

**Citizens Advice
Staffordshire North
and Stoke-on-Trent**



Universal Credit

**Experiences of claimants since full
service Universal Credit roll-out
on 13th June 2018**

September 2018

Universal Credit – Experiences of claimants who have claimed since 13th June 2018

Introduction

Full service Universal Credit was introduced on 13th June 2018 for all new claimants (and existing claimants with a relevant change of circumstances) living areas of Stoke-on-Trent and Staffordshire Moorlands which are covered by Hanley and Longton Jobcentres.

The latest [Universal Credit statistics](#) show that on 9th August there were 3,684 claimants receiving UC in North Staffordshire. In Stoke-on-Trent the number of UC claimants increased by 1,215 in the 8 weeks since the start of the full service on 13th June 2018.

UC Caseload	Stoke-on-Trent	Newcastle Borough	Staffordshire Moorlands	Total
June 2018	1,575	573	222	2,370
July 2018	2,069	555	271	2,894
August 2018	2,790	541	350	3,684

To get a picture of how claimants in North Staffordshire are coping with the roll-out of UC in our area, we carried out a survey of agencies involved in the North Staffordshire Advice Network to ask them about their experiences of assisting Universal Credit claimants. The survey is not intended to be a scientific research project, so the statistics from the responses are not a full reflection the experiences of all claimants, but the survey has highlighted the difficulties that some claimants are experiencing which need to be addressed by the DWP.

In addition to the survey we also asked them to send in details of cases where claimants have had difficulties claiming UC. Not surprisingly VOICES of Stoke and Saltbox have been encountering lots of hurdles when assisting their service users as many of them have just been released from prison or are homeless. Their examples show how UC is failing many vulnerable people with complex needs and how essential it is that vulnerable claimants are given all the support they need to both claim and manage their UC claim.

We have also collected evidence from clients who have visited Citizens Advice Staffordshire North and Stoke-on-Trent, because they are experiencing difficulties with claiming Universal Credit or have been wrongly advised about needing to claim UC. This evidence show how essential it is that Citizens Advice has a specialist benefits advice team who are able to advise on these issues and how important it is for staff in all agencies receive the training on Universal Credit and issues about migration to UC.

Survey Results

The survey was carried out during August 2018 and received responses from 16 people working in the following organisations:

- Arch North Staffs
- Disability Solutions
- EPIC Housing Ltd
- Healthwatch
- Saltbox
- Staffordshire Housing
- Stoke-on-Trent City Council (including the library service)
- VOICES of Stoke
- YMCA

Each of these respondents has reported on their experience of assisting more than one service user with UC issues, and in some cases such as the library service on their experience of helping dozens of claimants each week.

The survey covered 3 main areas:

1. Experiences of claiming and managing Universal Credit claims
2. Experiences of claimants between claiming and receiving their first payment of UC
3. Issues around natural migration to UC following a change of circumstances

1. Issues that have arisen from claiming and managing UC claims online

We asked 3 questions relating to claiming and managing claims online to find out what the main difficulties were. Some agencies, such as Staffordshire Housing, reported that most claimants managed to claim UC without assistance, but most reported problems experienced by claimants, in particular those who are unable to access the internet or unable to use computers.

We asked: **‘Do service users find it easy to complete the online claim form or do they need assistance to complete the form?’**

9 of the 13 (69%) people replying to this question stated that their service users needed assistance to complete the UC form.

One problem which has been raised by several agencies is that people are being sent from the Jobcentre to the library for help with claims, and the library are sending claimants back to the Jobcentre or to Citizens Advice in Hanley. One respondent from the city council said that one of their customers was sent back and forth and gave up trying to submit a claim. Citizens Advice had a client who they were unable to help to complete the UC form as there were no appointments available on that day. The client was sent to the Jobcentre who then sent the client to the library, who sent the client back to the Citizen Advice office. This is an ongoing issue which clearly needs to be addressed.

