

Advising Communities



All Change

The Impact of Universal Credit in Southwark and Lambeth

Natalie Western and Phil Jew



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Abbreviations used in this report

AC – Advising Communities

ADS - Assisted Digital Support

APA – Alternative Payment Arrangement

CT – Council Tax

JC – Job Centre

PBS – Personal budgeting support

SL – Social Landlord

UC – Universal Credit

UCMP – Universal Credit Mitigation Project

US / USdI – Universal Support / Universal Support delivered locally

Acknowledgements

We would like to thank the following for their help with this research:

- Isabella Micheli and Luciana Romeo at Advising Communities for their data gathering, analysis, and note-taking.
- All agencies and advisers that took part in the research, completing survey forms, attending focus groups, and providing case studies.
- The UC claimants who responded to our survey and attended a focus group or interview.
- Rhiannon Hughes at Southwark Group of Tenants Organisations for facilitating and hosting client focus groups.
- Staff at Lambeth and Southwark Councils and DWP who provided facts, figures, and information for the research.
- The project advisory group who helped to shape this report.
- United St. Saviour's Charity and the Walcot Foundation whose funding made this research possible.

Executive Summary

Universal Credit Mitigation Project

The introduction of Universal Credit (UC) is said to be the biggest ever change to the UK welfare benefits system, replacing 6 means-tested benefits for working age claimants. Full UC began to be introduced into the London Borough of Southwark in November 2015, and Lambeth from July 2018.

By 2022, around 7 million families in the UK will be on UC. Ultimately, around 80,000 people could be affected across the two boroughs.

This research forms part of a larger Universal Credit Mitigation Project (UCMP). Drawing together the main advice agencies in Southwark, and funded by United St. Saviour's Charity, the UCMP provided support services to local people helping them to negotiate the complexities of UC. It provided a boost to specialist legal advice - including representation at tribunals.

Advising Communities led the research element of the UCMP, which was extended to cover the London Borough of Lambeth thanks to additional funding from the Walcot Foundation.

The research is based upon the views of local people affected by the implementation of UC and who have received support from local agencies. It also draws on feedback from many local organisations working with claimants.

The following agencies were involved in the project.

- Southwark Law Centre: lead project partner, providing consultancy for frontline workers and taking more complex cases by referral.
- Citizens Advice Southwark: general advice
- Advising Communities: research lead
- United St Saviour's Charity: funder - service delivery and research
- Walcot Foundation: research funder

The research aimed to document the impact of the UC migration for residents living in Southwark and Lambeth, and to use the learning from the project to highlight effective ways of supporting them in the future.

The research findings and recommendations presented here will contribute to the growing body of evidence on UC. They form the basis for discussions about the funding, commissioning, design and development of service provision, and help to identify gaps in support so that these may be addressed as the rollout continues.

As this report was being finalised, the Government announced a pause in UC roll-out to take account of a 10,000-claimant pilot to be conducted in 2019. This pause provides an opportunity for these findings and recommendations to be carefully considered.

Key features of research respondents

- 143 claimants and 72 community agencies responded to the research survey.
- 66% were social housing tenants.
- 57% were single or single parents.
- 42% were unemployed and 16% were in part-time work.
- 61% of respondents declared disabilities.
- 75% were non-white British and 39% stated that English not their first language.
- 40% of respondents had no personal internet access. A majority of these said they were not confident in using the internet.

The Local Impact

- In Southwark, 74% of respondents reported a negative experience of UC. In Lambeth this figure was 31% and probably indicates that residents have not yet felt the full impact because of the later introduction.
- People with disabilities appear to have experienced the most negative impact, with 74% feeling adversely impacted. 65% of single adults and single parents also reported a negative experience.
- Overall, the groups generally most affected by UC correspond with findings from other research: people with disabilities, women with children and required to work, lone parents, people with English as a second language, self-employed, those working in low paid fluctuating hours, EU nationals (as right to reside rules have become much tighter).
- Respondents said that the impersonal nature of UC, coupled with claims and transactions being on-line, contributed to the negative experience. They also reported a generally poor experience of the support provided at the Job Centre.
- 91% of support agencies said that UC had created greater financial difficulties for clients. 85% stated that it has had a negative impact on mental health of the people they support. 72% believed the risk of eviction and homelessness was heightened for claimants.
- Respondents were not always clear about their UC claim and its interaction with other benefits. Many said they did not understand that advance UC payments were repayable and were struggling to manage after deductions for repayments were taken. Similarly, some respondents had accrued Council Tax arrears because they failed to understand the need to claim Council Tax Support.
- 73% of respondents declared issues and worries other than UC; 41% had debt problems, 24% money management/budgeting, and 28% housing. 21% of Lambeth respondents also had employment issues.

- Advisers noted a marked increase in the 45-55 age group needing help. This was particularly people used to the old system, but not digitally capable. Often, it took a week to make a claim rather than the hour estimated by the DWP.
- 81% of respondents said they would have been in a worse position had they not had the support of an advice agency and were grateful for the support provided. However, they were sometimes in need of a more in-depth and consistent service which the agency was unable to offer due to funding and resource constraints.
- The agencies surveyed all felt the impact of UC and have experienced huge demands on their services and support, with no additional resources. Many felt that the demands of UC are distracting them from delivering their core services.
- The survey results indicate that organisations in the area generally have good referral partnerships, which they can draw on to support clients. However, over a quarter of agency respondents said they had not been referring UC claimants to other support services because of a lack of information about where to refer.

Conclusions

- Significant numbers of claimants are struggling with the introduction of UC. The complexities and administrative challenges associated with the system are leading to widespread emotional and financial stress. The greatest impact is being felt by more vulnerable groups.
- Already stretched local voluntary sector agencies are picking up the pieces of UC, with claimants turning to them for support and advice. Many agencies are not funded to provide these vital services and often not sufficiently informed and equipped to do so. This is negatively impacting on delivery of core services and is creating pressure and stress for frontline staff. Resourcing issues aside, this raises questions about where claimants will be able to turn in areas with a less developed community sectors than Southwark and Lambeth.
- The research clearly shows that consistent, holistic and personal support is critical to deal with the complexity of both making and managing claims. However, the new DWP-funded service (from April 2019) provides only for new claimants and for the process of *making* claims; there is a risk that the new service may not cover the costs of ongoing claim management, for challenges to DWP decisions, or to help people with digital support. If this is the case, it will be inadequate to meet need and demand relating to the continued roll-out of UC.
- Through this research, feedback was only received from claimants engaging with support services. This may have skewed the findings by focusing only on those experiencing problems. On the other hand, it may mean that there are many other claimants struggling but not receiving support.

Recommendations

Enhanced and locally appropriate claimant support

Arrangements for the provision of DWP-funded 'Universal Support' are changing from April 2019. A new service, focussed on new claimants, is currently being finalised and will be delivered by local Citizens Advice agencies across the country. It appears that this service will not include digital and budgeting support, or fund more complex advice or representation at tribunals.

The recently announced pause in UC roll-out, and ongoing development of this new 'Claimant Support' service, provide an opportunity to create a support framework to meet claimant needs. This means tailored and proper resourcing in line with specific local needs. For example, 30% of the population of Southwark was born outside the UK and many have English as their second language. A one size fits all model will be inadequate in this regard.

A boost is necessary in the advice and casework capacity of local providers and resources should also be made available to provide specialist and enhanced support for particularly vulnerable clients with complex needs.

Holistic and personalised support delivered in community setting by locally embedded groups who are best placed to deliver it. This will help claimants resolve multiple and complex problems - beyond UC itself.

Digital Support and Money Management

Resources should continue to be made available for the provision of digital support and money management. As more people migrate to UC in the future, increasing levels of funding will be required for digital support to help people get online, and make and manage their claim. Money management help is also critical to ensure that claimants can budget effectively once their UC payment comes through.

Local Co-ordination and Information Exchange

Strong partnerships between advice providers and other community agencies are needed to ensure that vulnerable people do not fall through the gap, that knowledge is shared, and effective referrals can be made.

Examples of good practice in this regard, developed in Southwark, include the Universal Credit Network which has been serviced and supported by Community Southwark, and Advice and Support Roadshows led by Citizens Advice Southwark. Both involve a range of agencies including council officers – something that has proved useful to all parties.

Online information for frontline workers

Linked to the recommendation above, a centralised online resource, detailing locally available services for claimants and how to access them, would be valuable for claimants and agencies alike. This should include input from as many local voluntary sector organisations as possible. Locally, this resource could potentially be

coordinated by Southwark UC Network/Community Southwark and Lambeth Financial Resilience Stakeholder Forum or One Lambeth Advice.

Time would be required to maintain and update the information, but a shared database where organisations can make changes as necessary could also be considered.

Training and support for voluntary sector staff

More demands are being placed on community agencies and statutory services to support people migrating to UC. The DWP are making regular changes to UC policies and practices which is making it difficult for agencies to provide accurate information. Training is required to ensure frontline workers (Job Centre/DWP and Voluntary Sector) provide effective and accurate support to claimants. Access to ongoing consultancy support delivered by appropriately experienced agencies will also increase capacity for effective support.

Inform clients and coordinate UC with other benefits

Statutory agencies should provide better information about the impact of UC on other benefits and ensuring continuity of claims for benefits like Council Tax Support to avoid arrears building up. Likewise, better information about the repayable nature of UC advances, understanding housing costs and ensuring support is available to help claimants budget for deductions could reduce hardship.

Systematic Local Learning and Research

Any learning around the impact of UC, and effectiveness of local services, should be systematically identified and shared amongst relevant local stakeholders. This will enable local agencies to better feed into national campaigns, and, where appropriate, seek to influence the local administration of UC. It will also mean that ideas and best practice for future services can be more easily developed.

This research should be brought to the attention of other bodies undertaking research, including Citizens Advice, Child Poverty Action Group, and Disability Rights UK. The research should also be submitted as evidence to the Work and Pensions Select Committee.

Conducting further research on this topic and in the context of managed migration to UC and after a good period of embedding of UC in Lambeth.

Context

Universal Credit in Southwark and Lambeth

The introduction of Universal Credit represents the biggest reform of the welfare system since its creation; by 2022, it is expected that around 7 million households will be affected (Citizens Advice, 2017a). In Great Britain in August 2018, 1,003,697 households were on Universal Credit - 139,367 households in London.¹

Piloting of UC 'live service' began in Southwark in November 2015. UC live service was introduced in Lambeth in February 2016. The move to 'full service' UC began in both Lambeth and Southwark in December 2017. Accurate figures for the number of UC claimants in Southwark and Lambeth figures are not easily arrived at – largely because Job Centre Plus and borough areas are not co-terminus. The DWP supplied the following figures in November 2018. If we use these as a proxy, there were just over 33,000 UC claimants in the two boroughs at that time – 52% of whom were Southwark residents.

UC claimants by Job Centre, November 2018

- London Bridge 6,755
- Peckham 10,599
- Kennington Park 4,864
- Stockwell 3,974
- Streatham 7,028

The DWP was unable to supply future projections, but from July 2019, the government will begin the managed migration of nearly 3 million people from their current ('legacy') benefits over to Universal Credit. UC is therefore going to affect growing numbers of Southwark and Lambeth residents. Lambeth Council has estimate that the total number of affected residents is likely to be over 40,000². It is reasonable to expect a similar number in Southwark.

The UC project and general experience so far

While there is broad support for the underlying aims of UC - to simplify the benefits system and make work pay - there have been major issues with the delivery of the new system which have created huge problems for claimants across the country and led to calls from charities and politicians for the rollout to be paused. In particular, the long waiting period at the beginning of a claim has caused many claimants to fall into debt and rent arrears, has led to increased foodbank usage and is putting people at

¹ DWP UC Official Data: <http://dwp-stats.maps.arcgis.com/apps/Cascade/index.html?appid=8560a06de0f2430ab71505772163e8b4>

² Financial Resilience Strategy and Universal Credit – report to LB Lambeth Cabinet, March 2018

greater risk of eviction (e.g., Citizens Advice, 2017b; The Trussell Trust, 2017a; Northern Housing Consortium, 2017).

Universal Credit has become an increasing issue for local people, local agencies and local authorities. It is primarily applied for and managed on-line: requiring claimants to have digital access and the skills to use this. It also requires significant behavioural change, with claimants now responsible for managing a budget over a month and for paying their own rent³. Evidence suggests many are not coping.

In Southwark, in August 2018, there were 6,437 rent accounts where the tenant had claimed for UC housing costs: nearly 70% of these accounts were in rent arrears (totalling just over £7.75 million - up from £7.4 million in June). The average rent arrears per tenant on UC was £1,731 – compared to average rent arrears per non-UC account of £903. Rent arrears for UC claimants who were Southwark tenants were almost double those of non-UC claimants. Council Tax arrears were also a notable problem for UC claimants.

LB Southwark has paid close attention to the impact of UC on the rent accounts of its tenants, as a UC pilot borough. Research carried out by the Smith Institute in 2016/17 and again in 2017/18 has shown that UC doesn't just present a rent cash-flow issue for the Council. Non-payment of rent was found to be high when tenants first start claiming UC as a result of the five-week waiting period for UC. But even fifteen months after claiming UC, those affected were still consistently underpaying rent due – by 7 per cent on average. Those who have multiple, significant changes in circumstances while claiming UC are most likely to fall deepest into rent arrears. The average level of rent arrears among Council tenants who had claimed UC is more than three times the level of rent arrears among those tenants who were claiming Housing Benefit during the same period. (Smith Institute, 2017 and 2018.)

According to information supplied in November 2018, 1,916 LB Lambeth tenants were claiming UC. The average arrears per tenant claiming UC was around £1,040 (including accounts in credit) – compared to £278 for non-UC claimants. Rent arrears for UC claimants who were Lambeth tenants were therefore nearly four-times those of non-UC claimants. Arrears for the 8% of LB Lambeth tenants claiming UC totalled £2.3million, compared to total arrears of £6.5million for the remaining 92%. This increase in arrears is largely attributed by LB Lambeth to the nature of UC payments being monthly in arrears to the claimant, including a housing costs element, compared to Housing Benefit, which is paid weekly and directly to the landlord.

Local advice agencies have also felt the impact of UC. For example, for Citizens Advice Southwark, the number of UC enquiries as a proportion of total benefit

³ This represents a big change from the legacy system, where benefits have been paid weekly or fortnightly and Housing Benefit paid directly to the landlord, making it more manageable for claimants who lack budgeting skills.

enquiries increased from one-quarter in 2017-18 to one-third for the period April – September 2018.

