payments, allowing for a smoother transition to paid employment (Jitendra et al, 2018). Some have adjusted well to monthly payments, whereas those used to fortnightly payments have struggled to adjust their household budgets to the new timing. The CA research revealed that 68% of clients visiting CABX within full service areas were also given budgeting advice

(Drake, 2017, 24). The latest Scottish figures published by debt charity StepChange highlighted that within 10 of the 29 Westminster constituencies where UC was either live or full service, those seeking debt advice attributing this to a reduction in their benefits was higher than the average of 18% (StepChange, 2018, 02). Increased rent arrears in full service areas are not solely attributed to the wait for a first payment. Those claiming HB have it paid directly to their landlord. The housing element of UC is paid directly to the claimant, who is responsible for ensuring that their rent is covered in their budget. This has proved somewhat problematic in that claimants' transitioning to UC are not always aware that *they* now must pay their rent and unintentionally accumulate rent arrears. Others are simply unable to accommodate rent payments into their monthly budget (Drake, 2017 25). Budgeting difficulties may also jeopardise a claimant's capacity to manage their online UC claim. If they cannot incorporate payments for private internet access into their budget, households will be disconnected, making it very difficult for them to perform the essential tasks to maintain their payments such as updating their journal (Jitendra, et al, 2018).

Housing Benefit was paid directly to landlords whilst the housing element of Universal Credit is paid directly to the claimant, causing budgeting issues.

Employed citizens claiming UC to supplement their income, particularly those who had previously claimed Tax Credits, have reported that payment of the former was more consistent, which made managing budgets easier. The amount of UC a claimant receives is assessed monthly and will vary pending on wages earned. This means that it is more difficult for claimants to predict how much UC they will receive and budget accordingly (Drake, 2017, 27).

The option of being paid fortnightly was only available initially to vulnerable citizens such as those fleeing domestic abuse, with mental health problems and substance/gambling addiction (Stirling Citizens Advice Bureau, 2017). As with much of the social security system, UC remains reserved at Westminster. However, as part of the Scotland Act 2016, UC claimants in Scotland can request that their UC payments be split fortnightly. Also, they can

ask that the housing element be paid directly to their landlord. The ‘Scottish Flexibilities’ (also known as ‘Scottish Choices’) came into effect in October 2017 in full service areas for claimants in their second assessment period. In January this year the flexibilities were available to claimants in all areas (Scottish Government, 2018).

Literacy and Jargon:

A multitude of citizens with differing circumstances engage directly with the social security system. Amongst these are those whom for a multitude of reasons i.e. learning difficulties, poor mental health, disrupted education, English not first language, etc. struggle with basic literacy. Figures published in 2016 by the European Literacy Policy Network highlighted that

27%
Of adults in Scotland experience literacy difficulties which hold them back from progressing in their lives

roughly 27% of adults in Scotland experience literacy difficulties which hold them back from progressing with their lives (ELINET, 2016). From a CAB perspective, the social security system overall is not very accessible to those with literacy problems. To complete an application, claimants must be able to read a considerable amount of formal text, often laced with complex jargon. UC is no exception.

Given that through DbD more potential claimants will be forced to tackle the claiming process alone, it can be predicted that limited literacy will become an increasingly prominent barrier for vulnerable claimants. Stirling CAB recognises this problem and has taken steps to support those in this position. In November 2017 Stirling CAB launched *Reformed: A Plain English Guide to sorting out Benefits* (see right). The guide does what it says on the tin and provides information on benefits including UC, ESA and the Scottish Welfare Fund in ‘plain English’ without complicated language and providing clear definitions of frequently encountered jargon i.e. claimant commitment, work capability assessment, etc. A similar guide specifically on the differing aspects of UC is being produced to accompany this research.



Data Collection:

A mixed method approach was devised to gather data incorporating both quantitative and qualitative methods. This was to ensure that we were able to reinforce the conviction of the findings through 'triangulation'.

Micro case studies:

To explore the barriers claimants encounter maintaining their UC claim, the social policy team conducted a review of cases with a known UC query, more specifically those containing evidence of a UC problem. The time scale set for the sample was from June 2017 to April 2018. A total of nineteen case studies were selected for inclusion in the report. The following topics were used to search and compile case study evidence: Administrative pitfalls, Advance Payments, Budgeting issues and Online issues. It should be noted that the reduction in first payment waiting time took place during the sample period, henceforth some cases included had waited the original six weeks. Reducing the waiting time is a positive move, nevertheless, this change does not justify the exclusion of these cases, particularly given the high ratio of claimants waiting longer than the specified period due to administrative errors.

Stirling CAB is amongst the few remaining Scottish CABX still recording cases on paper. This proved difficult at times given that in cases comprising multiple documents, the narrative was often unclear, and on occasion handwriting could not be accurately deciphered. Also, the social policy team are not advisers and lack the working knowledge of the benefits system typical of a trained CAB generalist adviser. This has been mentioned to account for any gaps and/or irregularities in included cases.

Interviews:

Four semi-structured interviews were conducted. The informants included two current UC claimants. Both were aged between 20 and 29 and presently seeking employment.

Informant A had what can be described as ‘complex needs’ in that they lived with moderate autism.

Informant B identified themselves as dyslexic but considered the condition as only a minor impediment to daily living.

Informant C was a specialist IT worker based in the local libraries across Stirling to assist claimants with their initial claim and management of their online account.

Informant D was a senior staff member at a local food bank.

Semi-structured interviews were used so that ‘core topics’ could be covered, whilst at the same time allowing any other information of interest or relevance to be included. The interviews were conducted in the bureau and were recorded and transcribed. Regrettably during the interview with Informant C the recording equipment failed, meaning that the key points had to be written quickly in note form. We succeeded in recording them, unfortunately we were unable to include any raw data from this interview in the report.

Client Survey:

This is primarily a qualitative study; however, a quantitative survey was utilised as a secondary method. The survey was tailored mainly to address the first objective of assessing the difficulty of the UC claiming process. Questions covered topics including basic IT literacy, general literacy, understanding of basic jargon, ease of claiming process, maintaining online accounts, Jobcentre relations, Advance payments and Scottish Flexibilities. As we were covering a variety of topics the final survey inevitably was longer than we had initially anticipated. This said most questions were tick-box. Every effort was also taken to ensure the questions were worded in plain English. The non-tick box questions invited participants to voluntarily share any additional information about their experiences of UC. The survey was entirely paper based. The social policy team considered having an online version too but decided against it as we felt that given the context of the targeted demographic, an online survey would be inappropriate.

The survey was administered for 6 weeks between March and April. Sampling was 'purposive' as the survey was specifically for UC claimants. After meeting with an adviser, clients were then invited to complete a survey, with the former available to assist if needed. Within the designated timescale the bureau dealt with 118 clients (N=118) with at least one UC query. We should reiterate that not every client with a UC query could be deemed vulnerable and/or experiencing a problem with their claim. For instance, 61% (N=72) of clients with UC queries were categorised under 'claiming and backdating'. This category does incorporate problematic claims, but also those where the claimant has encountered no issues. Unfortunately, we cannot separate the problem cases. Henceforth it is not empirically sound to assess the number of completed surveys relative to the number of clients. This considered our final sample ended up very small as only 15 completed surveys (N=15) were returned. The implications of this are appraised in the discussion section.