There is also confusion about who is available to assist claimants who cannot complete a form. The DWP say that Jobcentre work coaches will be able to assist vulnerable claimants. However, Disability Solutions report that *‘Client was on "Live service" UC, she has been told she needs to transfer across to the "Full Service"’*

system and to do this in September when she needs make a new claim. The client has learning difficulties and cannot read or write. The Jobcentre, who she has been engaged with for the past 8 months have said that they cannot input anything for this client and that she has to be seen to do this herself. This has left the client very distressed and as she is isolated very worried about her payments stopping.'

Several agencies have also highlighted problems which have arisen with the UC online claim form. VOICES has reported to us the difficulties experienced with service users who do not have a bank account as the UC claim form does not allow you to continue unless you are able to enter a bank account number, and it is only after the support workers have phoned the UC helpline they have been given a 'dummy' bank account number to enable them to continue with the claim. However, a claimant who does not have a support worker may not be aware that this is a possibility and struggle to make a claim.

Arch has had a couple of problems with the claim form; firstly, there is nowhere on the form to indicate that the claimant is pregnant and secondly there is nowhere to indicate on the form that the claimant is living in supported housing which are issues that the UC Work Coach should be made aware of, especially when deciding a claimant commitment.

There have also been problems with accessing help from the UC helpline to deal with issues that arise when completing a claim form or managing the claim. Saltbox reported they had wait 1½ hours to speak to someone on the helpline to change a UC appointment for one of their service users. Many Citizens Advice advisers are also reporting waiting well over 30mins to get through to the helpline.

The biggest area of concern has been the difficulties faced by service users who are vulnerable and have difficulties with using computers, setting up a bank account, verifying identity, remembering passwords and having on going access to the internet to manage claims.

We asked: **'Have any of your service users had any problems with any of the following issues?'** The following response was received

Using computers or smartphones to claim online	9	69.23%
Setting up an email account	6	46.15%
Setting up a bank account	4	30.77%
Verifying their identity either on line or at the Jobcentre	8	61.54%
Remembering usernames and passwords	8	61.54%
Having access to the internet to manage their claims online	9	69.23%
No problems with any of the above	0	0.00%
Don't know	1	7.69%

Lack of access to a computer or smartphone has been a huge barrier for some claimants.

Healthwatch reported that *'An amazing amount of service users do not have a computer, and if you manage to get one set up for their use they are completely baffled. So you end up filling it in for them. Another normal reaction to computers is run away, although I have found that a lot of service users are going to Disability Solutions, now they have managed to get their funding reinstated.'*

Setting up email addresses and remembering usernames and passwords has been a problem for many claimants. The library service reported that *'Most service users have little or no digital skills therefore assistance in setting up emails, accessing the claim form online and direction rather than inputting the information is required. A large proportion of referrals for help to the library are people who also have poor literacy levels and therefore need a basic explanation of the meaning of some of the questions is also required.'*

Staffordshire Housing also reported that remembering usernames and passwords was an issue for some of their tenants. *'A claimant with no IT experience was helped with their claim and made their first appointment. They travelled from Leek to Hanley for their appointment but could not remember their username and password. They had it written down at home so instead of changing it at the Jobcentre they had to make another appointment with the associated travel costs. One claimant we have helped has never had a computer or smartphone. She suffers from severe depression and has mobility issues and has not left the house for 5 years. She had been her mother's carer for 12 years and her mother had died triggering the claim for UC. When I visited her to start the claim I could get no signal on my tablet so had to bring her to our offices to make the claim. Even though she had an email address she could not remember the login details to access her emails so she could not provide the code sent to her email address. We made her another appointment when the system was down. In all it took 4 appointments to make the claim.'*

VOICES of Stoke support vulnerable customers, who are having to claim UC after being released from prison or have changes of circumstances and have had difficulties remembering usernames and passwords. *'Customers have been unfamiliar with computers and the internet. Customers have written down passwords, email addresses etc, but have had someone else keep the details for them (family members) or have gone on to lose the details. The long PIN number they are given at their first appointment has been a big issue in terms of it getting lost, the security questions on the claim work well and are easily remembered but then giving a long meaningless PIN on a small piece of paper is not practical in any way'*