Considering these challenges and given the huge numbers of people moving onto the benefit, it is crucial that the right support is in place to ensure that claimants can cope with the changes.

Advice and support for UC claimants

The DWP provides funding to local authorities to help deliver Universal Support⁴ (US) which it estimates will be needed by 10% of claimants. Advising Communities (AC) has contracts to deliver US to claimants in Southwark and Lambeth. AC provides US in Job Centres - offering Assisted Digital Support (ADS) and Personal Budgeting Support (PBS). AC has seen generally higher uptake of ADS over PBS as clients need support making initial UC claims and accessing their claim journals. UC clients often attend the US sessions more than once. Appointments are given one-hour slots. Advisers often book a follow-on appointment for debt advice at AC's Advice Hub as complex debt matters cannot be dealt under the US service. The majority of clients who attend AC's US sessions have at least one debt - either rent arrears or council tax arrears, exacerbated by UC. Clients are very vulnerable (around half self-declare a disability; many self-declare poor mental health), have low literacy rates and many are computer illiterate. Many clients speak little to no English. Clients sometimes do not attend their appointment, and the service has quiet days when it does not see the maximum number of clients.

In October 2018 the Department for Work and Pensions (DWP) announced that it will directly fund Citizens Advice to provide Universal Support from April 2019. Full details of what this support will entail are yet to be provided.

As AC has found, UC claimants often require support with more complex issues related to their UC claim (e.g. rent arrears) – not simply budgeting and digital assistance. To address this, a multi-agency project⁵ was been set up in Southwark to provide additional support to residents over the critical UC implementation period. As well as boosting specialist legal advice provisions, the project includes this research into the impact of Universal Credit on local claimants (primarily in Southwark and Lambeth) to investigate the most effective interventions to mitigate negative impacts.

Local coordination

It is worth noting, contextually, the initiatives that have been taken in the two boroughs that can assist with coordinating the response to UC:

⁴ The Universal Support package consists of Assisted Digital support and Personal Budgeting support, to help claimants make and manage their claim online and effectively manage their finances. Advising Communities holds the local authority contracts to deliver US in the boroughs of Southwark, Lambeth and Wandsworth.

⁵ The project involves Southwark Law Centre (project lead), Citizens Advice Southwark and Advising Communities.

Southwark Universal Credit Network

In July 2018, Community Southwark, in partnership with Southwark Law Centre, Advising Communities, Citizens Advice Southwark, and Pecan, launched the Southwark Universal Credit Network.

The aim of the network is to provide an information sharing platform for voluntary and community sector organisations who are supporting residents being adversely affected by the introduction of Universal Credit. People affected by Universal Credit have (as this report will confirm) needs around advice, food poverty, health and wellbeing – thus there are multiple entry points to support from the Voluntary and Community Sector (VCS) and demand is set to increase over the next few years.

The network is being used to identify emerging issues and help mitigate against their impact, but also to gather a body of evidence. This evidence will be used to improve local and national policy and allow other areas of the UK that have yet to see UC's introduction to learn from the system's challenges.

The network will meet quarterly and is being supported by key statutory partners including Southwark Council and the Department for Work and Pensions. Membership stands at around 60 organisations, with over 120 people signed up to receive updates.

As part of the network offer, training has been arranged for VCS organisations in the borough and the network is in the process of developing case studies focusing on VCS organisations outside of the core advice agencies.

Southwark Legal Advice Network (SLAN) and Advice Forum

Membership comprises CEOs and senior managers from the main advice agencies operating in Southwark. SLAN operates at a strategic level and looks at the challenges, opportunities, and trends that are affecting local advice agencies and the people and communities they service.

SLAN's Southwark Advice Strategy includes consideration of the impact of UC locally.

Southwark Advice Forum for frontline advice workers is part of the Southwark Legal Advice Network. This provides training and information workshops on different areas of social welfare law, aimed at frontline workers and volunteers in advice agencies.

The Local Support Team – Southwark Council

Southwark's Local Support Team is a service that helps support vulnerable customers to get their full entitlement to welfare benefits and manages and administers the Southwark Emergency Support Scheme and the Hardship Fund.

The following services are offered.

Income maximisation/benefits advice service

The Southwark Council Local Support Team offer vulnerable residents living in the Borough of Southwark information, advice and support to claim welfare benefits. Customers can make an appointment to see an officer at a number of locations across the borough or, if a customer is housebound a home visit. The team can assess clients' entitlement to welfare benefits, including Universal Credit, provide better off calculations and help to resolve complex benefit issues.

In the past 3 years, the team have supported residents through the biggest change in the welfare system for a generation, including the introduction of Universal Credit, successfully securing in excess of £20 million additional income.

Customers are referred to the team by departments across the council, by Southwark advice agencies, their family and friends and of course, by contacting the team direct. Referrals can be made on line by completing a simple form <http://www.southwark.gov.uk/benefits-and-support/other-welfare-benefits> or customers can call the team on 020 7525 2434.

Southwark Emergency Support Scheme

The Local Support Team can help Southwark residents who are on a qualifying benefit, including Universal Credit and are experiencing a crisis, emergency or disaster. They are able to make awards of food, fuel vouchers that can be redeemed at PayPoints, white goods, flooring, bedding and clothing.

Applications can be made online <http://www.southwark.gov.uk/benefits-and-support/emergency-support> or by telephone 020 7525 2434.

This year the team expects to provide more than seven hundred food parcels – an increase of well over 100 per cent since Universal Credit rollout in the borough.

The Hardship Fund

The Local Support Team can help some of the most vulnerable residents in Southwark who are experiencing severe financial hardship with an award from the Hardship Fund. Residents who could be supported by the scheme include the severely disabled who have seen their benefits reduced as a result of government changes. This scheme is designed to help people in debt with household bills including rent arrears, Council Tax, gas, electricity and water rates. Applications can be made online <http://www.southwark.gov.uk/benefits-and-support/hardship-fund> or by telephone on 020 7525 2434.

One Lambeth Advice and Lambeth Advice Network

One Lambeth Advice comprises a website and telephone advice service which links residents with local advice organisations: Brixton Advice Centre, Centre 70, Citizens Advice Merton and Lambeth, Lambeth Law Centre and Every Pound Counts.

Lambeth Advice Network is a consortium of advice agencies in the borough providing direct support, including:

- Advice in Children's Centres provided by Citizens Advice Merton and Lambeth;
- Advice and support for residents entitled to Council Tax Support but still getting into debt, provided by Advising Communities;
- Money Champions, a peer support training programme provided by West London Mission; and,
- Digital and personal budgeting support for Universal Credit claimants provided by Advising Communities.

Lambeth Financial Resilience Stakeholder Forum

The Financial Resilience Stakeholder Forum was born out of LB Lambeth's Financial Resilience Strategy which was co-produced by various stakeholders and organisations in Lambeth that work towards financial resilience that wouldn't normally meet each other.

The Council's Financial Resilience Strategy sets out the focus and priorities to support Lambeth residents to become more financially secure. The Strategy 2016-19, agreed by Cabinet in January 2016, highlighted the following priorities for activity:

Priority 1: Increasing people's incomes:

- People can access personalised employment support;
- People are able to progress in work and earn at least the London Living Wage; and,
- People get the benefits and credits they are entitled to.

Priority 2: Increasing people's financial capability:

- Tenants are able to pay their rent;
- People have access to the financial products they need;
- People can plan and manage their finances; and,
- Levels of problematic debt are reduced.

To deliver the strategy, a range of services and activities have been commissioned to provide advice and support to residents experiencing financial difficulty including the Council's Every Pound Counts service, access to advice from local advice agencies through One Lambeth Advice, advice and support at Children's Centres, and peer to peer support enabled by Money Champions training. Through these

services, around 28,000 residents were able to access advice and support in 2016/17 helping them to resolve financial problems, develop budgeting skills, and maximise their incomes. Around 56,000 residents have been supported through Financial Resilience activities since 2014.

The Financial Resilience Stakeholder Forum provides an information sharing platform for voluntary and community sector organisations who are supporting residents experiencing financial difficulty by the introduction of Universal Credit.

The forum will hold round-table discussions with key stakeholders on specific proposals, highlight ongoing concerns about the rollout of UC, savings proposals for universal services, communications campaign to raise awareness about the council's financial position and our co-op council aspirations.

The forum meets every six months and is supported by a wide range of partner organisations including Lambeth Council. Department of Works and Pensions receives updates.

Methodology

The research presented here combines findings from both primary and secondary research:

- A **review of relevant literature** was conducted in the first half of 2018. Literature included reports from national and local government and from charities across the country, to inform the design of the survey and the analysis of the results. The bibliography lists the reviewed texts.
- A **digital organisational survey** was designed and sent out to a range of (mostly non-advice) organisations across Southwark and Lambeth in summer 2018, to assess the impact of Universal Credit locally and gather views on what additional support is needed. A copy of the survey form is appended. A total of 72 responses were received from a range of organisations, including charities, community organisations, schools, local authorities, health/mental health service providers and hostels. Most of these organisations were based in either Lambeth (60%) or Southwark (34%).
- A **UC claimant questionnaire** was also designed by project partners and completed with individuals seeking advice or support on Universal Credit from Advising Communities, Big Local Works, Citizens Advice Southwark and Southwark Law Centre from August to October 2018. Data from these questionnaires was sent to AC. A copy of the survey form is appended. 143 responses were received – just short of the target 150.
- The organisational and claimant surveys included a mix of closed and open-ended questions, providing both quantitative and qualitative data. The open-ended questions allowed respondents to express their views without being constrained by a set number of options and enabled us to capture data which we may not have predicted. By coding these responses, it has been possible to

identify recurring themes, which have not only informed the recommendations made in this report but can also be explored further at later stages in the larger research project. Follow up calls were made with several respondents in order to explore certain responses in further depth.

- **Two UC claimant focus groups** were held in October 2018 for Southwark and Lambeth residents respectively who had completed the survey. Ten people attended the Southwark event. Just one person came to the Lambeth group. To compensate, five Lambeth survey respondents were interviewed by telephone. The questions posed to focus group attendees and telephone interviewees are appended.
- A further **focus group for advisers** was held in October 2018. Twelve representatives of local advice services attended, from Citizens Advice Southwark, Southwark Law Centre, Age UK Lewisham and Southwark, Southwark Council (Exchequer Services), Cambridge House, Mozaic Women's Wellbeing Project (St Thomas's Hospital), Lambeth Law Centre, Brixton Advice Centre, Big Local Works, and Advising Communities.

Limitations of the research

It is acknowledged that the findings of this research regarding claimant experience relate to people who have already sought support and are not necessarily representative of the wider UC claimant population. The claimants responding to our survey have experienced a difficulty with their UC claim and their experience is important and instructive. There may be UC claimants who have had a very different experience, but equally there may be others who are struggling with the new system and have not been able to access support or do not know it is available.

It is also noted that some UC claimant survey responses were completed during interviews with advisers. Advisers posed the questions to their clients and noted the responses, which were entered onto an on-line survey form. Where casework was provided the client was given the form to complete at a point in the process where some progress had been made. Whilst there is no suggestion that any of the feedback received about claimant experience was affected by the process used, the advice needed and outcomes data recorded seems to correlate to the service provided by the agency the client received help from. It is therefore somewhat difficult to draw firm conclusions about presenting need and outcomes achieved.

Results and Analysis

Client/Claimant Research

Introduction

143 survey responses were received to the client survey conducted in late summer-autumn 2018. This fell just short of the target of 150 responses.

The client survey collected information about the demographics and circumstances of the respondent, internet access/ability, help needed, the impact of UC, outcome of support provided and problems other than UC.

Two focus groups for UC claimants were also held on 9 and 11 October 2018, providing an opportunity for respondents to the survey to offer more detailed feedback on their experience of UC.

The first event, in Lambeth was attended by only one client and was therefore more of a case-study. One-to-one telephone discussions were subsequently held with five survey respondents in Lambeth who were unable to attend the focus group.

10 people attended the Southwark focus group. All but one was a Southwark resident.

The focus groups were traumatic events, with almost all participants relating their stories of finding it very difficult to cope with life on UC. However, the focus groups were mutually supportive and sympathetic, and people were offered support and advice follow-ups if they disclosed a matter with which they clearly needed help.

“If you don’t have internet at home or a phone or an email you can’t do anything; it’s extremely difficult to access your online account. You have to communicate via the online journal, but you don’t know when they will reply so you just wait and wait.”

(Claimant Focus Group Attendee)

Profile of respondents

Data from the survey regarding respondent profiles and demographics has been provided as an appendix to this report. The data has also been compared to community profiles for the two boroughs and the client profile of Advising Communities. This analysis is also appended. Of note in this data:

- 64% of respondents were Southwark residents, 26% Lambeth and 10% other, neighbouring boroughs.
- 97% of Lambeth respondents were advised by Advising Communities. Respondents in Southwark were seen by Citizens Advice Southwark (45%), Advising Communities (34%) and Southwark Law Centre (12%).
- Just over half of all respondents were Council tenants. Typical of advice agency client profiles, more respondents to our survey lived in rented accommodation than the general community profile.
- 57% of respondents were single adults, 20% were single parents and 12% were two adults with dependent children households.
- UC claimants responding to our survey tended to be older than the typical advice agency client.

- Overall, 42% of respondents were unemployed, 24% were unfit for work and 16% were in part-time employment. Respondents to the survey were more likely to be unfit for work than the typical advice agency profile.
- 61% of respondents had a disability or learning difficulty. 34% declared no disability or learning difficulty and 6% preferred not to say. The percentage of clients with disabilities was vastly disproportionate to the numbers of people with a disability in the local community.
- 75% of respondents did not define themselves as White British. This again is typical of advice agency client profiles, which see many more people of Black Other ethnicity than the general community profile breakdown.
- For 39% of respondents English was not their primary language. Advice agencies tend to be called upon by higher numbers of people with English as a second or other language and among UC claimants responding to our survey, this pattern was continued.
- 40% of respondents had no personal access to the internet. Only 9% of respondents who had no personal means of accessing the internet felt confident on-line. Even amongst those with personal access, 18% did not feel confident.

The impact of UC

Overall impact on respondents

Overall, 57% of respondents expressed a negative or very negative experience of UC. This negative experience was most marked in Southwark, where the move to UC implementation began in November 2015. Only 20% of respondents had a positive experience of UC.

There were differences in experience between the two boroughs.

74% of Southwark respondents, where piloting of UC began in 2015, had a negative experience of UC – including 42% whose experience was very negative. Positive experience fell to 10%.