Where age band was disclosed, the largest group (33%) were aged between 45 and 54. The remainder were spread relatively evenly amongst those aged 18-24, 25-34, 35-44 and 55-64. No informants were known to be 65 or older. A small majority of participants (53%) identified themselves as single households. 'Jobseeker' was the largest category regarding employment status at 27%. This was followed by those 'unable to work due to short-term ill health' (20%). Only 13% of participants acknowledged that they were in employment. 60% lived in rented accommodation, the bulk from Stirling Council. Two were living in temporary accommodation, whilst one was living with friends/relatives. One informant owned their own home.

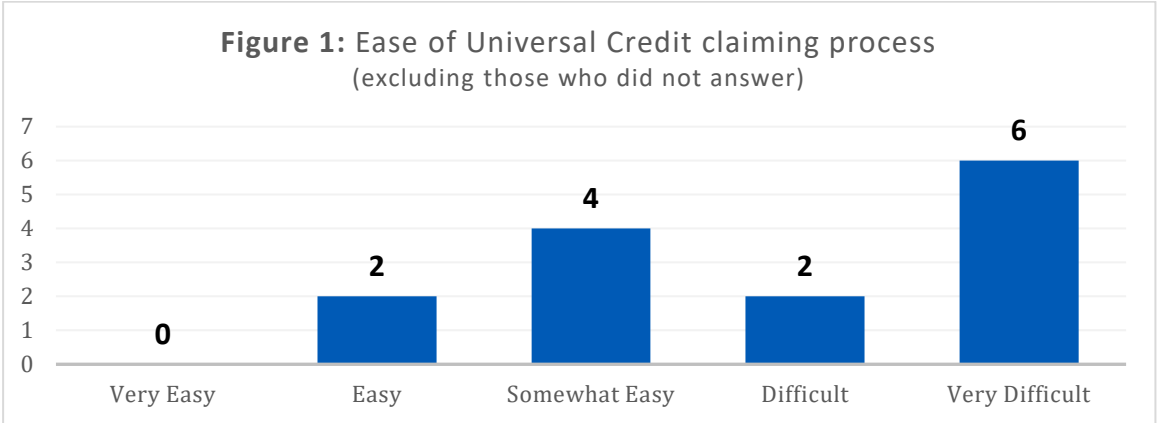
Throughout the research process, every effort was made to preserve anonymity and confidentiality. Clients completing the survey were instructed not to include names or contact details anywhere in the questionnaires. Besides protecting identity, in knowing that their answers could not be traced back to them, informants were more likely to give honest responses. When writing up the case studies, care was taken to minimise the likelihood that a client reading this report would be able to identify themselves from the case description.

Findings:

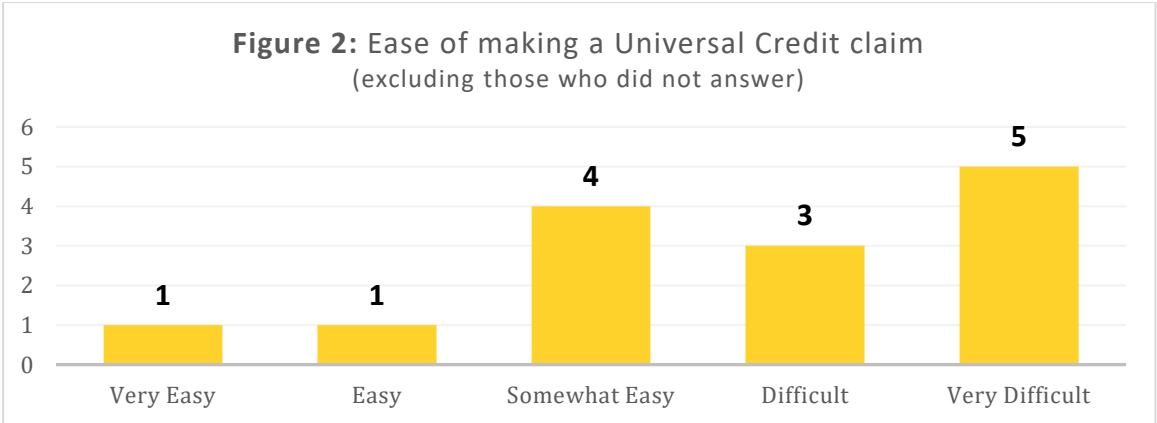
General ease of Universal Credit claiming Process:

Informants completing the survey were asked to rate their overall experience of the difficulty of claiming UC before being asked about making the actual claim.

As an overall experience, 53% of participants (N=8) found the process difficult. As revealed by Figure 1 most of the former (N=6) found the process 'very difficult':



As to making the actual claim for UC, the results were more evenly balanced between those who found it difficult (N=8) and easy (N=6). On par with the previous point, those who found it 'very difficult' (N=5) were the largest group across the board, albeit by the slimmest of majorities:



Some informants used the additional information questions to elaborate on their experience of the claiming process:

“Difficult to negotiate had to call the DWP for assistance”, “actual online application difficult”, “It should be scrapped for those who do not want to claim online”.

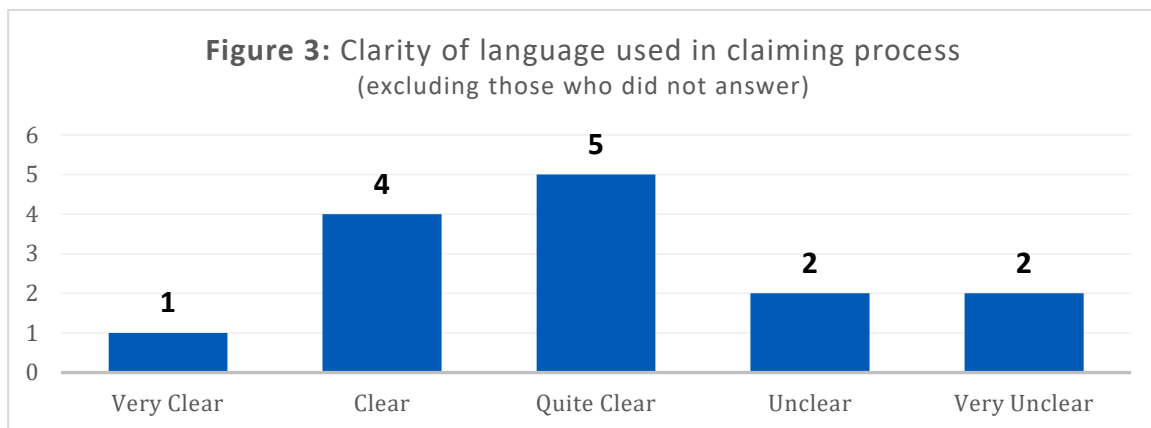
In the interviews Informant B elaborated on their experience of making their initial UC claim. Overall, they did not encounter any difficulties, but noted that the process took a lot of time:

“First I had to phone up, once I’d done that I had to apply online, and go through various steps, this took about 35 to 40 minutes... for me it was relatively straightforward, there were a lot of different pages and they were wanting lots of different information, I could personally manage it, it was time consuming”.
(Informant B).

Language and Jargon:

English was the first language of all survey informants. When asked to select what best described their basic literacy, 80% (N=12) declared that they had ‘no problems with reading and writing’. The remaining 20% (N=3) admitted that they experienced some minor though largely insignificant difficulties.