Several agencies have also reported problems with trying to verify identity online and have wasted time trying to assist claimants to do this. Staffordshire Housing reported: - *'Many of our clients have little or no IT experience and struggle using a computer and do not have a smartphone. There has been at least one day when the UC computer system has been down for the whole day. This is frustrating for the claimant and for us. I have completed about 20 applications so far and have yet to be successful using the online verification service. Even with a passport and driving license you can spend a good time setting up for verification only to be told it can't be done and to make a verification interview.'*

The library service also reported that this was a problem for many of their claimants *'Verifying the claim online is very time consuming and detailed, which after the completion of the claim leaves most customers exasperated.'*

Arch also reported that some of their customers who were also having problems verifying identity especially those living in a refuge or were new to the local area. *'Customer could not verify identity so has gone to jobcentre - customer group have limited access to internet/computer at times - due to being refuge may be new to local area and don't have knowledge as to where to get access to PC etc'*

Problems with verification was also an issue that may claimants assisted by the City Council faced *'Lack of digital skills mean assistance in setting up emails, customers who have no I.D. are being given all relevant information via our contacts to arrange this. Verifying accounts- tried 3 different companies online but none able to confirm ID so gent told to ring and book appointment taking 3 forms of I.D. with him. Customers asked to write down user names to ensure they bring with them to access their UC account.'*

It is not just older people who have problems with using IT and verifying their identity; the YMCA reports *'Some customers forget their e-mail address so find it difficult to set account up and some customers don't have the right phone to complete the I.D checks by scanning/downloading app.'*

Very vulnerable claimants are turning to other agencies for support. Healthwatch reported that they have had to assist their service users with UC claims as they have been approached by people with mental health problems who have no access to computers or smartphones, even though they are not an advice agency.

The lack of access to the internet and support to complete the claim form has resulted in delays in claiming

We asked: **'Have your service users had any delays in submitting their claim because they were unable to access the internet on the day they needed to claim; or they have been unable to get someone to assist them?'**

50% of those who responded reported their customers had experienced a delay in their claim due to lack of IT access or support to complete a claim.

VOICES reported *'Customers have had to wait for assistance. One customer needed assistance to open a library account to use the computers as they had never done this before and lacked confidence to ask at the library.'*

VOICES has also reported that claimants who have missed appointments have had their claim closed and have had to start again. *'Both customers I have supported have gone on to have their claim closed due to missing an appointment and have had to completely restart the claim due to not being able to log in again (due to losing details of email address or PIN number). One customer was told she should start a UC claim upon prison release into homelessness. She then found accommodation but also had her claim closed due to missing appointments. When we tried to start a new claim we were informed her new address does not come within a UC area but she has to claim UC as she had already claimed it once. Her previous job coach took days to get back to us and then didn't know what to do. Other staff at the job centre advised starting a new claim using the jobcentre's postcode and then changing the address and rent details later on.'*

Staffordshire Housing reported problems with the UC website *'We have had delays due to the system being down and delays due to tenants having to wait for an appointment.'*

Staffordshire Housing also highlighted a problem in that Universal Credit can only be backdated in limited circumstances, so claimants are expected to claim on the day they become eligible even if that is the day someone dies. *'The tenant mentioned in Q4 claim was delayed due to her depression and her mother's death. No backdating was allowed.'*

YMCA reported that there have been *'Delays and claims cancelled due to customers having to wait for I.D especially bank accounts.'*

Healthwatch reported that people come to them for help because Citizens Advice and Disability Solutions do not have any available appointments. Many people do not know where to go for help.

2. Experiences of claimants between claiming and receiving their first payment of UC

Universal Credit is paid one month in areas, with the first payment due 5 weeks after the claim is made. There are advance benefit payments available which are up to 100% of the benefit the claimant is due, but any advance payments received must be repaid within 12 months.

We wanted to know if claimants were receiving their first payment within 5 weeks or were there delays in their payment. David Gaulke the former Secretary of State for Work and Pensions reported that in September 2017 81% of claimants were paid in full on time at the end of the first assessment period; would this be the case in North Staffordshire?

We asked: **Have your service users been receiving their first payment in full and within 5 weeks of their claim?**

Many of the survey respondents reported delays in the first payment with only 50% saying that claimants have received their first payment of UC on time.