The roll-out of UC in Lambeth commenced later, in December 2017. This may correlate significantly with a markedly more positive experience in Lambeth, with a roughly equal split between negative, none, and positive impact. 38% of Lambeth respondents did not feel any impact of UC, whereas only 16% of Southwark respondents did not rate UC impact positively or negatively. However, we have no evidence that Southwark survey respondents had been in receipt of UC for a longer period than Lambeth respondents. It is possible that Lambeth respondents, who had nearly all received Universal Support from Advising Communities, were presenting with, generally, 'lower-level' advice and support needs compared to Southwark respondents and hence had a less difficult claimant experience.

Most focus group participants and telephone interviewees painted a picture of an impersonal, computerised system which had left them without enough to live on, in debt, in poor mental health and trapped with few opportunities and no incentive to work.

On the positive side, one participant had found claiming UC relatively straightforward as an IT literate, young single person and first-time claimant. A telephone interviewee also found having a journal and keeping in touch with the work coach a positive aspect of UC. Another reported having difficulty adjusting to monthly payment in the beginning, but once she started working and adapted to the new system, she found monthly payment better than weekly ones.

A telephone respondent found the support received from her budgeting manager and Work Coach at the Job Centre very beneficial and effective. Another received instructions about how to apply online and did not need further support.

But the overwhelming feedback from focus group participants and interviewees was of mounting debts while waiting for UC payments, including rent and mortgage arrears, threats of eviction and reliance on foodbanks and (in one case) shoplifting to survive. They were typically struggling to cope with the on-line nature of UC.

They felt Job Centre staff appeared demoralised and were generally unsympathetic and unhelpful. Participants used words like 'horrible', 'intimidating' and 'belittling' to describe their experience of Job Centre visits. Some participants were not confident that Work Coaches understood the UC system: UC and how it works and interacts with other benefits (for example, the need to claim Council Tax Support) was not explained clearly.

Many claimants had taken advance payments due to hardship during the assessment period but had not realised these were repayable. They were now struggling to cope while paying back loans to DWP.

Support to get into work seemed limited to offering short training courses and suggesting jobs that would involve a lot of (expensive) travelling and which were unsuitable given claimant's health difficulties. A self-employed participant in the focus group said his fluctuating income made it very difficult to cope with UC.

"I'm self-employed, but I'm not encouraged by UC to work. My earnings go up and down each month but because UC is paid in arrears, more money comes the month after I really need it due to lack of work. One month they give me a lot, and the next they give me nothing. It's incredibly frustrating, and I'm really sick of it."

(Claimant Focus Group Attendee)

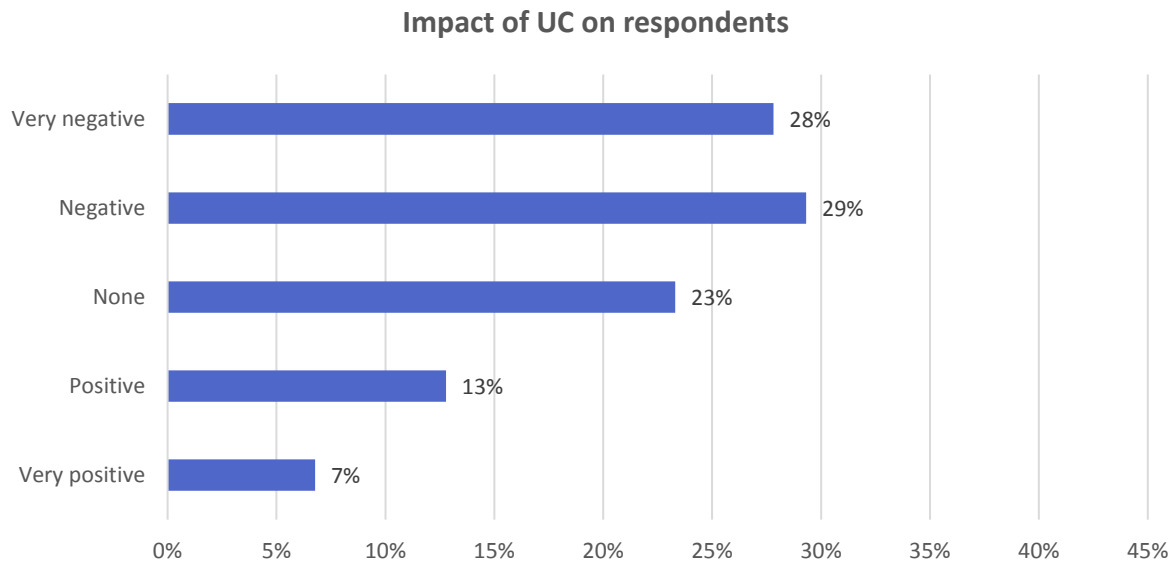


Figure 1 Impact of UC on respondents

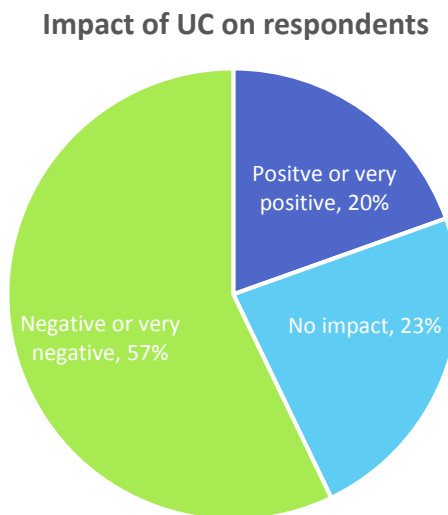


Figure 2 Impact of UC on respondents

“On the old system you used to call them and they could sort it out and you knew what you were dealing with. It’s horrendous now, UC system is so impersonal, all the onus is on the individual to resolve issues. Everyone complained before that they didn’t have enough money, but now there’s less. You didn’t know how good it was until you go on Universal Credit. And you can see they don’t believe you. When you go online you send a message to [DWP] and anyone randomly responds and every time it is someone different. People in the Job Centre need training.”

(Claimant Focus Group Attendee)

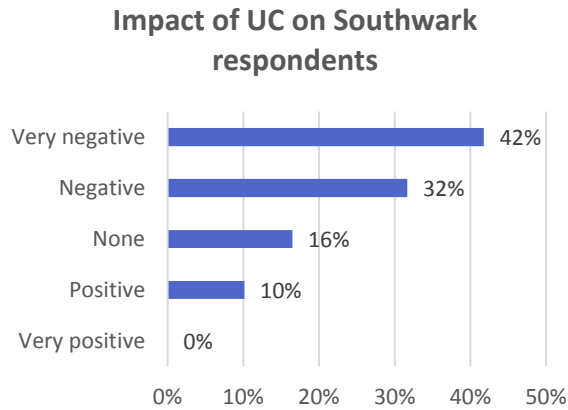


Figure 3 Impact of UC on Southwark respondents

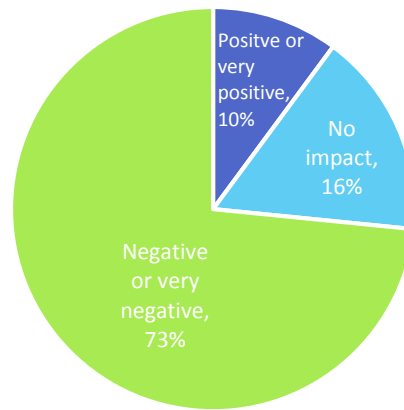


Figure 4 Impact of UC on Southwark respondents

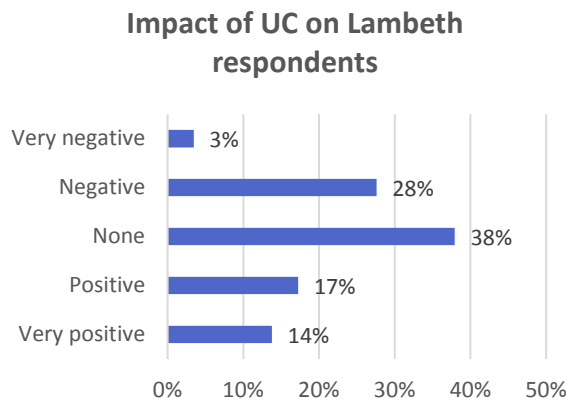


Figure 5 Impact of UC on Lambeth respondents

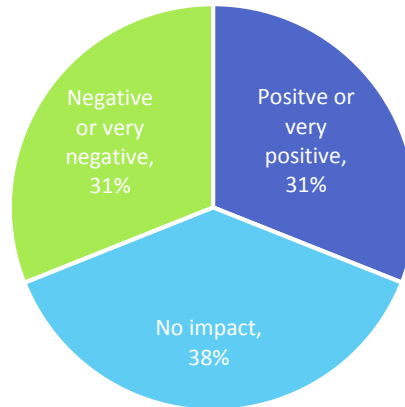


Figure 6 Impact of UC on Lambeth respondents

"It's my first experience on Universal Credit. I found the application quite straight forward. But since I had a payment from my previous employer, my first payment was postponed, and they didn't tell me. I had to wait an extra month on top of the five weeks waiting period, which was a shock. I wasn't expecting it, but if I'd known, I could have budgeted better. I don't really get much out of the meeting at the Job Centre and I have to pay for transport to get there."
(Claimant Focus Group)

Impact on respondents with disabilities and mental health issues.

The negative impact of UC was felt most greatly by respondents with physical disabilities, (74% negative/very negative). Two thirds of all respondents with disabilities, learning difficulties and mental health issues had a negative/very negative experience of UC.

In focus group discussions, people with physical disabilities and health problems who were following medical advice regarding suitable employment and activities complained that the system took little account of this. Work capability assessments were rudimentary and appeared to claimants to contradict GP and specialist medical advice.

Impact of UC: Respondents with physical disabilities

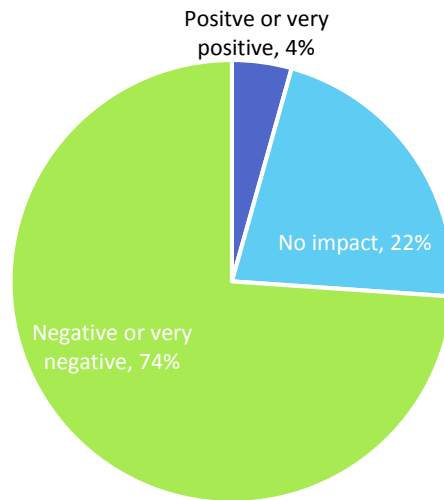


Figure 7 Impact of UC: Respondents with physical disabilities

Impact of UC: respondents with disabilities, learning difficulties, mental health issues

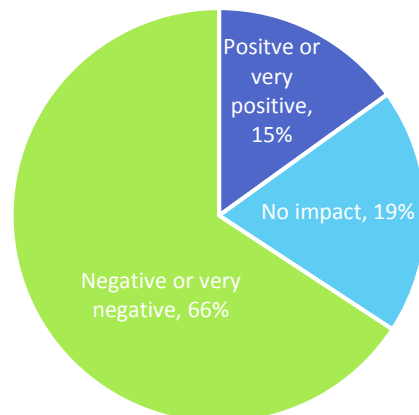


Figure 8 Impact of UC: respondents with disabilities, learning difficulties, mental health issues

This negative impact on people with disabilities is consistent with other research. According to Citizens Advice, 58% of households with a disabled adult will receive UC once it is fully rolled out and many will be

*“My son is in £3000 in rent arrears... the communication between the different parties is really bad. For people with learning disabilities, it’s impossible to follow.
(Claimant Focus Group Attendee)*

worse off (sometimes over £300 per month) than they were under previous ('legacy') benefits.⁶

Impact by household type

UC also appears to have had a negative impact particularly for single adults and single parent households, with nearly two-thirds of respondents in these household types feeling a negatively affected. In contrast just over one third of couples with children felt negatively affected.

Impact of UC: Single Adult Household respondents

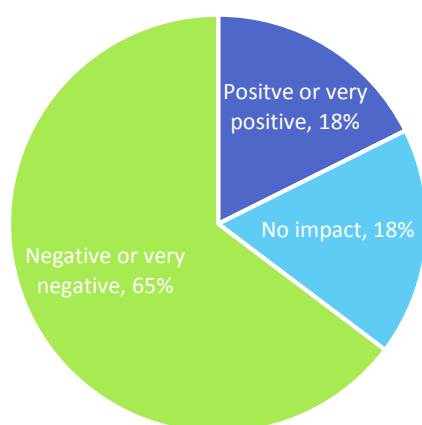


Figure 9 Impact of UC: Single Adult Household respondents

Those respondents who said UC had made no impact on them or did not express a view either way still made some comments about the negative (and positive) effect of UC. Respondents made comments about delays causing hardship, lack of backdating and difficulty with on-line claim management. One respondent who did not rate impact on the negative-positive scale talked about the stress of claiming and negative impact on mental wellbeing.

"I didn't realize that they were giving me an advance which I would have to pay back: no one told me that. My first UC payment was therefore much lower than expected. I had to get a second loan, as I just didn't have enough money."

(Claimant Focus Group Attendee)

⁶ Universal Credit for single disabled people, Afzal Rahman, Citizens Advice, 2018

Advice and support

Respondents were all seeking advice and support from one of the four agencies involved in this research.

Advice issues

Respondents tended to have several other issues (budgeting/money management, debt, housing, other, welfare benefits, immigration, employment, health) in addition to or related to the UC issue they sought advice about. 73% of respondents declared other issues. This is typical of advice agency clients, whatever the primary presenting issue.

41% of respondents had debt problems, 24% had money management/budgeting issues, 28% housing. 21% of Lambeth respondents had employment issues.

Help needed

The stated advice and support needs of respondents tended to follow what was on offer from the agency. This may be the result of Advisers completing the survey with respondents.

46% of all respondents needed one-off advice and 29% needed 'support' (including digital and budgeting help). However, in Lambeth 59% of respondents needed support. Nearly all Lambeth respondents (97%) had sought help from Advising Communities, which has a contract to deliver Universal Support – Assisted Digital Support and Personal Budgeting Support.

Casework was needed by 19% of Southwark respondents and just 3% of Lambeth respondents. This reflects the service on offer from and approach taken by the advice agency rather than their client's needs.

Focus group participants appreciated the efforts of local charities to support them and acknowledged the pressures that such agencies were under. However, some were frustrated by long waits for appointments, seeing different advisers and having to recount their case history again. The support on offer was sometimes short of what people needed and participants were sent away with action to take that they were incapable of or signposted to other services. What some participants wanted was an adviser with time to take them through the system (on-line), help them to take the next step and deal holistically with their issues.