It was anticipated that overall, claimants would find the language used in the online application unclear. Surprisingly 67% (N=10) ranked the clarity of the language as being clear to some extent. Having said this, only one informant (N=1) found the language to be ‘very clear’. The rest were divided between those finding it ‘clear’ (N=4) or ‘quite clear’ (N=5). Excluding the not answered the remainder were both evenly split (N=2) between ‘unclear’ and ‘very unclear’:

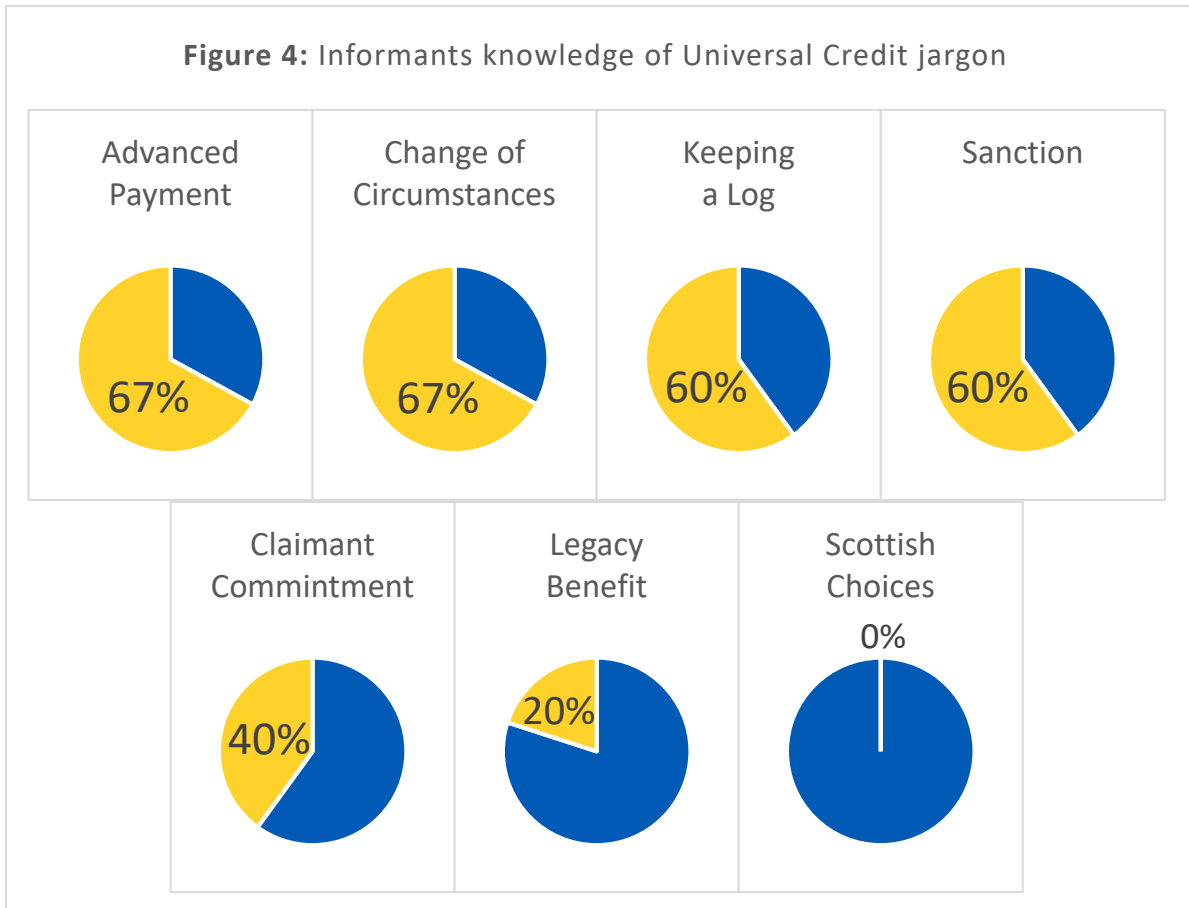


The quantitative findings paint a wholly favourable picture of the clarity of the language used in the online UC application. This is further supported by Informant C who affirmed that although there are some terms that can cause confusion, the language of the UC application was *“generally clear”*. Qualitative testimonies from the surveys concerning language were considerably less favourable:

“Difficulty understanding terms used”, “it is ambiguous and purposely misleading, most of it unclear”

When it came to jargon, we included with the survey questions a list of the most widely used UC terms, informants were asked to select those that they understood. As depicted in the forthcoming table 67% (N=10) knew what both ‘Advance Payment’ and ‘Change of Circumstances’ meant. Furthermore ‘Sanction’ and ‘Keeping a Log’ were also evenly matched at 60% (N=9). This was followed albeit at a distance by ‘Claimant Commitment at 40% (N=6). No informant appeared to know what ‘Scottish Choices’ meant:

Figure 4: Informants knowledge of Universal Credit jargon



The 'Scottish Choices' response was contradicted later in the survey when participants were asked explicitly if they knew that as from 31st January they could request to be paid fortnightly and that their rent could be paid directly to their landlord. For those that answered (N=13) 46% (N=6) ticked that they knew about this.

IT access and literacy:

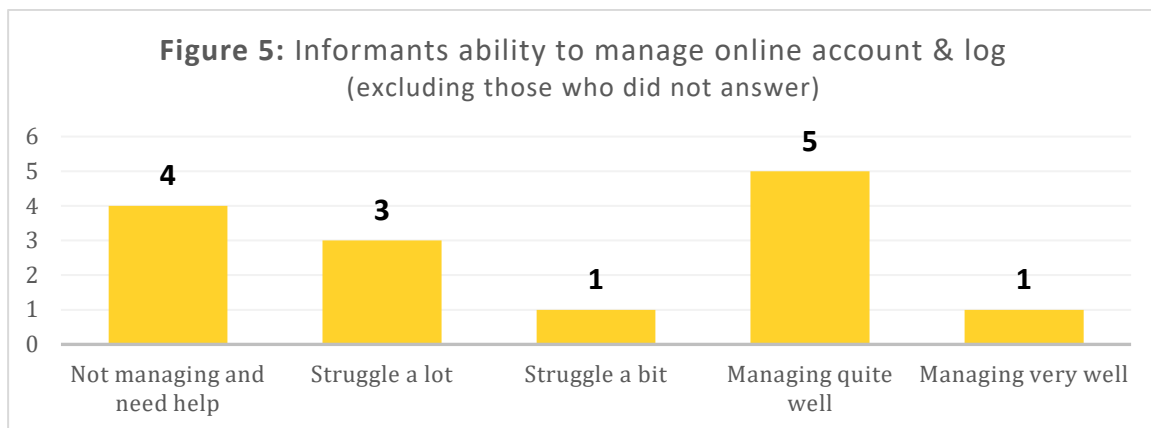
The UC claimants participating in the survey were asked firstly if they were able to access the internet at home, if not how long would their journey to access it take, and if they had an email account. Just over half (N=8) did not have access to the internet at home. Excluding those not answering and to whom this question did not apply (N=8), half said that their nearest internet access required a journey of less than 10 minutes. The remainder (N=4) was split evenly between those traveling 10 to 15 minutes and 15 to 30 minutes. All but one participant (N=14) had an email account.