Healthwatch reported that *'There are 2 or 3 service users waiting after 6 weeks. The reason when encouraged to ring they are told that their application was late. It is causing hardship a lot of people waiting 2, 3 or 4 weeks nowhere near 5 or 6. In a lot of cases they have the decision of eating or paying the rent. It's to the good we have had a spell of warm weather or heating would have entered the equation.'*

VOICES have had delays because UC claims were closed before payments were made: *'Both my customers had their claims closed before this happened. Both customers are yet to get to the stage of receiving a payment (both have gone back to prison and now won't be able to get advance payments upon starting claims due to already having had advances on their previous claims).'*

Claimants are also having reduced amounts of UC in the first assessment period because the claimant had income at the end of work or other benefits which have closed which came off their UC. Staffordshire Housing reported that *'one claimant continued to receive ESA for 2 weeks after her UC claim had started. She thought that this was backdated money owed to her so spent it. UC deducted the whole amount from her first month's UC leaving her with £97 for the month.'*

There have also been issues with claimants only receiving part of their UC entitlements: *the YMCA reported 'Some have had part payments and no reason given why.'*

We are also concerned about how the claimants are managing between making a claim and receiving their first payment of UC. Have they needed to borrow money? or have they got into debt? or gone without essentials? So we asked:

If there have been delays in the first payment of Universal Credit, how have your service users managed during the interim?

Used wages from last job or savings	2	18.18%
Borrowed from family and friends	7	63.64%
Taken out an advance payment of UC	7	63.64%
Fallen behind with rent or mortgage payments	5	45.45%
Fallen behind with household bills e.g. council tax, fuel and water	5	45.45%
Fallen behind on any other financial commitments e.g. credit card, overdraft, bank loan,	4	36.36%
Borrowed using high cost credit e.g. payday loan, doorstep lender	1	9.09%
Pawned or sold household good or items	2	18.18%
Gone without essentials e.g. food, heating and toiletries	5	45.45%
Don't know	2	18.18%

The City Council reported that ‘Some service users have borrowed from friends and family. Some have had an advance but not all the amount that was offered to them as they were worried about paying it back, and there has been more use of Food banks. However gas and electric are still a problem for majority of customers.’

Healthwatch also expressed concerns about how the wait for benefit is affecting the health of claimants. ‘As I said in the last question people are desperate, and one person is on the edge of eviction.’

3. Issues around natural migration to UC following a change of circumstances

The fact that new claims to legacy benefits are no longer possible in UC full-service areas, means that anyone on legacy benefits who is living in a UC full service area and has a change of circumstances, may have to claim UC instead; this is known as natural migration. The exception to this is families with 3 or more children who stay on legacy benefits instead. The complexity of rules relating to natural migration has resulted in some claimants receiving the wrong advice about having to claim UC. We therefore wanted to know if other agencies had also experienced problems with claimants receiving the wrong advice.

We asked: **Have you had difficulty in advising service users who are on legacy benefits if they need to claim UC after a change of circumstances?**

23% of respondents reported that they had had problems with the issue of natural migration.

VOICES and Healthwatch both reported that they had difficulty in explaining the process of natural migration to their service users; VOICES reported ‘There is a general lack of understanding among customers of the process or when they have to change over. One of my customers suffers with poor mental health and paranoia, she is still convinced that she should not be on UC and should be taking the DWP to court. This makes it difficult to assist the customer in making the claim.’

Healthwatch reported ‘The service users I have held a conversation with (Natural Migration) simply don't understand what I'm trying to tell them. As you know in the world of mental illness service users have little patience.’

Disability Solutions highlighted the problems that natural migration causes for those who are forced to claim UC following a change in their health and can no longer

claim ESA. *'Problems with JSA clients who develop a health problem and are then too ill to look for work; they would previously have gone onto ESA but now have to worry about navigating digital systems and being without money when that are at their lowest point and feel too poorly to cope.'*

We had heard of cases of claimants being wrongly advised to claim UC when they could remain on legacy benefits and wanted to know if other agencies had experienced the same problem.

We asked: Have any of your service users prematurely migrated to Universal Credit because they have been wrongly told they need to claim it?