Three out of the five telephone interviewees had not received support with making their claim, and they were unaware of the support available.

Outcomes

Outcomes also tended to follow the service provided by the agency (and the expected outcome from this service). Hence, challenges to DWP decisions about UC were not

*“Got support from [advice agency], and they are good at getting me in front of the right people for the tribunal, but like all charities, they are stretched too thin. It's a horrible time to be poor and disabled.”
(Claimant Focus Group Attendee)*

made for Lambeth respondents where the service on offer was primarily ADS or PBS, but in over half of cases dealt with by advice agencies in Southwark, a challenge was made.

The emphasis in Lambeth was on achieving improved digital skills, knowledge of UC, personal budgeting skills, and making a UC claim. These outcomes are in-line with the Universal Support commissioned by the local authority.

In this context, it is difficult to draw conclusions about how outcomes relate to client needs.

However, overall 81% of respondents said their situation would have been slightly or much worse had support not been available. This figure was higher in Southwark (87%) than Lambeth (76%) and fewer respondents in Southwark felt that their situation was the same. We could conclude from this that the higher level of interventions available in Southwark mean better outcomes. We should take some care with this data though: the question may have been misconstrued by some respondents as being 'is our situation better or worse following support?' – In this case the respondents who said 'slightly worse' or 'much worse' could be expressing the opposite view.

"Was the job centre helpful? No. I went to [a local advice agency]. I saw three different people, and this has made it a little more complicated since I can't remember who I've seen and have to recount everything again. But I always feel like something good will come of going to see them."

(Claimant Focus Group Attendee)

"There is no support at the Job Centre; problems are not believed. I didn't feel that the Work Coach was supporting me, only put I on Universal Credit and that was it."

(Claimant Focus Group Attendee)

"My work coach has been very sympathetic as I am going through an employment tribunal. He has taken care of all my sanctions and just tells me to keep the list of emails from my job applications. If they are kind, it makes it so much better."

(Claimant Focus Group Attendee)

Organisational Survey

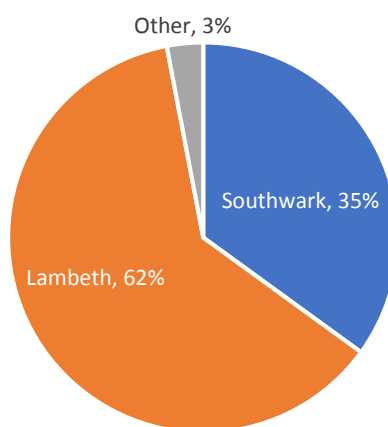
The organisational survey questions focused on identifying:

- The extent to which organisations had noticed an impact of the UC rollout on the people they work with and the nature of this impact;
- If and how organisations had responded to support those affected by the changes, and what services they felt were needed.

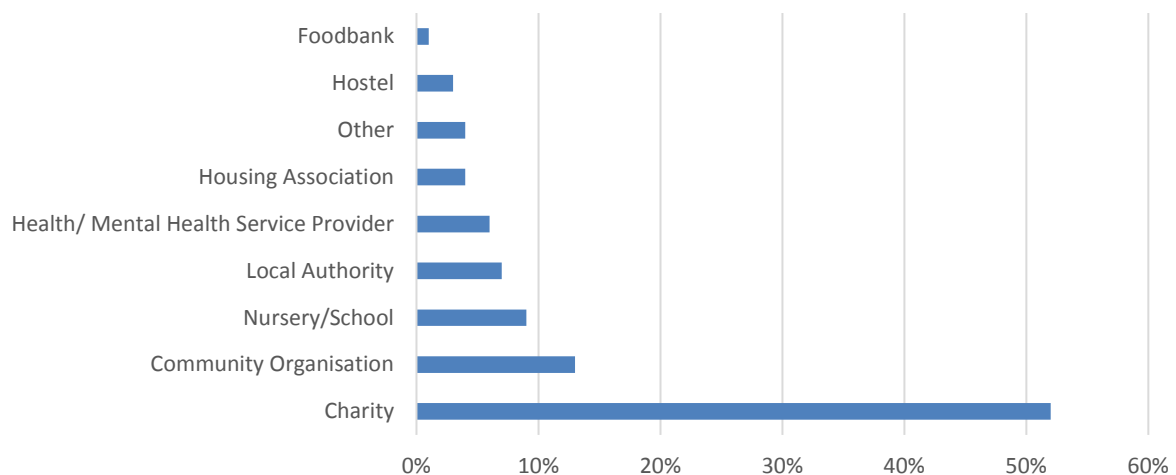
Respondents

72 responses were received.

Respondents by Borough



Respondents by agency type



More than one response was received from some organisations and some preferred anonymity. The 35 organisations completing the survey were:

AgeUK Lewisham and Southwark	Disability Advice Service Lambeth (DASL)	One Housing SHP
Archbishop Sumner Primary	Dockland Settlements	South London Refugee Association
Autism Voice UK	Every Pound Counts	Southwark Carers
Cambridge House Law Centre	High Trees CDT	Southwark Talking Therapies
Centrepont Camberwell Foyer	Home-Start Lambeth	St Giles Trust
Chance UK	Inspire	Temporary Accommodation
Change Grow Live	JLU	The Baytree Centre
Citizens Advice Southwark	KeyRing Living Support Networks	The Camden Society
Citizens Advice Merton & Lambeth	Maytree Nursery School and Children's Centre	Toucan Employment
Creation Trust	Mosaic Clubhouse	West London Mission
Creative Sparkworks	Norwood and Brixton Foodbank	Windmill Cluster of Schools
	Oasis Hub Waterloo	

The Impact of Universal Credit

The overwhelming majority of the organisations who completed the survey said they had noticed UC having an impact on the people they work with, demonstrating the far-reaching impact of welfare benefit reform. 94% of those organisations rated UC as having either a 'negative' or 'very negative' overall impact on the people they see and 100% reported at least *some* negative impact on their service-users.

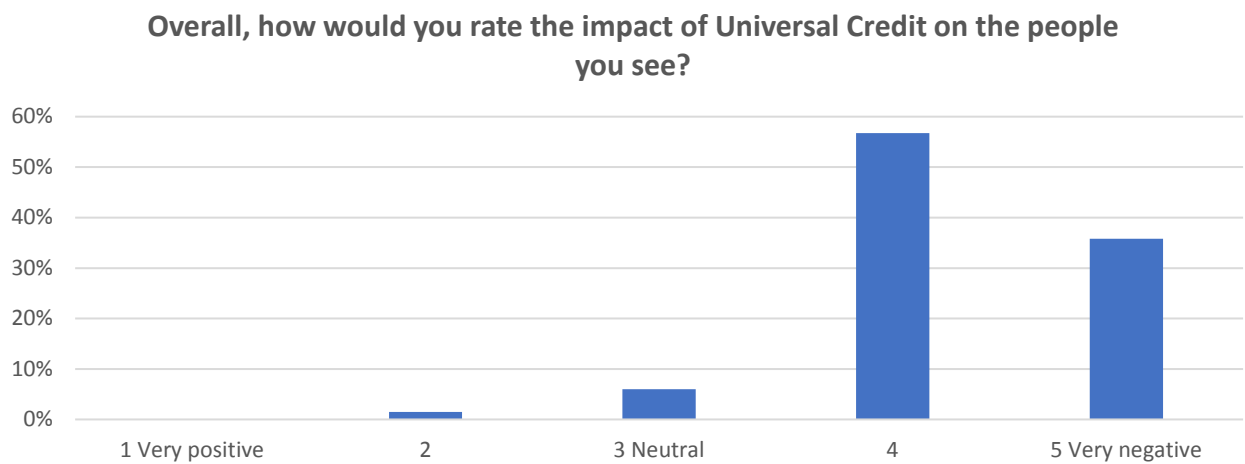


Figure 10: The overall impact of UC on local people, as rated by organisations working with them.

“Universal Credit penalizes you for working, and makes you feel unwanted and unneeded. It feels demeaning, and if you do not input your stuff online within a certain time it all gets lost.”

(Claimant Focus Group Attendee)

“It is harder to cope on Universal Credit because the amount is too low, and now it’s all in one lot rather than fortnightly – monthly payments are difficult. When I was on JSA they didn’t take me seriously and belittled my health problems. They don’t do that now and my Work Coach is quite nice and listens, even if she doesn’t do that much to help.”

(Claimant Focus Group Attendee)

In your opinion, what negative impacts have you seen among your service-users as a result of Universal Credit?

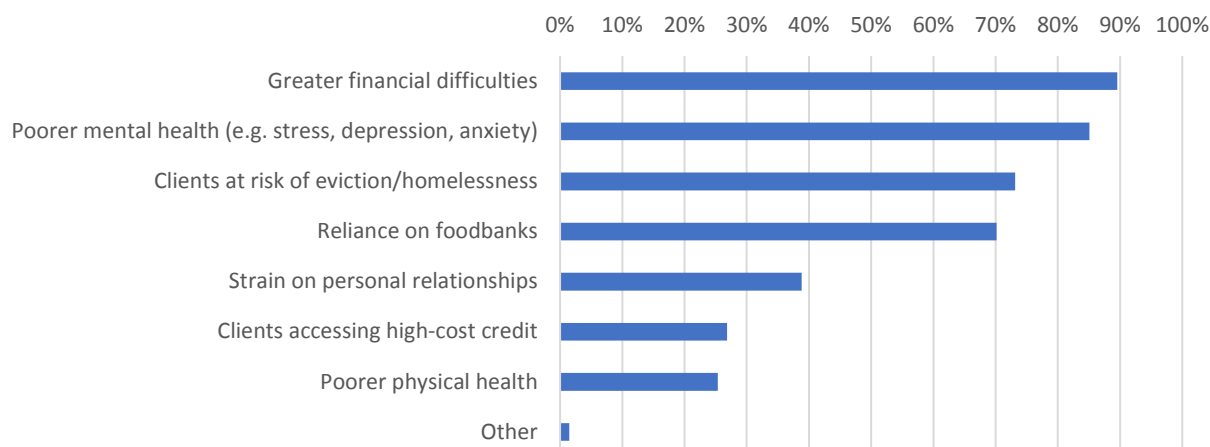


Figure 11: Negative impacts of UC, as reported by organisations.

In line with other research which has demonstrated the severe impact of UC on claimants' personal finances and debt⁷, 91% of respondents reported UC creating greater financial difficulties for their service-users. A worryingly high proportion also reported that UC was leading to poorer mental health (85%) and putting their service-users at risk of eviction and homelessness (72%), while 69% reported reliance on foodbanks among their service-users. Although concerning, this finding is somewhat unsurprising given that the local foodbank, Pecan, operating in Southwark, reported a 179% increase in referrals among families with children and a 94% increase in overall referrals between the first quarter of 2016 and the same period in 2017 – mainly due to UC (Barnes, 2017). Over a third of respondents also said their service-users were experiencing strain on their personal relationships, over a quarter were aware of people accessing high-cost credit and the same proportion reported poorer physical health among service-users as a result of UC.

⁷ E.g., Citizens Advice (2017b) found that over a quarter of their UC clients were also experiencing debt issues; UC clients were 14% more likely to have problems with priority debts like rent and Council Tax compared with those on legacy benefits; and UC clients had an average of less than £4 left over each month to pay creditors after paying essential living costs.

In your opinion, what positive impacts have you seen among your service-users as a result of Universal Credit?

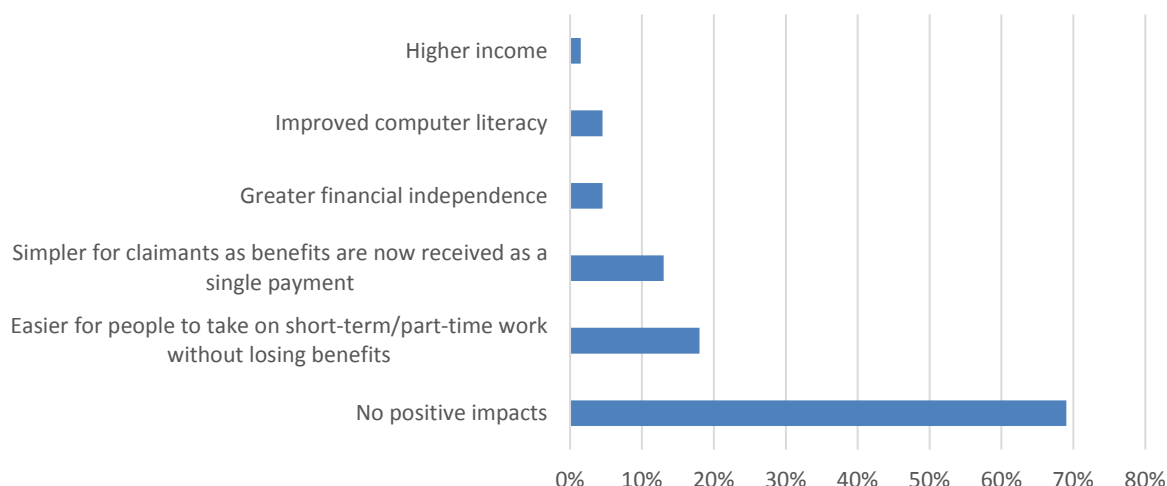


Figure 12: Positive impacts of UC, as reported by organisations.

Only 29% reported any positive impact on service-users (see figure 26 above). 12% of local organisations surveyed believed having a single payment was simpler for claimants and 18% that UC made it easier for people to take on short-term or part-time work.

Support for UC Claimants

Although the responses make clear the scale of the challenges for claimants moving onto UC, it is positive to see the efforts that local organisations are making in order to support people with the transition. Indeed, 82% of organisations said they had been able to offer support to claimants and 72% said they had been referring people to local advice agencies or other organisations for support.

Those who said they had been supporting service-users were asked (as an open-ended question) to provide details of how they had been supporting people. The responses indicated that local organisations had been providing a wide range of practical and emotional support. By coding the responses, it has been possible to identify what kinds of support were most likely to have been provided by organisations to people affected by UC (see figure 27).