Alongside the numerical data, claimants left testimonies concerning both their access to IT and level of IT literacy:

"I have to walk to the library, half a mile on Wednesday, when we have to go into town over one mile, local library is shut lunchtimes and other times for classes", "I don't know how to use a computer properly", "I don't have a computer, smart phone or TV licence", "no internet access, email didn't work had to set up a new one", "everything done online, and I have no online facilities, had to get family involved to set up system and input information", "cannot do this without help, no access to the internet"

The issue of IT access was raised in the interview data. Informant C highlighted that amongst those using their service to set up UC accounts approximately 68% had no IT access at home. Though a substantial proportion of their clients do own smartphones and use them to access social media, the access was typically set up by a relative/friend, something which they could not manage on their own. They also regarded those living in rural communities in Stirling District to be at an increased disadvantage compared to those living in Stirling City, given that those without internet access at home often must travel a greater distance to get online. The cost of public transport can prove highly detrimental to those claiming UC and living on a highly restrictive income. They also expressed concern that Broadband coverage in rural Stirling can be sporadic, which can hinder online access to those both with and without private internet access.

The survey asked claimants to rank how well they were managing to access their online account and keep their log up to date. Yet again of those who answered this question (N=14) the results were split equally between those that managed with no to some difficulty, and those that managed but with a great struggle or could not manage without help:



Informant C elaborated on what difficulties are faced by UC claimants with poor IT literacy. From their experience, those enduring the greatest struggle to manage online UC claims are citizens who in both their employment and domestic life have never had to use IT. An unexpected change of circumstances such as redundancy results in them having to claim UC online, which is nothing short of a baptism of fire for someone with little to no IT literacy. On average it takes four supported sessions for someone in this position to feel confident enough to access and update their UC account independently. Demographically speaking the mean age of clients using the service is 54, however claimants in their 30s have engaged with the service.

Claimants often get confused between their email address and log in details for their account. Having to reset a forgotten password to regain access to an account takes on average forty minutes. All too often claimants have no option but to write down log-in details, risking the security of their account should they lose them. In addition, claimants often do not fully appreciate why it is so important to their UC claim that they have a functional and accessible account.

Informant C emphasized that having to heavily engage with technology with which they are unfamiliar and struggle to use can cause claimants to experience considerable stress and anxiety.

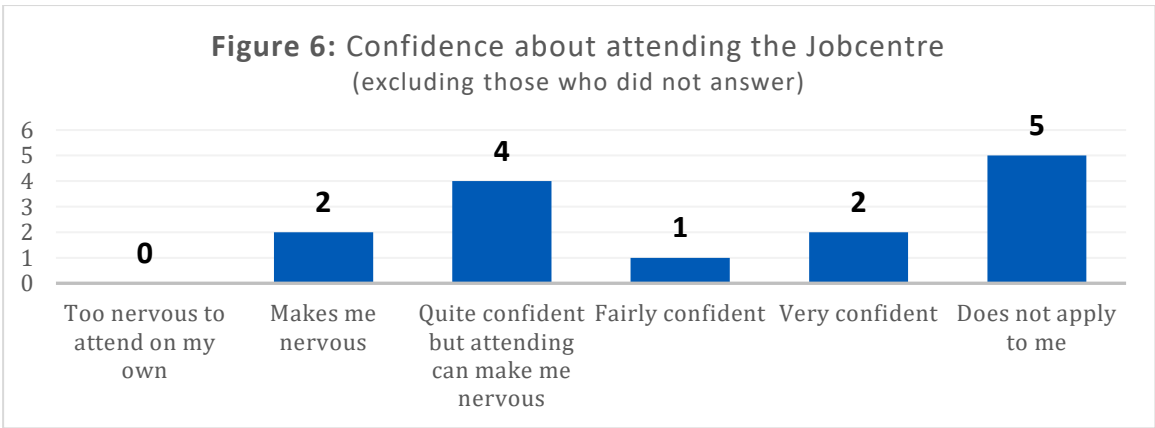
The following case study is also a sound example of how IT literacy can be a barrier to vulnerable claimants:

Case study 1:

Client aged between 60 and 69 and homeless, approached CAB for advice on housing and repaying an overdraft on their bank account. Adviser asked if client was using digital banking. Client admitted that other than having an email address, which they did not know how to use they had no IT literacy at all. They stated that their UC account had been set up by the Jobcentre but did not know their log in details or their email. Client advised to get these details from the Jobcentre which they did. Adviser wrote the details on a card for them to keep on their person, advising them to take care not to lose them. Client also shown how to use online account including to-do list and journal. Client also referred to library service provided by Informant C.

Jobcentre Relations, Claimant Commitments and Sanctions:

Included in the survey were questions concerning how confident claimants felt attending meetings at the Jobcentre Plus (JCP) and if applicable how easy were they finding the process of searching for jobs online as part of their Claimant Commitment. One third of informants (N=5) stated that attending meetings at JCP did not apply to them. Overall those who answered this question (N=9) ascertained that generally they were confident attending JCP meetings although 22% (N=2) admitted that attending made them nervous:



Qualitative data taken from both the survey and case studies is less optimistic. Upon being asked if they wished to share further information about attending JCP one informant gave the following reply *“it is intimidating”*.

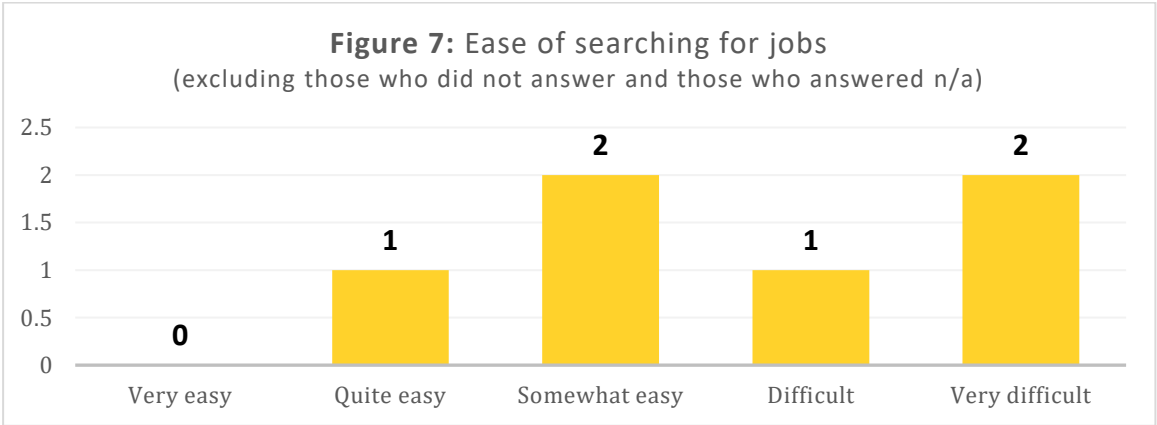
Informant A acknowledged that their relationship with their work coach had been difficult as they felt the limitations pertaining to their complex needs were not given due consideration:

“The work coach appeared quite insensitive to my needs because it was just one suggestion after another without considering the possibility that I might need to be in a supported position” (Informant A).

The experience of Informant B was more mixed. Their relationship with the work coach assigned to their case was positive overall, however they noted inconsistency between their usual work coach and those covering in the former’s absence:

“I’ve got a good work coach who is helpful and gives me pointers, however there have been times when they have not been there, and I have seen someone else who has been totally cold, rude and patronising... they were so arrogant and patronising and quite cheeky as well (Informant B).