25% of respondents reported that this had been an issue for some of their claimants.

Saltbox report that *'One client who was on ESA was advised by his doctor to claim universal credit and so started the process'*

There are also reports of Jobcentre staff and Tax Credit staff giving wrong advice about having to claim UC. Citizens Advice Staffordshire North had a claimant who was wrongly informed that she would need to make a claim for UC because her husband was leaving her, however as the ESA claim is in her name and they have no children she could stay on income-related ESA and would qualify for the severe disability premium when her husband moved out and she would be £42.34 a week better off on legacy benefits. The YMCA have had a similar experience *'Some job centre staff have been telling customers that they may be better off on UC so they have then closed the claim they were on.'*

Disability Solutions reported that this was not a new issue; *'Happened in 2017 when "Live" system was in place. Client had been found fit for work following a Work Capability Assessment ; she should have been put into ESA assessment rate whilst waiting for her Tribunal but was told by DWP that she needed to go onto UC.'*

Our final question asked agencies to tell us of other problems experienced by UC claimants.

We asked: Do your service users have any other problems with claiming UC? If so tell us more.

Arch expressed highlighted concerns about how UC claimants will cope with budgeting monthly payments. *'Current customer group mostly on legacy benefits - they are already concerned regarding arrears payments and managing monthly payments'*

The City Council express concerns that claimants do not really understand how UC works and the fact they are receiving the housing element as part of their monthly payment. *'Varying degrees of knowledge of the benefit. They don't all understand why they now need to claim UC. Some have picked up on certain elements. They have not all picked up the fact that they are responsible for paying their rent to the landlord.'*

Healthwatch also expressed concerns about the effects that the changeover to UC is having on the health of vulnerable claimants *'It has made many people ill and in 1 case caused readmission to hospital. There has been general mayhem.'*

Other cases which have highlighted concerns about the introduction of full-service UC

In addition to our survey we also asked members of the advice network to send details of any cases where UC has not been working as it should do.

From the YMCA

The YMCA is working with vulnerable young people who have complex needs, and need support to cope with understanding benefits. *"Our Customer said he had attended 2 appointments since 25th of July, yet still his UC claim shut down, stating he missed both appointments. He remembers, re-scheduling one of these appointments and he still has text message /email to prove it, yet they knew nothing of this when he went to DWP office. They did see him on this particular occasion in spite not being 'on the system', but 2 weeks later, he got a letter stating that he missed the appointment on both days and therefore his claim was closed."*

From Saltbox Money Matters

Mary-anne Rapson works with people who have been referred to the Stoke-on-Trent Foodbank so has been assisting lots of vulnerable claimants who have complex needs. These are two of her cases:

- 1. CL came out of prison about 7 days ago and is in NACRO shared accommodation. NACRO is claiming housing benefit but he is not getting any benefits yet. CL said that he went to the jobcentre in Hanley who told him that he must get a bank account first to claim UC. He went to the bank (HSBC) with his prison discharge document and tenancy license agreement and was told that was not sufficient ID. Said he returned to the jobcentre today to ask for ID from them to get a bank account and was told that his prison document is a copy and not an original (he said it is the only document the prison gave him) and that he needs a live claim for a benefit before they can help him with ID (catch 22). He said that he told them that he was not happy with the service received and asked for a complaint form and he was told that they do not provide complaint forms. They have told him that he can use someone else's bank account details for a month so he is going to ask his father for his bank details. Advised CL that the jobcentre should help him with ID to get a basic bank account and that he should try Lloyds or the Co-op. Advised him the jobcentre can still help him with a Post Office Card account as a temporary solution, or with what used to be known as simple payments. Not having a bank account should not delay his claim for UC. CL did not have time to make UC claim (on tag so needed to get home) at foodbank but said that he would go to the library to claim online with his Dad's details. Advised him to perhaps ask his NACRO support worker to support him at the jobcentre. His house mate was from Birmingham and has recently made a UC claim and said he could help him. Flat mate said he had received Simple Payments in Birmingham on UC before and could not understand why CL couldn't get it in Stoke. Friend said he has an appointment at jobcentre tomorrow and will take CL with him. Showed him to google "how to complain to the DWP" and the information provided. CL took my card in case he needs further advice.*
- 2. CL is a single mum with 3 children, youngest born in 2012. She's on JSA, CB and CTC. Her partner on UC (currently sanctioned for missing an appointment) is considering moving in with her and she wanted to know if they would be on JSA or UC.*