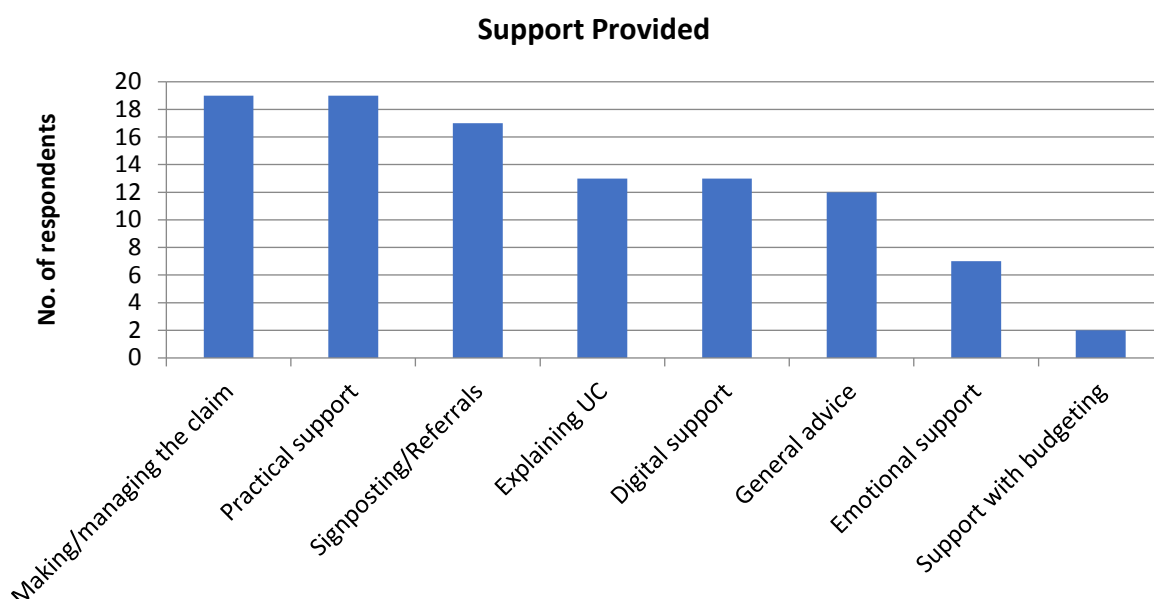


Figure 13: Support most commonly provided by organisations.

As shown above, the most common forms of help offered by organisations were support with making and managing a UC claim, as well as wider practical support (including help with challenging decisions, applying for APAs, reducing deductions, making calls to DWP and to the authorities, and dealing with service-users' debt and housing issues). This was closely followed by signposting and referrals (to a range of services, as discussed below). A quarter of organisations said they had been providing information on UC and explaining how the new system works, and an equal number said they had been providing digital support to the people they work with. Next most common was the provision of general advice on UC-related issues, with several organisations also providing emotional support. Two organisations reported provision of support with budgeting.⁸

As mentioned above, almost three quarters of respondents said they had been referring people to local advice agencies or other organisations for support with UC. When asked to provide details of where they had been referring service-users, respondents cited numerous different advice agencies, charities, mental health services, foodbanks, credit unions, information workshops and specialist services (e.g. for those with disabilities). Certainly, the large number of referral organisations listed points to the wide-ranging and extensive support required by those moving onto UC. However, on a more positive note, it also indicates that organisations across Southwark and Lambeth are doing what they can to ensure claimants' wider needs are met, by working in partnership with others.

⁸ Other forms of support included providing access to facilities (computers and phones), assisting at Job Centre appointments and providing easy-to-read guidance on UC. One organisation said that their staff had attended training on UC so that they were better able to support clients.

To explore why a number of organisations said they had not been referring people for further support, follow up calls were made to respondents who had provided their details. There seemed to be several reasons for this. Firstly, some organisations said that they were able to offer several services in-house and meet the needs of their service-users without having to refer them elsewhere. However, there were others who stated that they did not always know where they could refer people to, suggesting that there is further work to be done in order to promote awareness of local services.⁹ One respondent, for example, working across both Southwark and Lambeth, commented that they had found it difficult “to find and promote any information about Universal Support”. This suggests that Advising Communities may need to explore further ways of spreading the word among local organisations about the US sessions which they are delivering at job centres across the boroughs. Another respondent (working with families with complex needs) reported feeling reticent to refer individuals on to other organisations for support, when they were already interacting with many different services (such as social services and keyworkers at the Job Centre). The respondent felt that those being referred may view it simply as ‘yet another appointment’ and that this might not be particularly helpful or productive.

Survey respondents were asked whether there were any additional support services they thought should be offered to UC claimants (see figure 5 below). Overall, the responses indicate unanimous agreement that much more support is needed to help people cope with the changes. Most frequently cited was the need for further digital support and/or improved access to IT for claimants. This indicates the magnitude of the switch to a fully digital benefits system for claimants, many of whom are unemployed and on low income and therefore disproportionately likely to be lacking basic digital skills (Citizens Advice, 2017a).

“On the old system you’d get your money every two weeks, but now you have to wait another month before you can get food, while before it was only one week. Being poor for three and a half weeks is soul destroying.”

(Claimant Focus Group Attendee)

⁹ It is hoped that the Southwark Universal Credit Network - recently set up to provide a platform for information sharing between VCS organisations and statutory partners - will go some way towards addressing this issue in Southwark. This model could also be a consideration for other boroughs wanting to link up services.

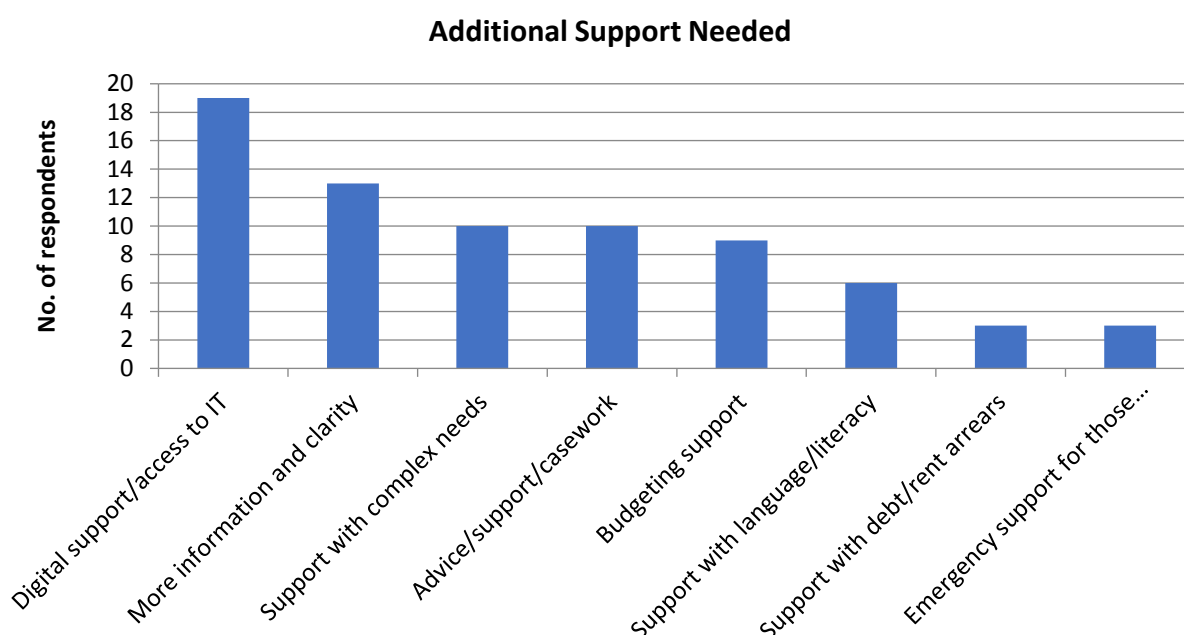


Figure 14: Additional support needed to help UC claimants

A quarter of those who responded also felt that more information and clarity on UC was required, with people citing considerable confusion around who should be applying for the new benefit and when.¹⁰ This aligns with research commissioned by Southwark Council, which found inconsistencies in the quality and level of information provided to claimants and a sense among them that Job Centre staff were still learning and not fully informed about the process (Smith Institute, 2017). This in turn echoes the views of clients, expressed at focus groups. Almost one fifth of organisations emphasised the need for further specialist support for particularly vulnerable individuals, including those with poor mental health, learning difficulties and/or other disabilities, for whom it is even more challenging to understand and navigate the new system and manage a UC claim independently.

Organisations also stressed the need simply for greater capacity for advice, casework and advocacy for UC claimants, as well as support with *all* stages of the transition process (before, during, and after an initial claim is made). Several charities reported that they were struggling to meet increased demand for their services as a result of the changes. Support with budgeting and financial literacy was also frequently cited as an area of support needed by claimants, as was support for those with low language and literacy skills. Indeed, the ‘Universal Support delivered locally’ (USdL) trials (conducted in 11 areas of Great Britain in 2014/15) had identified the need for foundation-level support services to be incorporated into the UC support model, in order to address literacy, numeracy, and English for Speakers of Other

¹⁰ Suggestions included workshops to explain the changes, more readily available and easy-to-read guidance (particularly at Job Centres), and support from more highly trained UC, DWP and JC staff who can provide accurate information to claimants.

Languages (ESOL) issues which presented barriers to engagement with digital and personal budgeting support (DWP, 2016).

Furthermore, several organisations mentioned the need among claimants for support with debt issues and services to liaise with landlords/the Council about rent arrears and non-payment of Council Tax (to prevent evictions). This last point echoes what was found in the Southwark Council-commissioned research, with claimants feeling that Council departments needed to be better joined up so that if they were experiencing issues/delays with UC, they would not be chased for money by the CT service, for example (Smith Institute, 2017). Several organisations who completed the survey also expressed the importance of emergency advice and support (including foodbank services) being available for UC claimants who find themselves in crisis situations¹¹ and a few highlighted the need for improved communication with vulnerable, hard-to-reach clients who struggle to access services – often due to mental or physical health conditions or disabilities. Lastly, respondents suggested the need for emotional support for claimants, as well as in-depth training for those working in Job Centres, in housing and as MPs, to enhance their understanding of UC processes and the difficulties vulnerable claimants face.

Adviser focus group

A focus group for advisers from local agencies was held on the 18th of October. The meeting looked at the impact of UC on claimants and organisations, issues arising, support and changes needed.

The following organisations were represented:

Advising Communities
AgeUK Lewisham and Southwark
Big Local Works
Brixton Advice Centre
Cambridge House
Citizens Advice Southwark

Lambeth Law Centre
Mozaic Women's Wellbeing Project
(Guy's and St Thomas')
Southwark Council (Exchequer
Services)
Southwark Law Centre

Advice agencies were invited to contribute further comments on the key questions following the focus group as the group ran out of time to cover all topics. Follow-up comments were received by email from Advising Communities, Big Local Works, Citizens Advice Southwark, and Southwark Law centre.

¹¹ Foodbanks, however, are understandably concerned about the increased pressure on food stock donations and on their volunteers in areas of UC rollout; in reality, what is needed is a welfare system which provides enough money for claimants to afford the basics, rather than one which causes them to rely on charity provision as the only defence from destitution (The Trussell Trust, 2017a; idem, 2017b).

The major impacts of UC

Adviser feedback was consistent with the findings of the client and organisational surveys and client focus groups.

Advisers had witnessed UC leading their clients to having debt, rent arrears, and a good deal of distress and provided reasons for this;

"I think it's two things: the housing allowance seems to change regularly, claimants do know that the UC figure includes rent, but if they have pressing bills and debts they think I'll keep next month's money in order to pay those off. This whole notion of not sending money directly to the landlords is punitive. In order to have the rent paid directly to the landlord the claimant has to have rent arrears."

"The deductions that are being made makes the situation really bad: I'm seeing a lot of clients in such circumstances and trying to minimize benefit deductions. The default position of DWP is to apply maximum deductions. Minimum deductions are also far higher than in the old system."

"Suddenly when they are on UC all the cumulative deductions from years ago are deducted and many people had completely forgotten about them. Those that are found fit for work or are told that they have to take UC and are not told about the process and suddenly they are receiving all this money and don't understand that they have to pay rent with it and instead, some just spend it. People pay more pressing loans and with debt collectors coming to their door they feel more pressure from these creditors and the bank. Some people live with an illusion that the state will always take care of them, and do not realize that the state will not and they will end up being evicted."

"Lots of people don't understand the shortfalls and don't understand where all the rent arrears are coming from or bedroom tax, ultimately they are not paying as much money as they thought they were."

"Claimants are actually thinking 'why am I in arrears?', but with five weeks waiting period for UC people are confused. They don't realize the money doesn't cover this period, and even if you ask for advance payments, these will be taken out of future payments. I've had claimants from boroughs in which universal credit is just being rolled into, and they're on ESA, but when they come to Southwark they are told that they have to make a claim, and wait for more assessment and forms. It's an unnecessary expense and debt that could be avoided."

"There are people who don't engage with the Council and they struggle because they can't get on with the system, and they don't seem to be aware of how the benefits process works and how you must chase things. Usually people of a certain age who lost their jobs and now must claim benefits but don't know how to use computers."

“Emotional distress is another issue. Some are scared of making a claim as they are afraid that something will go wrong. They keep putting it off. “

“I’ve had clients in difficulty with liability for childcare costs. The information given to the claimants is wrong. I’ve had a number of cases where they report it, but are three or four months in arrears, but the information in the journal only says to notify of payment, and they do exactly that, but then the DWP says that they can’t give them childcare costs. They are then taking seven or eight months to get back a report so claimants don’t realize until it’s too late that they have lost their childcare costs. The arrears have been paid, but then one of the providers has to give up their jobs. “

Advisers reported clients having difficulty checking on-line UC journals regularly. People whose income fluctuates (those on zero hours contracts or self-employed) are often struggling on UC due to the monthly, in arrears, and on-line nature of the benefit:

“It makes it more difficult to make people want to go to work.”

“Self-employed people are potentially worse off. How can you build a viable business when no one supports you in this via UC?”

People not claiming Council Tax Support (CTS) is another common issue. The claimant checklist doesn’t tell them to. People who attended the client focus group made a similar point about not being advised to claim CTS by Work Coaches.

“It’s social engineering. Making the state the provider of last resort.”

“For something that is supposed to be simplistic, it is so complicated.”

“Now it’s all or nothing. And when it’s nothing it puts people into abject poverty and people becoming sex workers. The housing cost is the fatal flaw.”

“The council has less money due to the rent arrears and so that means that the money going into the repairs of housing is worsening.”

Impact on particular groups

Advisers noted a marked increase in the 45-55 age group needing help: people used to the old system who are not digitally capable. Advisers noticed that people took a week to make a claim rather than the hour that DWP reckoned it should take.

Other groups impacted tally with findings from the client and organisations surveys and other research:

- Women who had children and are now forced to work
- Builders who have been made redundant
- Lone parents
- People who speak English as a second language
- People who are self-employed
- People who are working in low paid fluctuating hours

- EU nationals – the right to reside rules have become much tighter

Impact on advice agencies – and their responses

UC has placed a burden on local advice agencies who have all experienced an up-turn in demand.