Just under half of those completing the survey (N=7) were not searching for jobs. Yet again excluding non-answers there was a clean split between those finding job searching easy and those finding it difficult (N=6):



As previously mentioned Informants A and B were both seeking employment and henceforth had claimant commitments for their UC claims. A common issue identified by both was feeling pressured by work coaches to apply for any available job, irrespective of whether they had the suitable skills and experience. Informant A elaborated further, stating that the Jobcentre seemed uninterested in helping them identify a long-term career path and develop the skills and gain the experience to follow it. The informant was put off by the highly impersonal and sterile nature of this approach. Informant B felt the same way regarding the lack of consideration for the long-term and the feeling that they were being essentially 'deskilled'. They also felt that the Jobcentre was concerned largely with getting them off UC:

"I wanted the Jobcentre to be encouraging in a way that they wanted me to find my path in life for them it was just to take any job that was manageable, and it didn't matter about ambition or helping you identify your core strengths it's all very cold that approach" (Informant A).

"I was very disappointed... when I said things like I am going to volunteer at [organisation] and I don't want to be rushed into finding work while I'm still doing that, I'd rather settle in and get the experience, plus if this is a beneficial volunteering programme to be on I don't want to give it up for a rubbish paid job I have no passion for" (Informant A).

They (work coach) said you should be applying for any job, they were deterring me from pursuing what I want to do as if it was unrealistic" (Informant B).

"I was told by the work coach... get a bar job and I said I'm applying for those jobs as well, but my main concern is to look for something medium to long term so I'm not back in the revolving door of Universal Credit" (Informant B).

"They want you to apply for anything and that can be pressurising as if you're not ready, if a job doesn't suit you and you've not got the skills to match it, you're not going to be happy and the employer is not going to get anything out

of it... there should be more quality jobs that fit your skills as opposed to just numbers, getting any job there you sign off essentially... the whole ethos of Universal Credit is that you take the first job you can, it doesn't matter whether you enjoy it you take the job" (Informant B).

Informant B admitted that both the pressure by the Jobcentre to apply for every available job possible and the prospect of landing a job they did not have the skills for caused them considerable anxiety. At the same time, they were worried that refusal would result in a sanction:

"I had an interview a few weeks ago, it was for a charity, but the charity changed the role at the interview, it was for a [role] and that changed to a receptionist. I don't have admin skills or reception skills, I felt put off by that... I told the Jobcentre that they had changed the job and that my skills didn't match, anyway I was lucky that they didn't accept me anyway which I was worried about for two days. I don't know what I would have done, it was a dilemma, you could be a situation where you could be offered a job that you do not have the skills or competences to do, but if you reject it you could be withdrawn from Universal Credit... this doesn't benefit anyone, it puts people under pressure and increases anxiety" (Informant B).

Work coaches also appeared not to appreciate that applications for some jobs could take longer to complete than others, especially those offering the prospect of medium to long-term employment:

"If I'm applying for a bar job or a job in retail, I generally just send my CV or fill out an application which isn't too complex, but for some graduate jobs that I'm applying for it can take two to three days to do a proper application by the time you proof read it, you don't find they always understand that, some of the work coaches understand that quality is better than quantity, others just want numbers every single day, or applying for so many jobs every single day, that's

not realistic if you are going through a thorough application process”
(Informant B).

Fortunately, neither Informant A or B had been subjected to a UC sanction. The review of case studies however raised numerous instances of claimants enduring hardship on part of sanctions. As to *why* sanctions were applied, the review raised some similar themes to those uncovered in the interviews. This included JCP work coaches and staff at Triage being unaccommodating of complex needs:

Case study 2:

Client with severe autism reported to the bureau with a UC sanction. They stated that their work coach was wholly unsympathetic to their condition, at one point suggesting they should look for work in food production as repeating the same task over again would be compatible with their compulsive tendencies. Client found this very insensitive and began to dread the prospect of attending meetings with their work coach. CAB intervened and requested the client be allocated a different workcoach, however this was refused. Consequently, client stopped engaging with the Jobcentre. By the time they returned to CAB their sanction had been extended to almost three years. It was lifted following intervention from the local MP.

Case study 3:

Client with mental health problems attended CAB for advice on challenging a sanction. Adviser contacted UC for further information, where it was revealed the client had an open-ended sanction for not engaging with the work programme. Client disclosed that they had not been attending appointments at Triage because they felt a member of staff had been harassing them. Client advised to inform Jobcentre about this. The sanction was referred to a decision maker for review. Upon meeting the client, the adviser instantly suspected that they had mental health problems and suggested they approach their GP and enquire if they are well enough to be working.

Cases selected where a client's UC had been sanctioned did not solely involve claimant commitments not being fulfilled. One client was sanctioned on part of a Jobcentre error:

Case study 4:

Client came to the bureau with a UC sanction. They had been allocated a work placement; however, they were unable to attend due to other commitments. They had informed the Jobcentre, who did not inform the organisation providing the placement. Consequently, the client's non-attendance was reported to the Jobcentre and the client was sanctioned, leaving them with no money and no food. Client was advised to return once they had received written confirmation of the sanction and the bureau would support them to submit a mandatory reconsideration. Client also referred to food bank and Scottish Welfare Fund at Stirling Council.

Clients also encountered uncertainty as to who was ultimately responsible for administering sanctions:

Case study 5:

Client with a history of substance abuse and mental ill health had been sanctioned for missing an appointment at the Jobcentre. Following the sanction, the client's mental wellbeing had improved as had their engagement with the Jobcentre. At the latest meeting, their work coach informed them that the sanction should be lifted and told them to call the UC helpline and ask. They followed this instruction only to be told that it was the responsibility of the work coach to lift the sanction. Client came into the bureau frustrated, feeling that they were being passed from pillar to post. Client advised to note in their online journal that they are looking to have the sanction lifted and to return to the bureau if they needed further advice.

It is important to remember that this research does not set out to ostracise the local Jobcentre or its staff. Although the informants were anxious to share their experiences of the barriers they had encountered, it is important to note that staff from the Jobcentre

played a pivotal role in assisting them to overcome barriers. Problems aside, Informant A emphasised that in using the Jobcentre, they had been signposted to other agencies, who supported them to manage their complex needs in the context of the workplace:

“It was [disability adviser at Jobcentre] that got me referred to the occupational psychologist, which was very beneficial because I got an IQ test and I had my literacy skills assessed. This gave me a very good idea as to what types of work I should avoid and what areas are more suitable” (Informant A).

Returning briefly to sanctions, Informant D raised an interesting point. They noted that before UC was fully rolled out in Stirling, sanctions accounted for a substantial majority of those using the food bank. Since the rollout of full-service UC, fewer citizens are using the food bank because of sanctions. They were unable to explain why this was the case.

Administrative Pitfalls:

The case study review revealed numerous cases where clients had endured difficulties attributed to an administrative error in the management of their UC payment. Amongst those affected are those transitioning to UC from LBs and/or experiencing a change in income:

Case study 6:

Client had recently moved to Stirling District from down south. They had been claiming IRESA but migrated onto UC due to the change of address. Client had received two UC payments of £100 then £98. They also had separate Advance Payments of £62, £17 and £17. Their online account stating that they were due to receive £104. The client was puzzled as to why her payments were not higher. Adviser phoned UC to check if there was a mistake. It was revealed that the amount was correct as the client had received two further IRESA payments after their UC claim commenced. Both of which had been deducted from her UC payments along with the advance repayments. This left the client with virtually no money to live on. A food bank referral was needed.

Case study 7:

Client had been claiming Carers Allowance (CA) for a partner they had recently separated from. They had informed the DWP of the change of circumstances, including the fact that they were no longer a carer. They were referred to the Jobcentre who had started a UC claim for them. They received an Advance Payment. They attended the bureau after their first payment was not received on the due date. When the adviser chased up the payment, the DWP informed them that the client was still registered as claiming CA, meaning they were paid less than they should have been. The deductions for the Advance payment had taken all their award. This caused the client great stress and frustration.