I called the CPAG Adviceline mainly because of the guidance that people with 3 children are being directed to CTC rather than UC. The CPAG adviser said he thought that she would have to join his UC claim and that she would have transitional protection for her 3 children. When I asked how they would practically go about it, he said that he would have to report change of circs on his UC journal. I explained that as we only became a UC fully digital area this week CL was not likely to have access to a journal yet. He said that he thought it would be really messy and it could really mess her money up and possibly cause rent arrears. I have spoken to her Brighter Futures support worker and told him what CPAG said. The adviser said he could find scenarios of going from a couple to single, and all kind of other circumstances, but he couldn't find any guidance about a single mother with 3 children becoming a couple with a UC claimant.

From VOICES

VOICES for Stoke supports people who have multiple complex needs which are a combination of problems such as homelessness, addictions, a prison records and mental health problems. Their support workers have expressed a number of concerns which highlight why UC does not work for their customers.

'One customer has a PO account but did not know the account number or sort code (cards unhelpful as this information is not on them). Service co-ordinator contacted the UC helpline – the woman gave her own bank's sort code and suggested entering as the account number 87654321 – this worked! Absolutely bizarre!!!!

Once you have submitted your claim, you are given a verification appointment at the job centre which is any time up to 7 days later.

You can't ask for an APA until your ID has been verified so you can ask at this appointment. At the verification interview you are given a 16 digit PIN as sometimes, when accessing your journal you will be asked for your PIN instead of your username. The whole PIN may not need to be entered as each digit is numbered 1-16. This suggests you may be asked to enter only certain digits, for example the first and the 5th etc., but we're not sure. The PIN is printed off for you. There is no way I would remember this and would have to carry it around with me!'

'In one instance the service co-ordinator gave her work phone number but has realised she can't always do this. Reminded her that we can enter 11? Zeros if the customer does not have a telephone number.

The customer is texted every time something happens or whenever he needs to attend an appointment. His latest text was advising him that he had missed his first claimant commitment interview and that he needs to access his journal to see what he needs to do. As expected with this customer he has gone missing so will not be able to do this until the service co-ordinator is able to find him and they're able to get online.'

VOICES also highlighted the experience of one claimant which illustrates the many barriers faced by vulnerable claimants.

'I have been supporting a customer to apply for UC following their release from prison. The customer has found the process to be difficult, and not simple as explained.

Step one: Initial online claim

I supported the customer to attend the Job centre on the day of prison release and supported him to complete the initial claim online. The customer was faced with many barriers, the first one being completing the address field. The customer was homeless and tried to type in 'no fixed address'. The system would not accept this as it wanted a valid post code. The customer had to use one of his support service's office address before he could proceed with the application. The next barrier was completing the email address field. The customer did not have an email address and has limited knowledge around IT and accessing the internet. Luckily, I was there to support him with this step. The next barrier was completing the bank detail section. Fortunately, the customer had his post office card, however, this did not show the sort code and account number that was needed. We called the main UC helpline and were advised to add a combination of random numbers into the system until he was able to provide his bank details. Fortunately, this worked, and he was able to submit the claim. The customer requested an advance payment but was advised that he would need to attend a further appointment to verify his identity before he could apply.

Step two: Verifying identity

The customer was given an appointment for 4 days later. He was unable to verify his identity due to having no ID. Fortunately, the job coach was able to ask him security questions based on a previous benefit claim and he was able to verify his identity this way. I am unsure what would have happened had this customer been unknown to the benefits system. The customer then asked if he could have an advance payment. He was advised he would need to attend a commitments appointment first before being able to apply for an advance payment. He was given a further appointment for 7 days later.