Some of the clients that advice agencies are seeing who were able to cope under the legacy benefits system and needed lower level support have struggled on UC due to lack of digital skills, literacy problems, or disability. As we have noted in this research, they have started accruing rent arrears, Council Tax arrears, and other debts and are unable to keep up with their UC claim.

Advice agencies also reported seeing more angry and distressed clients. This has had an impact on staff wellbeing and levels of stress.

Advising Communities (AC) told researchers that, as Southwark was a UC pilot Borough, advice agencies have been seeing UC claimants for several years, from when the system was still not well developed, there were technical difficulties that agencies and the DWP struggled to resolve. They had to learn how to manage the claim process and help clients maintain their claim when support was not available elsewhere and little training was available. With the full introduction of UC and experience of seeing it develop, some Southwark agencies felt better equipped to provide advice and support to claimants. But a lot of the clients they see have multiple problems (debt, housing issues, or on-going benefits appeals) and have no or limited understanding of the UC system and its impact on their other benefits. Some have received incorrect or incomplete advice from the Job Centre Plus or the local authority.

The funding provided by the Local authority for the Universal Support service that AC provides covers digital and personal budgeting support, but AC reports that many claimants need much more than that: extensive debt advice, support with benefit appeals, help with rent and Council Tax arrears. There is no additional funding or resources and the demand for advice and assistance is higher and from individuals that have multiple problems.

Advice agencies that do not have the US contract have been doing what they can to assist claimants, with no extra resources: help such as that provided by **Big Local Works** in the north of Southwark:

- Setting out laptops to allow claimants to access their online claims
- Making new claims and supporting clients with this process
- Helping to check correspondence from their coaches and the DWP
- Typing messages on to client's journals, with clients present throughout
- Referring clients to other organisations such as Southwark Law Centre
- Allowing a space and time for clients to do online job searches, update their CVs and supporting them with their claimant commitments
- Undertaking mandatory reconsiderations
- Attending health assessment centres where possible

- Breaking down their allowances, and putting this into simplistic terms
- Contacting Southwark Council when people feel threatened by unexpected rent arrears
- Assisting clients and trying to come up with reasonable payment arrangements towards the arrears owed

Citizens Advice Southwark (CAS) reported that its research and experience of life under UC has told them that:

- UC is now its largest single area of enquiry: Benefit issues made up 40.3% of enquiries in the last 12 months and UC accounted for 32% of all benefit enquiries – a year ago it was 25%.
- In the last year CAS helped with 5,766 UC cases.
- 37% of its clients identify as disabled or live with a long-term health condition.
- UC claimants are 23% more likely to be in debt – and debt remains a stubborn issue, with 7,349 debt cases dealt with in the last 12 months.
- Housing remains a constant problem with 6,586 cases dealt with in the last 12 months. Verification of rental liabilities is throwing up all sorts of poor practice in local housing, particularly in the private rented sector.
- Clients are demanding improved telephone access to advice.

In response, CAS has:

- Doubled its capacity to deal with telephone advice enquiries and introduced webchat.
- Developed its digital support service to help local people get online to make and manage their UC claims. Support is given every week day in 12 different community locations. Over the past 12 months it has assisted 661 local people.
- Continued to offer its Advice Roadshow (welfare reform) events at least once a quarter over the last year in a variety of community locations. These pool together advice resources from across the sector and include statutory agencies. The last one was at Inspire on the 26th of November 2018 and helped 31 hard to reach clients.
- Maintained and expanded our debt advice provision to meet increased demand.
- Continued to offer two out-of-hours clinics for clients with Council rent and Council Tax problems (both are particular problem areas in relation to UC).
- Invested in training all staff and volunteers, keeping them up-to-date on UC.
- Led and Chaired the Southwark Advice Forum and ensured training (provided by Southwark Law Centre) took place for frontline workers.
- Worked proactively with partners to provide information on UC related services and other non-advice services available locally for hard-to-reach people through a new UC Network, administered by Community Southwark.
- Provided UC advice to residents in the North of the borough as part of the UC Mitigation Project (this report is part of the project).

- Given talks on UC to community groups, local agencies, frontline workers and keynote events such as the Southwark Stakeholders Conference in October 2018.
- Attended regular meetings with the Council's Exchequer Services to help co-ordinate and prioritise action locally.

Southwark Law Centre (SLC) estimates that its welfare rights and housing teams dealt with 140 complex UC issues in 2017/18. This doesn't evidence need because it is only indicative of the agency's capacity. SLC took on an extra part-time caseworker last year in order to deal with more cases. The trends that have been seen are:

- A lot of poor decision-making in right to reside cases - concerns how Brexit will impact on this.
- Wrong information from the DWP and Council staff on whether it is Housing Benefit or UC leading to rent arrears.
- Delays in letting people know they have claimed the wrong benefit.
- UC IT system not being able to cope with situations such as someone who has a joint tenancy, but the other tenant has left, and they are solely liable.
- Unsustainable levels of deductions for arrears.
- People in work paid weekly struggling with the monthly UC payment.

SLC specialises in appeals to the First Tier Tribunal (Social Security and Asylum Support), Upper Tribunal, and Judicial Review cases. Frontline workers can telephone for consultancy on welfare rights issues on Tuesdays between 10am and 1pm and Wednesdays between 10am and 3pm. SLC take referrals for complex issues from a range of agencies such as Citizens Advice, MPs and Councillors, Tenant Resident Associations, and other local statutory and community agencies.

The welfare rights service is funded by Southwark Council, Southwark Tenants Fund, and United St. Saviours Charity (USTS)

The UC Mitigation Project funded by USTS is focused on supporting residents in the North of the Borough migrating onto Universal Credit.

SLC also provides training for frontline workers on UC issues – for example, sessions for members of Southwark Advice Forum, staff and volunteers at Southwark Day Centre for Asylum Seekers, and for the Indo-American Refugee and Migrant Organisation.

What other support do you think would help people cope better with (the transition to) Universal Credit?

We asked Advisers what would help. Here are their suggestions:

- *Providing personal budgeting and digital support is fine but there should be acknowledgement that there are some vulnerable claimants (because*

of disability, language barriers, literacy or other limitations) that will need much more support than is currently offered.

- Better training for Job Centre Plus staff may be useful so they can assist clients with at least some of their issues or to the very least provide accurate advice.*
- Before managed migration starts, the DWP and the local authorities may wish to start developing a system where they will identify those that are vulnerable and contact them (not just in writing with automatically generated letters) but by phone or in person, if necessary, if they have not made a claim for UC when needed and not simply stop all their benefits.*
- Local authorities may need more funding to support those that accrue rent arrears and have difficulties.*
- Computer courses in basic IT skills may help, or at least some level of training in understanding their UC account.*
- The DWP said that those that are vulnerable will not have to manage their claim on-line but by phone. However, if you want to contact the DWP, people are still on hold for a long time and receive little communication from UC.*
- Clearer information about Alternative Payment arrangements.*
- Council Tax Support claims should not be ended when a person claims UC but continued and Local Authorities should take the information about UC payment/ entitlement directly from UC and continue to pay.*
- Some kind of warning system that Housing Benefit and other benefits (Tax Credits for example) will stop.*
- Better training to the staff at Customer Service centres in Councils will help claimants take the correct decision. Southwark Council is showing understanding of the difficulties of UC by not evicting tenants that have rent arrears due to delays in UC payments. However, they don't seem to be offering much practical support. I have been told by clients that staff at their contact points (e.g. Peckham Library) have very limited knowledge of the benefit system.*
- Currently, landlords have to respond to UC to confirm how much rent a person is paying, then can a similar system be developed for UC to send information about a person's entitlement to UC if requested by the LA so to enable them to update claimants Council Tax Support claim?*
- UC cases are always more time consuming and complex due to the lack of information provided by the Job Centre when making a claim. There needs to be more information when you make the initial claim regarding Council Tax Support - that this is still a separate benefit and needs to be claimed.*

- *Continued support to be given to those making claims and already claiming Universal Credit and migrating on to the new system in Southwark.*
- *Support needs to be clearly advertised throughout the borough, detailing organisations who are able to assist and support local people.*
- *Online digital support seems to be where claimants are struggling, so recognised digital hubs will go a long way in supporting people.*
- *Support workers in local authority areas who can offer advice and support people specifically related to Universal Credit and being moved over from legacy benefits*

Changing UC

Advisers were asked 'If you could change one thing about universal credit what would it be?'. The following suggestions were made:

- *Allow the rent to be paid to the landlord from the very beginning. Having a choice to opt in for your rent payments to go directly to your landlord when you initially make the claim would make a huge difference.*
- *Make the claim personal and listen to claimants' issues.*
- *Just resource it properly, there's no basic humanity in the system.*
- *Change the application form: if you are living with your parents and have no housing costs it won't let you say that you live with other people.*
- *The deductions need to be lower*
- *NHS free prescriptions should be changed.*
- *Accountability at the job centre for mismanagement and misinformation. Because there was never an official interview there's no accountability.*

Case studies

Case Study 1: The importance of specialist advice and representation

Mr V is a Croatian national who came to the UK to work in February 2014.

Mr V worked from shortly after his arrival and continued to work, with a few short gaps, up to the middle of January 2018. He was sent home from work following a dispute with his manager, but during the following month it was unclear to him whether or not he had been dismissed. In March, when it became clear that his work had ended, he claimed Universal Credit, but the claim was refused because the DWP decided he did not have a qualifying right of residence for that benefit.

The decision was made on the basis that Mr V could not take advantage of the rule in EU law which allows a worker to retain status. The DWP decided that the delay between his job ending and his Universal Credit claim meant that Mr V had left the labour market.

Mr V supplied a letter from his GP and a medical certificate to confirm that he had been unwell and temporarily incapable of work since his job had ended (a worker is also able to retain their status and thus have a right to reside on this basis). He explained that he suffered from post-traumatic stress disorder (he had witnessed close relatives being killed in the Yugoslav wars) and depression and that the dispute with his manager had triggered a relapse in his conditions. He asked that the DWP to review its decision on the basis of this new evidence, but it refused. Mr V appealed.

Southwark Law Centre represented Mr V in his appeal. The DWP maintained its original decision but also argued that the evidence from Mr V's GP should not be accepted by the tribunal because it was not obtained at the time he first became ill and had been produced only after it had been decided he did not have a right to reside. The Law Centre argued that the DWP's position was wrong for several reasons; there was evidence to show that Mr V had been referred for counselling after losing his job but before claiming Universal Credit – this showed he had consulted his GP about his mental health problems at the relevant time. Further, it would be unjust to hold against Mr V the fact that he had obtained medical evidence only at the point he had been advised by the DWP that this might have assisted his case – he had no reason to obtain that evidence prior to this. Lastly, and most importantly, the Law Centre pointed out that there is no legal requirement that evidence of a person's incapacity has to be obtained as soon as they become unwell; all that is required is medical evidence to confirm the person was temporarily incapable of work during the relevant period. That evidence was available in this case. GPs work to professional standards and unless the DWP could show that the GP's letter and medical certificate were not genuine or were provided under duress (it could not) the evidence had to be accepted. The tribunal allowed Mr V's appeal on the basis of the Law Centre's arguments.

Case Study 2: English and literacy difficulties and the need for on-going UC support

Ms S came to see BLW after being referred by a Children's Centre. She is a mother to 2 young children under the age of 3. English is not her first language and she struggles with reading and writing.

Her UC account was set up for her by a Southwark Council worker in 2016 but she went to withdraw money from a cash machine recently and saw that her Universal Credit Payment failed to go through. She had telephoned DWP to explain her situation but was still unclear why no payment had been made.

BLW established, after helping Ms S to access her online accounts that DWP had been trying to contact her without success. Ms S had not received any other correspondence from DWP and was not made aware that she needed to check her Universal Credit Journal frequently. Ms S had been sanctioned and her claim was no longer active. To reactivate her claim she would need to fill in a new application and fulfil new claim commitments.

BLW spoke to the DWP Freephone helpline: they were very apologetic and explained that a case manager should have contacted Ms S by letter as this should have sounded alarm bells when they were unable to make contact via the journal.

BLW helped Ms S with a Mandatory Reconsideration as she was now in rent arrears. This was successful. Ms S now attends BLW regularly for help and support with her UC claim.

Case study 3: Information about UC came too late

Ms M moved to Southwark following a mutual exchange. She was on income support with two young children. Her former landlords in Kent told her to apply online for Housing Benefit, which she did in October. There was apparently nothing to alert her to the fact that she could not apply for a legacy benefit. She chased up the application with telephone calls to the Council in November; she was told that she had to wait. Again, nothing was said about the possibility that she had to apply for UC. At some point she was told that the application had been mislaid and she made two further online applications in November/December.

By letter in December the Council finally informed her that she had to apply for UC. By the time she got the letter, everything was shut for Christmas. She applied for UC on 28th December.

She requested backdated UC, but this was refused by the DWP. She does not fall within any of the limited circumstances for backdating and will not get it. In this case the postcode and size of family would have shown that it should have been a UC claim.

Her former Landlords gave the wrong info in the first place, but it was compounded by the time taken to let her know that she couldn't claim HB.

Case study 4: Left with £43 a week to live on

Mr X is an unemployed single man in his 50's. He is a council tenant and his non-dependent son lives with him. He claimed UC online prior to full service with the support of a Job Centre officer at Southwark's Lifeline service; but his housing costs were not entered at the start of the claim. This was not discovered until the Law Centre rang the DWP some weeks later in order to verify the claim for legal aid (Mr X then needing to apply to court to suspend an eviction warrant caused by arrears of rent). As a result of the Law Centre's call an urgent appointment was made for him to re-attend the Job Centre; however, when housing costs were put into payment, these covered only the period from the date of the call and not from the start of the claim. Additionally, no confirmation letter had been sent explaining the housing costs calculations; and the claim is affected by a non-dependant deduction for an adult child and by the 'bedroom tax'.

The shortfall in housing costs and these other complications left Mr X very confused about what amount of Universal Credit paid into his bank account needed to go to the landlord – and his financial difficulties were compounded by deductions taken from his personal allowance. During the assessment period he was destitute, having lost his job the month before, and so he requested an advance payment. This got him through the six-week assessment period but is now deducted at £70 a month.

On top of that his personal allowance of £317 a month (£73 a week) is reduced by a further £57 a month for a social fund loan taken out years earlier, leaving a total monthly allowance of £190 (£43 a week). From this income Mr X must pay £5 a week towards rent arrears under a court order, his Council Tax contribution, travel costs, utility bills, food and other essential living expenses.