The review also unveiled lack of documentation as a prominent administrative barrier to claiming UC:

Case study 8:

Client recently liberated from prison and was looking to claim UC. They needed to open a basic bank account to do so. Client had attempted to do this but did not have any documents which counted as official proof of identity. If they cannot open a bank account, they cannot claim UC. Adviser consulted Advisernet² however the information provided was inadequate and merely provided a list of organisations to which ex-prisoners could be signposted to. It was suggested that the client should contact the local MP.

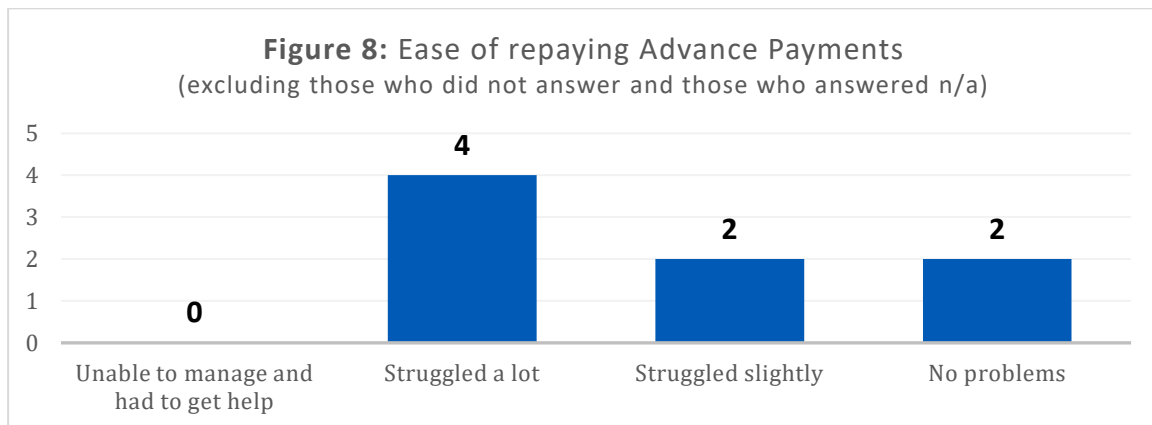
Regarding how administrative issues should be resolved, Informant D stressed the importance of those working in advice agencies having clear and explicit communication channels with the DWP, so problems can be resolved quickly:

“If advisers could be given a ‘trusted advisor status’ and have direct access to decision makers/DWP staff, then I think the whole process could be streamlined and made more efficient” (Informant D).

² Official adviser software package used by Citizens Advice Bureaux in the UK.

Advance Payments and Budgeting Issues:

Survey participants who had received an Advance Payment of UC were asked how well they managed the repayments. Just over half those completing surveys (N=8) had got Advance Payments. All claimed that they were able to pay them back, however only a quarter (N=2) were able to pay them back without any problems. The remainder (N=6) struggled to some degree, the majority struggling a lot (N=4).



Quotes from the survey, case studies and interviews, highlighted that balancing the repayments with other deductions from UC was the most prevalent factor accounting for the difficulty in repaying the Advance Payment; especially if they were already in a financially precarious situation to begin with:

"I had to repay it (Advance Payment) but got into debt from other sources in order to repay the debt"

Case study 9:

Client granted UC Advance Payment of £300. A large proportion of this went to paying off debts. At the time they approached CAB, client was facing eviction and had no money to buy food or pay utility bills. A Crisis Grant was ruled out as they had already had three in the past year. Although this was before the Scottish Flexibilities came into effect, the client met the criteria to ask for fortnightly payments. Client advised to approach Jobcentre and request this.

Case study 10:

Client had requested Advance Payment whilst waiting for their first UC payment. They were informed their first and subsequent payment would be around £900. They were awarded an Advance Payment of £450 and arranged a monthly repayment plan of £75. The client came into the bureau after their latest payment was only £240 after housing costs and the repayment deduction. The amount was not enough to live on and a food bank referral was needed. It turned out the adviser at UC had provided incorrect information about the initial award, which was £300 lower. The repayment plan had been based on incorrect information, leaving them with a deficit of funds for living expenses. Efforts to resolve the situation were hampered by the fact that both the client and CAB were passed from pillar to post in terms of who was responsible for modifying payments. In the end it was decided to challenge the repayments through the mandatory reconsideration process.

Case study 11:

Client with an Advance Payment had agreed to a repayment plan of £40 a month. Client came to CAB after their latest payment was accompanied by another deduction of £80 (not clear if it pertained to their UC repayment). This extra deduction combined with the repayment for their Advance Payment drained the client's income and a referral to the SWF and food bank was required.

Claimants did not need to have had an Advance Payment to experience problems relating to third party deductions from UC:

Case study 12:

Client with chronic mental and physical health approached CAB with budgeting problems. For an undisclosed reason their UC payments had been reduced from £320 to £240. This left them with no income, as the rest was going towards paying for essential expenditure including electricity and gas. Client given an extended referral to the food bank.

Case study 13:

Client having numerous deductions taken from UC including repayments for rent arrears worth £1000. After the deductions the client was unable to buy food or fuel. Client needed five referrals to the food bank before their situation stabilised.

Case study 14:

Client claiming various elements of UC including 'child element' approached CAB as virtually their whole payment had been taken to cover rent. This pre-dated the Scottish Flexibilities meaning that they were not due another payment for a month. It turned out that there is no 'ring-fencing' in place to protect the differing elements of UC, including the child element. Client consequently had no income and a young baby at home. Referrals were made to both the local food bank and St. Vincent de Paul Society as the client had no money to buy nappies or baby powder.

An Advance Payment case of significant concern involved a claimant taking an Advance Payment after being given incorrect advice from the DWP:

Case study 15:

Client was off work on part of serious illness. Their Statutory Sick Pay (SSP) had run out and they contacted the DWP about what benefits they should claim and were told that as they lived in a full-service area they had to claim Universal Credit. Having no reason to doubt the DWP, client made a claim for UC. Client attended appointment at Jobcentre and was told that their first payment would be £1400. Their partner was still employed full-time however to bridge the gap until the first payment they requested and were awarded an Advance Payment of £1200, which they would repay over a year. The client returned to the Jobcentre a few weeks later only to be told that they were in fact not entitled to UC and would receive nothing. This left them with a debt of £1200 to the DWP at a time when their income was already reduced. Client contacted DWP again to ask what could be done. They were informed that they should not have claimed UC but Contributory ESA. Client was

supported to make the claim. In addition, the DWP informed the client that a DS1500 form³ had been received for them. This caused the client great distress as they had been told their condition was not terminal and was responding well to treatment. Client very frustrated that through no fault of their own; they had been left with a £1200 debt to pay at a time when their income was lower than normal.

Informant D paid explicit reference to the problems third party deductions can cause UC claimants. From their experience, the rollout of UC in Stirling has not drastically increased the number of *new* food bank users. What has changed however, is the duration for which the food bank is supporting citizens, who had previously used the service whilst claiming LBs and now on UC. Third party deductions are identified as the prime culprit:

“Often these deductions are extensive and prolonged (up to 40% of award) and people are left with little money to live on which is leading to pro-longed food bank use... the 40% deduction is overly harsh (Informant D).