Step three: Commitments appointment

The customer was given a commitments appointment for 7 days later. Unfortunately, due to him being homeless, staying in hostels and on the streets, he did not attend this appointment. I contacted the job centre to advise the customer couldn't be located. They advised that the main UC call centre would need to be contacted. I advised that I couldn't do this due to me not currently being with the customer. I was advised that if this is the case, it would go down on his record as a missed appointment with no explanation given for missing the appointment.

3 days later I managed to catch up with the customer and supported him to log onto his online journal. We contacted the job centre and were advised he would need to call the main UC helpline. Unfortunately, after 20 minutes of waiting to get through, I was advised I had pressed the wrong option on the automated helpline and would need to hang up and call back and select option 2.

I asked if I could be transferred through to the correct option but was told I couldn't. We did not call back due to the customer feeling unwell and us already being on the phone for over half an hour.

Fortunately, 4 days later I supported the customer to log onto his journal and he had been given a further commitment appointment for 3 days later. The customer attended this commitment appointment. The customer went through what their commitments would be with his job coach. These commitments included: agreeing to log into journal regularly to check activity, attending all related appointments. The customer was advised he would need to log on and accept these before they could

proceed with the claim. The customer didn't have a phone. Fortunately, he was able to use my phone. Had I not been there, I am unsure what alternative he would have been offered. After accepting these commitments, the customer asked if he could have an advance payment. The job coach advised he couldn't until he had given evidence of his bank details. The customer had previously called the Post office to obtain his account details, as these were not listed on the post office card, and he inputted his bank details into his online account. However, he did not have these on an official document. The job coach advised he would have to make a further appointment and provide a document with his bank details to verify the bank details before he could apply for an advance payment. At the point, the customer left feeling very frustrated.

The customer has now been without any money for 23 days. The customer is vulnerable, with a variety of both physical health and mental health support needs. The customer has only two sets of clothing and no food. The customer moved into supported housing 5 days ago and did not have money to top up his utilities. Fortunately, we were able to help him with this. Had this not been the case he would also be without basic means such as electricity. I am also concerned that the customer will be reluctant to return to the job centre again, due to the frustrations and distress that he experienced during his last visit. The customer does not feel that UC is a 'simple system of financial and work-related support' and is suffering hardship due to the difficulties he is experiencing navigating the system.'

From Brighter Futures

Brighter Futures supports lots of vulnerable claimants living in supported housing and through mental health support services including support with benefit claims. *'I explained that the gentleman that I am supporting would not be able to do the application online. However, I was informed by an advisor at Hanley jobcentre that this was his only option and that they no longer have the capacity to support with applications. She advised that they are now paying for a service at Hanley library for support to complete the online application. She advised that his only option would be to keep his login details in a safe place and that when he attended the job centre the advisor would support him to log in. I advised that due to his learning disability he would be unable to manage journals etc online and was told unfortunately it's all online but to try and explain to the advisor on his first appointments of his difficulties. We made him an appointment to go to library today.'*

'I also attempted to call the universal credit helpline. After confusion around not even having an option to discuss making an application, after a long and tedious wait I manage to speak to someone over the phone who advised that he was not aware that they could do an application over the phone but was going to speak to one of his colleagues. As he came back on the phone the line cut-off so I was no further forward!

From BAC O'Connor

BAC O'Connor provides support and rehabilitation for people with alcohol and drug dependency. They expressed the following concerns. *'We have number of clients who are being issued exclusion orders for anti-social behaviour such as aggressive begging and threatening behaviours. The border for the exclusion is the dual carriageway (A5008) which surrounds Hanley. Many of the public access buildings are within this area and for those clients who have limited or no access to a computer, this will place additional restrictions on their ability to access ICT to maintain their UC claims.*

We experienced similar problems some years ago (due to a lack of planning) when the main post office was moved to the Shopping Centre. Many of our clients would have used the main PO to cash the benefits at that time and many were barred from the shopping centre.

It is important to remember that some of the most vulnerable people in Stoke-on-Trent are also those who display the most difficult behaviours that can result in the having limited or no access to mainstream provisions. We understand that measures need to be put into place to maintain a safe and peaceful environment but we also need to look at an alternative provision. Increased sanctions and people without a benefit claim/income will only increase negative behaviours and exacerbate things further.