Case study 5: Single parent and part-time worker forced to appeal

Ms T is a lone parent with two children. She works part-time and claims UC. The DWP decided that she was not entitled to UC for the month of January 2017 because her earnings were too high (the information provided by HMRC showed she had been paid twice in that month) and that she was not entitled to receive the element that can be paid for childcare costs because she had been late in reporting these. Ms T lost out on these costs for eight months as a result of the DWP's decision.

When Ms T was referred to the Law Centre for assistance by her MP, the DWP argued that she was out of time to challenge its decisions, even though there were clear entries in her UC journal where she had asked for the decisions to be looked at again. The DWP's refusal to carry out revisions had the potential deny Ms T a right of appeal to an independent tribunal due to the law requiring that the DWP has considered whether to revise before there is any right of appeal. Fortunately, at this time the Upper Tribunal decided that such a refusal to revise does constitute consideration of whether to revise, so Ms T's adviser was able to use this ruling to ensure her appeal was able to proceed.

There were two appeals for the tribunal to consider. In the appeal about Ms T's earnings, her adviser argued that there were two relevant rules for deciding the appeal. Firstly, earnings are considered during the assessment period in which they are paid and secondly, although the assessment is usually made on the basis of information supplied by HMRC, there is an exception to this where that information is incorrect. In this case, the information was incorrect because Ms T had been paid early because of Christmas, although the payslip and information given to HMRC continued to show her usual pay date.

The appeal about Ms T's childcare costs was more difficult because although there is provision to award childcare costs when they are reported late, the law also says that the claimant's ignorance of time limits cannot be considered when deciding whether late reporting can be accepted. Ms T's caseworker argued that she was ignorant of the time limits due to the misleading and incorrect advice that had been given to her by the DWP.

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Appendices

1. Client survey data and charts

Demographics, status and capability

Residents and agencies

Nearly two-thirds of respondents (64%) were Southwark residents. 97% of Lambeth respondents were advised by Advising Communities, with 3% advised by BLW. Respondents in Southwark were seen by Citizens Advice Southwark (45%), Advising Communities (34%) and Southwark Law Centre (12%).

Borough of respondents

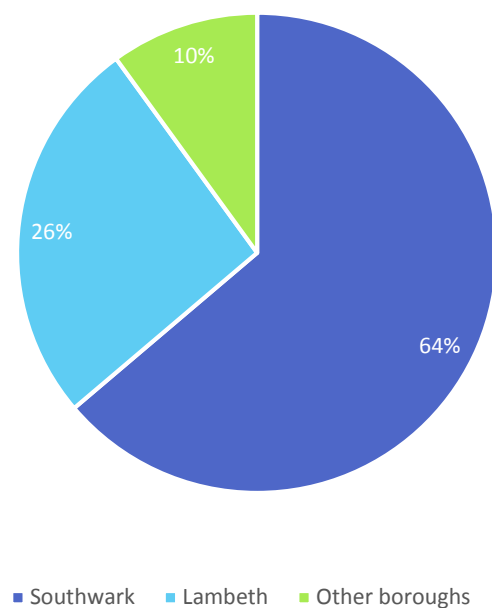


Figure 15 Borough of respondents

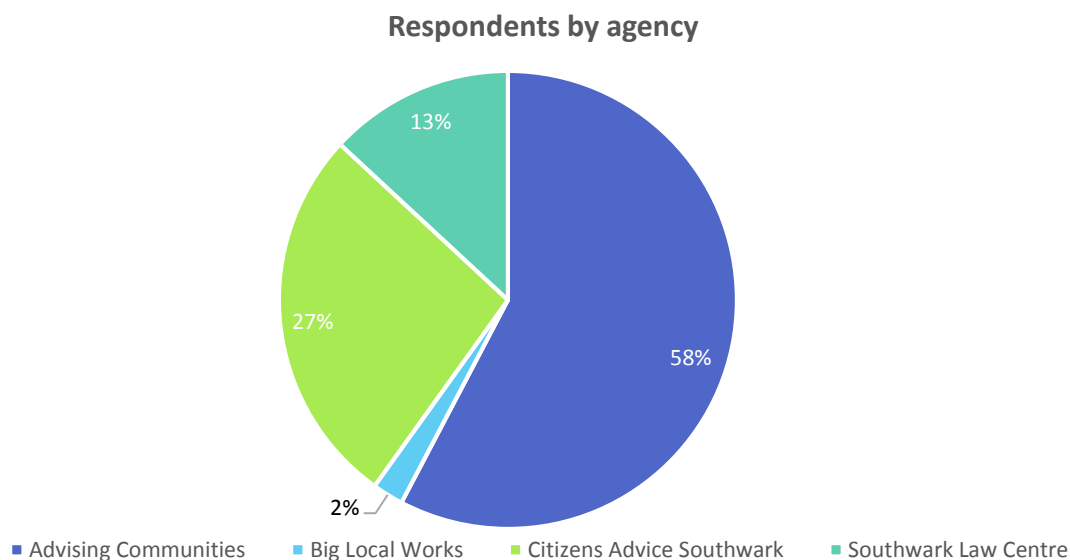


Figure 16 All respondents by agency

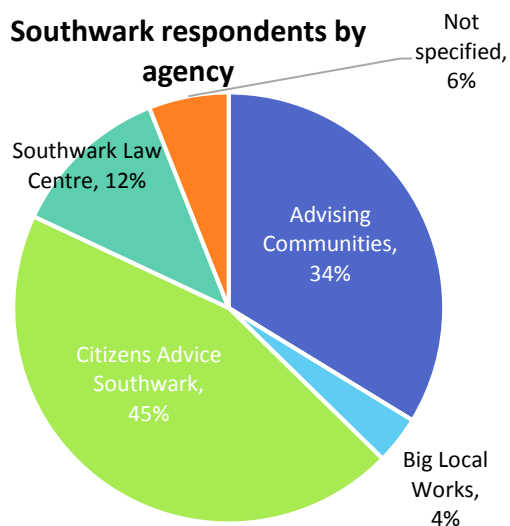


Figure 17 Lambeth respondents by agency

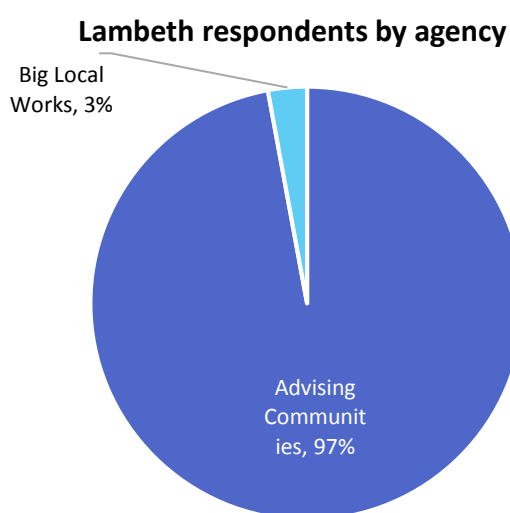


Figure 18 Southwark respondents by agency

Housing

Just over half of all respondents were Council tenants. 62% of Southwark respondents and one third of Lambeth respondents respectively were Council tenants. Lambeth respondents were more likely to be homeless or in temporary accommodation or lodgings.

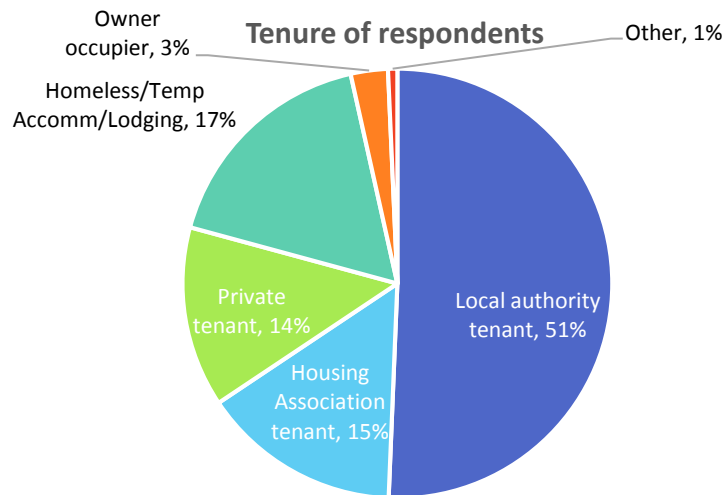


Figure 19 Tenure of respondents

Age

Half of respondents were aged 34 – 54 and 31% were 55-64. Lambeth respondents tended to be older than respondents from Southwark.

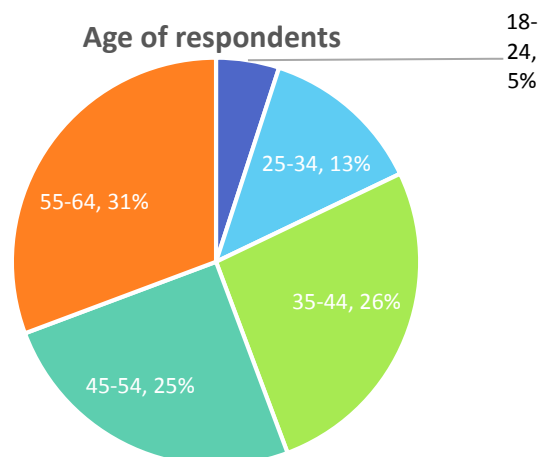


Figure 20 Age of respondents

Household status

57% of respondents were single adults, 20% were single parents and 12% were two adults with dependent children households.

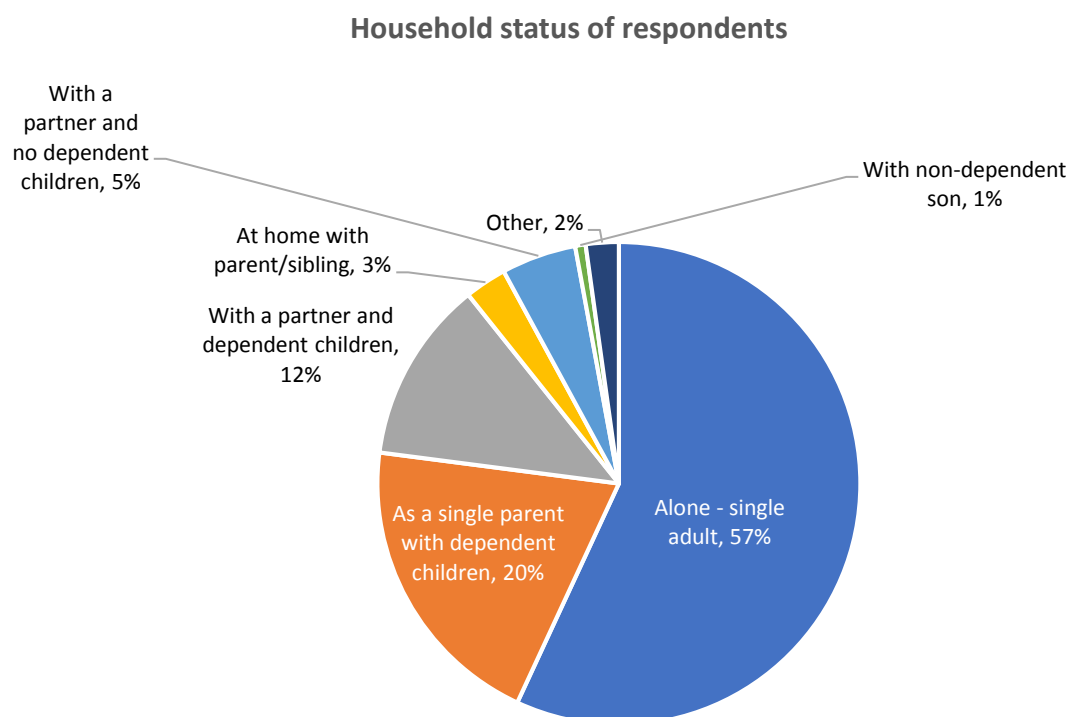


Figure 21 Household status of respondents

Employment status

Overall, 42% of respondents were unemployed, 24% were unfit for work and 16% were in part-time employment. Lambeth residents who responded were more likely to be unemployed (58%) or employed part-time (21%). 35% of Southwark respondents were unfit for work and 31% unemployed.

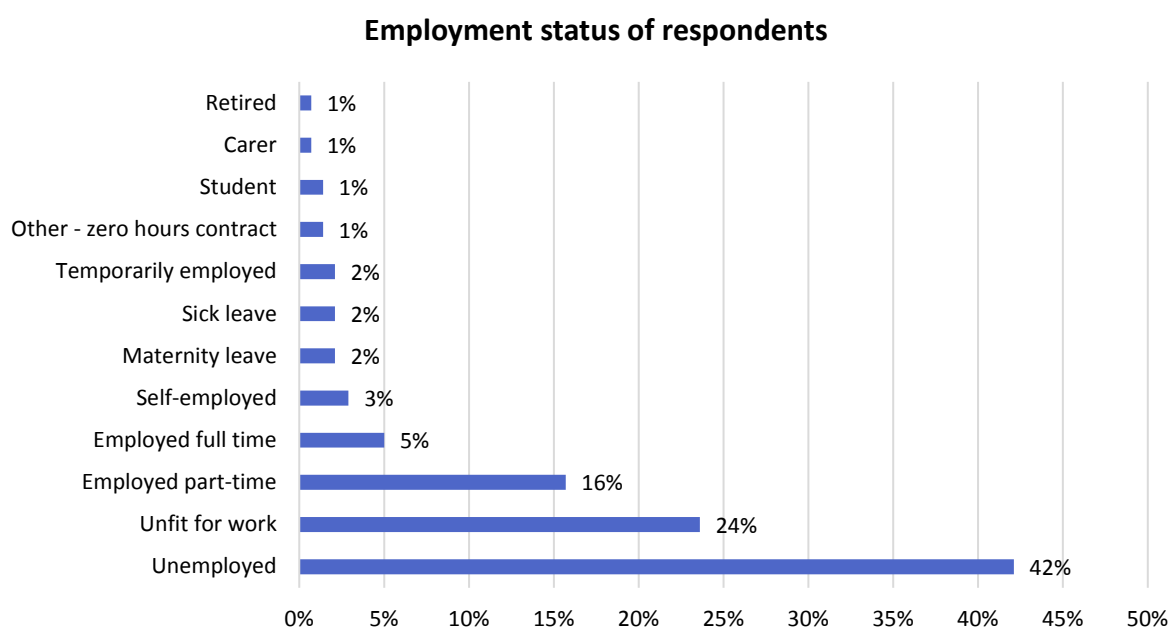


Figure 22 Employment status of respondents

Disability status

61% of respondents had a disability or learning difficulty. 34% declared no disability or learning difficulty and 6% preferred not to say.