They also noted that in many occasions, said deductions are taken to recover quite substantial debts, and will be in place for a considerable amount of time before the debt is repaid, further increasing their need to use the food bank:

“We are aware of one case where an individual who is currently attending our food bank is left with just £186 a month to live on (ex. housing costs) having suffered a 40% deduction. Their debt is just under £5000 so at that level of repayment it will take 35 months to repay the debt. It is impossible to live well and budget on £186 per month meaning the individual will be dependent on crisis food support for 35 months. Our charity cannot provide such long-term support” (Informant D).

Alongside the problems, Informant D emphasised the importance of partnership working at local level between crisis support organisations including food banks, agencies providing

³ Form submitted to DWP in the event of a diagnosis of terminal illness.

benefits and money advice such as CAB, and those able to support UC claimants with limited IT literacy. At national level they called on the government to reduce the 40% deduction to a lower and more manageable level:

“They should consider a more sustainable debt repayment method where the claimant is left with ‘sufficient money’ to live on... the focus of UC seems to be maximising the deductions to recover debt as quickly as possible, while ensuring DWP debt is the first to be repaid. This is at odds with how debt repayments are normally structured in a debt repayment plan” (Informant D).

They also called for the definition of ‘sufficient money’ to be sensitive to a claimant’s circumstances, making specific reference to those living in rural Stirlingshire, who are required to pay higher prices for household essentials compared to Stirling City and costly round trips on public transport:

“The cost of living in rural Stirlingshire is higher than in Stirling town itself. An example is heating fuel (which tends to be oil based) in rural areas is significantly more expensive than gas. Transport from rural areas is expensive with an example being a return trip from [settlement] to Stirling is £10” (Informant D).

The Scottish Flexibilities were put in place to empower those claiming UC to budget more effectively. As previously disclosed the survey findings were not overly encouraging as to knowledge and awareness of the option to request fortnightly payments and rent paid directly to landlords. The following case study is a sound example of where the Scottish Flexibilities would have been highly beneficial to the client had they known about them:

Case study 16:

Client came in to bureau looking for benefit check and a food bank referral. Client claiming UC. A benefit check revealed that the client was receiving everything they were entitled to, however they did not know about the Scottish Flexibilities. Client advised to contact the

Jobcentre and request these as it would allow a more regular income, which would allow them to manage their budget more effectively.

As can be anticipated, both interviews and case studies highlighted various examples of claimants falling foul of the long wait for a first payment, being unable to pay for essentials, needing referred for emergency food aid and accumulating priority debts.

Unsurprisingly, Informant D revealed that from their experiences of the UC claiming process, claimants are most likely to need the food bank during the wait for the first payment:

“Initial contact with UC claimants is generally always during the initial application/waiting phase of five or more weeks, then when they receive their benefit payment, they get less than expected because deductions are taken off. This is leading to a long-term dependency on crisis food bank support”
(Informant D).

As with CAB they welcomed the government reducing the first payment waiting time and allowing advance payments to be repaid over twelve months. Nevertheless, they remained dissatisfied at the current ‘hardship review’ process by which claimants can challenge deductions; believing that it seldom resulted to any beneficial changes.

Case study 17:

Client referred to CAB from local food bank. They had applied for Universal Credit and had waited a long time for their first payment (client could not remember the date of application). They had no income due to the long wait and had fallen behind with their utility payments. The client had a pre-paid meter. Client advised to apply for Advance Payment to pay for essential utilities.

Case study 18:

Client living in temporary accommodation approached CAB in distress. They had applied for UC (before 6-week wait was reduced) and was still waiting for their first payment. They had not eaten in days. Referral made to food bank. Client advised to apply for Advance Payment on UC and a Crisis Grant from the Scottish Welfare Fund as they are unable to pay for essential utilities.

Case study 19:

Wait for first payment of UC had caused clients to accumulate over £400 in rent arrears. An income maximisation check also revealed that the deductions being taken from their UC to cover rent were too high.

Discussion:

The data presents a mixed picture of the complexity of the online claiming process and no conclusions are obvious. Of those acknowledging difficulties, the consensus is that the process is onerous because it is drawn-out and time consuming. Regrettably too few surveys were completed for us to verify any correlations between claimants' IT literacy and how difficult they ranked the claiming process. Indeed, on a more general level, no concrete conclusions can be drawn solely from our numerical data. Fortunately, the qualitative testimonies from the surveys and interview data, soundly illustrate the largely salient factor that claimants with low IT literacy will find the online claiming process especially difficult. The most disconcerting group from our findings were those not routinely using IT, suddenly finding themselves claiming UC; the claim being a 'double whammy' given that UC was the first occasion the claimant had to engage with both IT and the benefits system. At a time when they are already vulnerable, engaging with a largely alien method of interaction makes the overall experience more stressful.

Frustration was expressed at the clarity of the language used in the claim; however, this did not prove to be the hurdle we anticipated. We should remember that the general literacy of those completing surveys was good overall and there were no participants whose first language was not English.

Difficulties experienced with the claiming process were not confined to communication issues. Lacking the prerequisites for UC including a bank account is a formidable barrier for vulnerable claimants, especially those recently liberated from prison or discharged from prolonged hospitalisation. Unfortunately, as the data has shown this is but one link in a wider 'prerequisite chain' as opening a bank account requires the presentation of documents, which they will likely not have available⁴. Being physically able to access the internet is another link. Those without private access at home are dependent on opening

⁴ Since this report was written, I have been informed by a CAB colleague that this regulation has been relaxed for ex-prisoners, etc.

hours of facilities including public libraries both to complete their claim and satisfy the conditions to sustain their payments. Our evidence demonstrates how those in remoter locations are significantly disadvantaged by the practical inconvenience this causes.

The research has revealed that vulnerable claimants encounter a plethora of barriers to maintaining their UC claim. The list of barriers is not exhaustive, and there are numerous ones we know of but did not encounter, including domestic abuse perpetrators using UC payments as a means of coercive control (Parliament.uk, 2018). Nevertheless, our findings have reinforced those from previous research. On par with studies such as Drake (2017) our findings further verified the difficulties administrative pitfalls can cause; financial hardship attributed to payment delays being the most common. The situation was similar with Advance Payments and budgeting issues. The survey findings suggest that being unable to repay the actual Advance Payment is not the problem; which it should not be as the DWP have control over a claimant's payments and are at liberty to take and tweak deductions to suit their needs. As with Drake (2017) our data further shows how claimants struggle to live off a UC payment where deductions have been applied. Moreover, when applying deductions, the DWP appear not to consider a claimant's wider financial circumstances including other third-party deductions and how much they will have left to live on after. As the case studies and interview testimonies demonstrate, the financial constitution of UC claimants, including those receiving the full award, is a very delicate balance in terms of their ability to manage living costs. A change to a UC payment attributed to a third-party deduction or unexpected reduction will often leave a client unable to cope financially and require emergency aid from sources including food banks and the Scottish Welfare Fund, often for a prolonged time scale.

CAB advisers have recently noted inconsistency across UC call centres as to the knowledge of staff. The case study where the claimant was incorrectly told to claim UC and subsequently awarded an Advance Payment merits this observation and illustrates how this is yet another barrier vulnerable claimants may confront. At the time of writing the Scottish Flexibilities had only been available for approximately 8 months and would not be

an option for those waiting for their first payment. Including those that did not answer the relevant question, less than half of the survey informants said they knew about the Scottish Flexibilities. Given more time it is plausible that their existence will become more widely known. The lack of ring-fencing around the Child Element of UC highlighted in the case studies is particularly worrying, given its potential to exacerbate financial hardship endured by vulnerable families with children.