I have a conversation with a member of staff from the DWP last week regarding the effects of monkey dust (MDPV) on people's behaviours and that it was causing problems for them in the Job Centre. This may be further exaggerated in other public buildings such as the library and Smithfield One and we may see an increase in exclusion orders to manage this.'

From Citizens Advice Staffordshire North and Stoke-on-Trent

Citizens Advice SNS has several complex cases which illustrate that some of the problems which exist because of the lack of understanding of UC.

Citizens Advice SNS had a client who is married to a man who is receiving income-related ESA for them as a couple. She decided that at she wanted to work and went to the Jobcentre who advised her she could not claim JSA but she would have to claim UC instead. She went online to claim UC, and was not aware of the impact this would have on their other benefits, the claim was not completed because when her partner was sent the partner code, he sought advice and was advised not to continue with the claim

Citizens Advice SNS has also had cases of clients who have been advised to claim only UC when they should have been advised to claim contribution-based benefits such as new-style ESA and new-style JSA instead of or as well as UC. Some claimants are not entitled to UC because they have capital of over £16,000 or have a partner who is working, but can still have entitlement to new-style ESA/JSA because they have paid National Insurance contributions (NIC). NS ESA and NS JSA both award Class 1 NIC credits which count towards future benefit entitlements whereas UC only awards Class 3 NIC credits which only count towards pension entitlements.

'Client wanted to claim new-style ESA (contributory ESA) as he and his wife were not entitled to UC because her income was too high. He was given the ESA helpline by the Jobcentre and ended up claiming UC instead of new-style ESA and did not receive any benefit payments because his wife was earning too much.'

Citizens Advice SNS also had another case of a client who was advised to claim UC when it wasn't necessary for her to change to UC and she would be only less than £1 a week better off, *'Client has been on Income Support for about 22 years. She is claiming as a carer - receives Carer's Allowance to look after her 22 year old son. Her Income Support includes allowances for her husband and for her 19 year old son who is also disabled and is in education as it was one that was made before the rules changed in 2004. There have been no changes of circumstances, which require a new benefit claim. She is in the process of applying for PIP for herself and may qualify for the daily living component and if it is awarded she would be £46.78 better off if she stays on IS.'*

Summary of issues highlighted in this report

1. There is a lot of confusion about Universal Credit and who needs to claim, which is resulting in some claimants being wrongly advised to claim UC rather than stay on legacy benefits or to claim new-style ESA/JSA/
2. Claimants who have learning difficulties, mental health problems, physical health problems or disabilities, addictions, or other complex needs, need support to claim UC online
3. There is confusion about the level of support that the work coaches in Hanley and Longton Jobcentres should be offering to vulnerable claimants which is resulting in claimants being sent to the jobcentres only to be sent on to the library service as they are told that work coaches are unable to help them to complete the UC form.
4. The lack of support for vulnerable claimants means agencies which are not advice agencies, such as Healthwatch, are stepping into the gaps to provide this support as they have lots of clients who have nowhere else to go.
5. The number of UC claimants needing support to claim UC online means some claimants are having their claims delayed and are missing out on benefit.
6. Claimants who lack IT skills are struggling to remember usernames and passwords which has resulted in some UC claims being closed.
7. Claimants who have complex needs struggle to verify their identity online as they do not have the relevant documents and agencies are continuing to struggle to try to use Verify.UK rather than book an appointment with the Jobcentre. There is also an issue for claimants who verify their identity at the Jobcentre as they are given a 16 digit number which they are sometimes asked to enter when logging on to their UC account. But like the user names and passwords, some claimants are struggling to remember this.
8. Vulnerable claimants need support after making their claims to ensure they do not miss appointments at the Jobcentre which result in the closure of their claim.
9. 50% of agencies reported that their service users were waiting more than 5 weeks for their first payment of UC and were getting into debt or going without food or utilities as a result of the delays.
10. There is a lot of confusion about who needs to migrate to UC after a change of circumstances, incorrect advice could lead to claimants losing entitlements to higher amount of benefits. This highlights the need for specialist advisers at the Citizens Advice Staffordshire North and Stoke-on-Trent and a need for training of staff at other agencies to ensure that people receive the correct advice on these issues.