Past research has focused largely on the relationship between UC claimants and the Jobcentre in the context of DbD. Our study sought to look more closely at inter-personal relations between UC claimants and Jobcentre staff. As indicated from the interviews with Informants A and B, relationships between claimant and work coach vary on an individual basis. Unfortunately, our data insinuates that said variation generates inconsistency in 'standard of care'. Both the interview data and case studies justify soundly that this variation is a formidable barrier. A turbulent relationship with a work coach can severely jeopardise a claim, with harmful consequences for the claimant. Particularly interesting was the supposed 'any work will do' ethos shaping claimant-work coach relations. A paper produced in 2015 by the Financial Conduct Authority (FCA) examining the relationship between 'vulnerable' consumers and financial products argued that providers design products based on the notion of an 'ideal' customer as to protocols and expectations. Consequently, products are incompatible with the needs of those not conforming to this ideal. They adopt the term 'streamlining' to conceptualise this situation (FCA, 2015, 06). This concept can be applied to our data. Taking elements from the findings into account including difficulties accommodating complex needs, little awareness of varying work volumes between differing job applications and expecting claimants to apply for every job possible regardless of experience, we can assert with relative confidence that Jobcentre practices are modelled with their own 'ideal claimant' in mind. This results in the 'streamlining' of claimants as all are expected to conform to this 'ideal' to the detriment of those who do not.

Critical Reflection:

We were pleased with the range of insights captured in the qualitative data on the difficulty of the UC claiming process and the barriers faced in maintaining claims. The interviews, survey testimonies and micro case studies synchronised well to produce a coherent narrative. Despite the small sample, the survey did grant us some useful insights into the dynamics of the UC claim experience. Alongside the obvious empirical differences, quantitative and qualitative methods have differing remits; the former to explore the wider context of an issue, the latter for 'micro' characteristics. As acknowledged in the data collection section, a combination of quantitative and qualitative methods was used to increase the conviction of the findings through 'triangulation'. As anticipated the combination of both data types did not generate an overly unified interpretation, nevertheless we were able to combine both without one overly contradicting the other. 'Non-response' is amongst the most prominent drawbacks of social surveys (Bryman, 2016). We were aware of this risk, which is another justification for utilising a variety of methods as a means of damage control, a strategy that proved fruitful.

A higher survey return would have provided a better picture of the broader problems encountered with the UC claiming process and claim maintenance. In hindsight the length of the survey was a weakness. Quick completion was the prime specification within its design. Nevertheless, the final version contained twenty-five questions which was too long. A more disciplined approach to content would have resolved this issue. Also, we should consider that we could not sample every client with a problematic UC claim. Clients with UC problems were often very distressed and had visited CAB as a last resort, meaning that it was not always appropriate to ask them to do a survey. Also, the complexity of some UC issues left no time during or after the consultation for survey completion. It cannot be ignored that participants were largely 'self-sampled' as those unhappy with UC were more likely to participate, viewing the survey as an opportunity to vent their frustration. This said, the mixed impression of UC given by the survey (and interviews) suggests that the sample was not overly dominated by those wishing to air grievances.

Conclusion:

To reiterate this research set out to address two objectives. The first was to assess the difficulty of the Universal Credit claiming process. The second to identify and explore the barriers vulnerable claimants face maintaining their Universal Credit claim.

Responding to objective one, it can be concluded that there is great variation in claimants' experiences as to the difficulty of the claiming process. Those on the wrong end of DbD find the claiming process (and subsequent maintenance of the claim) exceptionally difficult. The same is true for claimants that are not meeting prerequisites including available internet access and relevant documentation. Inevitably the process is easier for claimants not caught out by these issues. Nevertheless, the practicalities of the process including the length of time needed to initiate a claim are a mutual nuisance to all claimants and make the process unnecessarily difficult.

Our research further reiterated how vulnerable claimants face a variety of differing barriers in maintaining their UC claims. Besides those explicitly attributed to DbD and IT literacy, vulnerable claimants often found themselves caught up in administrative errors, having unrealistic claimant commitments and unempathetic work coaches, being unable to pay essential household expenses due to waiting times for first payments, struggling both to adjust budgets to fit monthly UC payments and accommodate third party deductions including Advance Payment repayments. These are not mutually exclusive and all too often, vulnerable claimants struggle with numerous barriers at once.

Recent developments including the reduction of first payment waiting time, the Scottish Flexibilities and the recent announcement by the Secretary of State for Work and Pensions that 'transitional protection' will be applied to the incomes of those transitioning to UC from LBs is most welcome. However, our research has shown that a lot more work is required for UC to achieve its full potential as a catalyst for simplifying the social security system.

Recommendations:

- Agencies providing welfare benefits advice including CABX should ensure that UC claimants eligible for the Scottish Flexibilities are aware that they can request them at the Jobcentre.
- Local Jobcentres typically offer escalation routes to partner organisations for the resolution of issues with UC claims. These are usually reserved for urgent and complex matters, and only to be used as a last resort. The DWP must strive to ensure that the UC helpline is well manned to 'streamline' communication so that matters can be resolved more efficiently. The DWP does engage with local stakeholders via local customer representative forums. Collaborations such as these are an ideal opportunity to collect feedback as to how well services are working and where improvements are needed.
- The DWP should thoroughly monitor training so that there is no variation in staff knowledge between UC call centres. This is of the utmost importance as the DWP is a trusted source of knowledge and as Case Study 15 proves, incorrect information can further exacerbate financial hardship.
- Claimants requiring an Advance Payment should be signposted for budgeting advice. This is generally provided by local CAB or local authority. This would allow the claimant to take stock of their essential expenditure and to identify any other third-party deductions. If necessary negotiations could be made with creditors to reduce payments to more manageable levels, allowing the deductions for the Advance repayment to be accommodated more comfortably into budgets.
- Claimants repaying an Advance and already heavily in debt should be encouraged to seek specialist impartial debt advice. Amongst the 'statutory remedies' available

to indebted citizens in Scotland is the Scottish Government's Debt Arrangement Scheme (DAS) through which multiple creditors can be re-paid through single, manageable monthly instalments. There are other options available and a specialist debt adviser would support an indebted claimant to choose the most suitable.

- Projects such as those delivered at local level by Informant C are a potential lifeline for UC claimants with low IT literacy. Those in this position should be directed to such projects so that they can be supported to develop the necessary skills and competencies. Increased attendance attributed to referrals would also reduce the risk of funding being cut due to low attendance.
- As Informant A's experience illustrates, referrals from the Jobcentre to other services including psychologists can be extremely beneficial. If this is not already standard practice it should be encouraged amongst work coaches and Jobcentre personnel.
- CABX and fellow organisations should encourage and support claimants to approach their work coaches if they are finding a claimant commitment unmanageable. Claimants should also be made aware that there are further sources of support available in the event a revision of a claimant commitment is refused.
- Work coaches in turn must be mindful that the job application process is not static, and some require much more work than others. The same is true regarding the needs of a claimant. Training initiatives for Jobcentre personnel on 'complex needs' of differing demographics is already underway. This process should be continued.
- The DWP should consider ring-fencing the Child Element of UC so that it can be shielded from third-party deductions. This would offer a degree of protection for the needs of children living in low income households.

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The CAB Service aims: to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively and equally to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

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