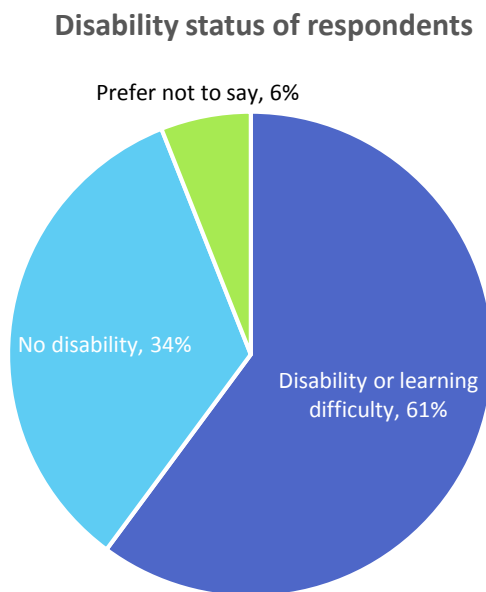


Figure 23 Disability status of respondents

Ethnicity

75% of respondents did not define themselves as White British.

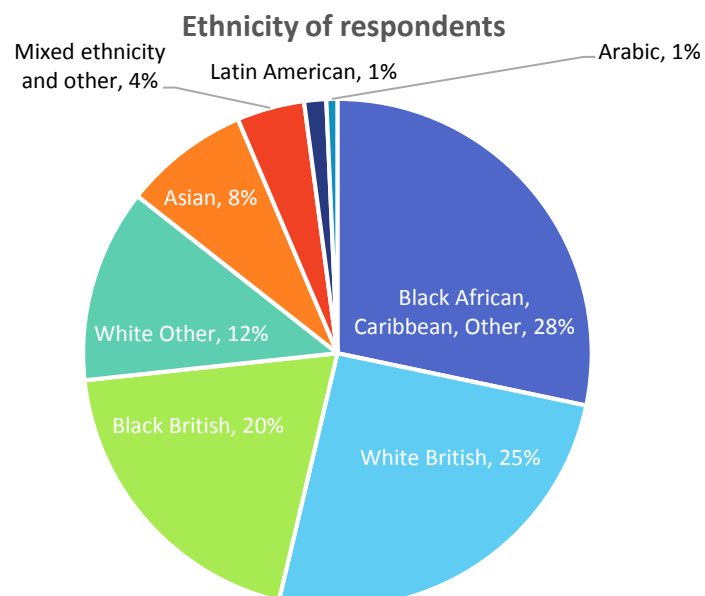


Figure 24 Ethnicity of respondents

Language

For 39% of respondents English was not their primary language. This rose to 48% in Lambeth. 13% of all respondents expressed difficulty with English.

First language of respondents

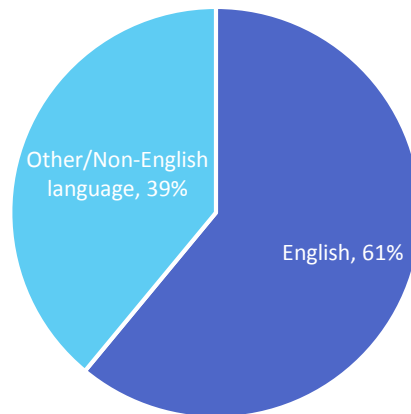


Figure 25 First language of respondents

Internet access and use

UC is designed to be an on-line benefit system. Claims are made and managed on-line by claimants. Therefore, internet access and capability are very important for claimants. 40% of respondents to our survey had no personal access to the internet. 45% of respondents did not feel confident in using the internet. Only 9% of respondents who had no personal means of accessing the internet felt confident on-line. Even amongst those with personal access, 18% did not feel confident.

Respondents' access to the internet

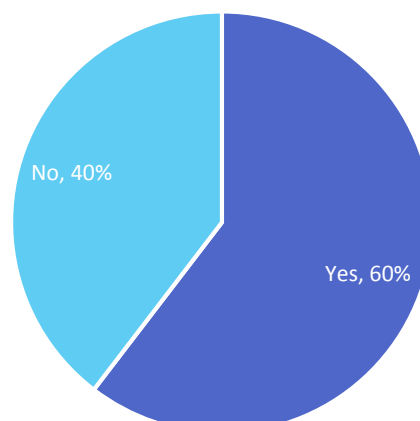


Figure 26 Respondents' access to the internet

Respondents' confidence using the internet

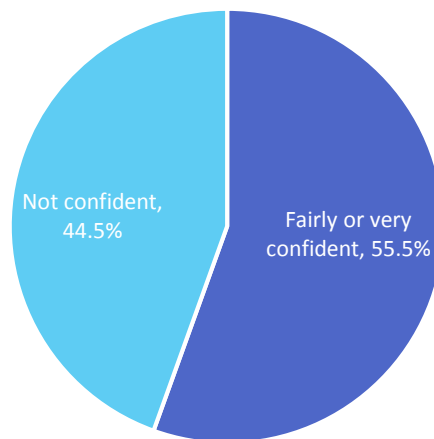


Figure 27 Respondents' confidence using the internet

2. Client, respondent and community profile report

Introduction

This appendix compares the profile of the local community and the client profile of Advising Communities with the profile of client survey respondents.

Borough of Lambeth

The following community profile is drawn from the 'State of the Borough 2016'¹² and the 'Demographic Factsheet'¹³ published on the Lambeth government website. The client profile is based on the data retrieved from the Advising Communities client database for the period from October 2017 to September 2018. A total of 34 Lambeth residents responded to our questionnaire on the impact of Universal Credit.

Gender

Lambeth has a resident population of 327,600 equally split between men (50.3%) and women (49.7%). While respondents to our questionnaire reflect this split almost accurately (47% men, 50% women and 3% unknown), data on clients shows an overrepresentation of female clients: 53.95% against 44.64% males.

Ethnicity

Lambeth is an ethnically diverse borough with 60% of residents describing their ethnicity as other than White British.

The following table shows Lambeth residents ethnicity groups compared to our client profiles for 2017/18 and respondents to our questionnaire.

Group	Residents	Clients	Respondents
Asian	7%	11.47%	6%
Black British	5%	9.73%	24%
Black Other	19%	41.53%	36%
Mixed	8%	4.26%	3%
Other	3%	3.04%	N/A
White British	40%	13.03%	18%
White Other	18%	6.43%	9%

¹² Available at: <https://www.lambeth.gov.uk/sites/default/files/State%20of%20Borough%202016%20-%20v3.pdf>.

¹³ Available at: <https://www.lambeth.gov.uk/sites/default/files/ssh-demography-factsheet-2017.pdf>.

The table shows an overrepresentation of people with a Black Other background and an underrepresentation of White British among Advising Communities clients as well as among respondents, compared to the statistics of the local population.

Age range

Lambeth has a relatively young population, with a large proportion made up of young adults aged 20 to 39 (44%). Excluding those between 9 and 19 years old, the rest of the population is made up of 13% between 40-49 years old, 14% between 50-64 and 8% of 65+.

As for Advising Communities clients, the most represented group is the age band 35-49 (44%), followed by those aged 25-34 (29%) and 17-24 (12%). Clients in older age bands are a minority. The predominance of the above-mentioned age bands might be explained by higher rates of working people in need of AC services.

By contrast, the majority of respondents to the questionnaire are in the age group 55-64 and 45-54 as shown in the table below.

Age group	Respondents
18-24	6%
25-34	12%
35-44	18%
45-54	24%
55-64	39%

Disability

As of 2015, 7% of adults in Lambeth classify themselves as having a long-term limiting illness or infirmity, and 5% declared to have a disability.

AC clients exceeded largely this proportion with 41% clients declaring to have a disability. Similarly, respondents with a disability are overrepresented, with a total of 52% self-reporting a disability or learning difficulty. A breakdown of this data is available in the table below.

Disability or learning difficulty	Respondents
Cognitive impairment	3%
Hearing impairment	0%
Learning difficulty	10%
Long-term health or mental health condition	17%
Physical impairment	14%

Other disability	1%
Visual impairment	7%
No disability	35%

Employment status

A 2014 report from the Borough of Lambeth¹⁴ highlights that the borough has relatively high rates of employment across all groups, with 78.7% of residents aged 16-64 in employment. However, employment rates are significantly higher for white working age residents (84.4%) compared to those from Black and Minority Ethnic (BME) backgrounds (62.4%).

The unemployment rate in Lambeth has been estimated at 6.7% of economically active residents.

Part-time work has increased since the 2008 recession, but it still accounts for a relatively low proportion of employment for Lambeth residents (19.6%).

Advising Communities data shows that the 'unemployed' are the largest group accessing services (35% of clients and 58% of questionnaire respondents). Other overrepresented groups are those 'unfit to work' (17% of clients, although the proportion is significantly lower among our respondents: 3%) and residents employed part-time (with 15% of clients and 21% of respondents).

By contrast, the proportion of full-time employed is relatively low, with 9% of clients and 6% of respondents, highlighting that those that experience more problems with employment might be more in need of advice services.

Employment status	Respondents	Clients
Unemployed	58%	35%
Unfit for work	3%	17%
Employed part-time	21%	15%
Employed full time	6%	9%
Self-employed	6%	3%
Maternity leave	0%	1%
Sick leave	3%	2%
Temporarily employed	0%	1%
Other - zero hours contract	0%	1%

¹⁴ Available at: <https://www.lambeth.gov.uk/sites/default/files/Lambeth-Growth-Strategy-Evidence-Base.pdf>.

Student	3%	2%
Carer	0%	2%
Retired	0%	7%

Housing status

Around 65% of households in Lambeth live in rented accommodation, and 33% own their own home. Just under one in five households are in accommodation rented from the council (25,000), and around 16% rent privately (20,000). One-person households make up 26% of all private rented accommodation and 35% of all owned households.

Advising Communities statistics show a higher proportion of clients in rented accommodation (with 32% in council accommodation, 29% with a housing association and 16% renting privately) and more vulnerable groups living in precarious conditions (a total of 14% with 3% homeless, 3% living in hostels or B&B and 8% living with friends or relatives).

The table below shows that data from respondents to our questionnaire are consistent with data on clients, with an even larger representation of vulnerably-housed groups amounting to 30%.

Housing Status	Respondents	Clients
Local authority tenant	33%	32%
Housing Association tenant	12%	29%
Private tenant	15%	16%
Homeless/Temp Accom/Lodging	30%	14%
Owner occupier	6%	4%
Other	3%	5%

Main language

Around 150 different languages are spoken by families in the borough. 6% of the population speak a main language other than English. The most common languages after English spoken by pupils in schools in Lambeth are Portuguese (7%), Spanish (5%), Somali (4.5%) and French (3.7%).

A great majority of AC clients indicate English as their main language (87%), while the first language of 36.9% of clients is another language. Other main languages, after English, include Spanish (6%), French (5%), Portuguese (3%) and Somali (3%), broadly reflecting the community languages indicated by Lambeth government data.

Questionnaire respondents were split almost equally between those whose first language is English (52%) and those who speak another first language (48%).

Borough of Southwark

As for the previous profile, client data for Southwark have been retrieved from the Advising Communities client database for the period from October 2017 to September 2018. Respondents to the questionnaire in Southwark were 82 in total. These two groups are compared to demographic data of Southwark residents drawn from official sources and statistics available online, such as the 'Southwark Demographic factsheet' and 'Overview of Southwark's Population JSNA Factsheet'¹⁵.

Gender

Southwark has a resident population of 306,745 evenly split between females (50.2%) and males (49.8%). Advising Communities client data show that women (57.4%) outnumber male clients (41.7%). Similarly, respondents to the questionnaire were predominantly women with 60%, against 40% men.

Ethnicity

Southwark is an ethnically diverse borough with 52% of the population belonging to the White group and 48% belonging to the Black, Asian and Minority Ethnic (BAME) background.

Among our clients, Black British users are overrepresented (30%), while data related to Black Other group (21%) are consistent with statistics of the local population. Conversely, the White client group (30%) is relatively low compared to the general population.

Respondents to our questionnaire show an overrepresentation of the BAME group with a total of 68%. In particular, the Black Other group (46%) is significantly overrepresented compared to the demographic data of local residents (22%).

Group	Residents	Clients	Respondents
Asian	11%	6%	6%
Black British	9%	30%	15%
Black Other	22%	21%	46%
Mixed and other	N/A	9%	4%

¹⁵ Available to download at: <https://www.southwark.gov.uk/health-and-wellbeing/public-health/health-and-wellbeing-in-southwark-jsna/southwark-profile>.

White British/White Other	52%	30%	44%
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Age range

The Southwark population is quite young, with a large number of young adults in their 20s and 30s (42%), and lower numbers of adults aged 50 to 64 (14%) and 65+ (8%), compared to other areas in London and in England.

Differently from the population statistics, the majority of AC clients are in the age groups 50-64 (43%) and 35-49 (33%), while clients aged 25-34 make up a smaller proportion of 14%.

A similar trend is shown among respondents to the questionnaire who are predominantly in the age group 45-64 (54%) and 35-44 (33%), as detailed in the table below.

Age group	Respondents
18-24	1%
25-34	12%
35-44	33%
45-54	25%
55-64	29%

Disability

Data from the 2011 census show that 14% of the whole Southwark population have a long-term health problem or disability which limits their daily activities¹⁶. According to our data, we exceeded this proportion as 51% of our clients declared to have a disability.

This proportion is even higher among our Southwark respondents with 68% of them declaring to have a disability or learning difficulty. A detailed breakdown of respondents with a disability or learning difficulty is available in the table below.

Disability or learning difficulty	Respondents
Cognitive impairment	0%
Hearing impairment	1%

¹⁶

<https://casouthwark.org.uk/sites/default/files/images/Southwark%20demography%20from%202011%20Census.pdf>

Learning difficulty	8%
Long-term health or mental health condition	30%
Physical impairment	30%
Other disability	1%
Visual impairment	0%
Prefer not to say	3%
No disability	28%

Employment status

2017-2018 Nomis data for Southwark shows that 78.5% of the population between 16-64 years old is in employment, while 6.1% of the working age population is unemployed¹⁷. However, it has to be noted that differences in rates of employment can be observed among different ethnic groups and women, as highlighted by a 2011 Southwark Council report on employment and unemployment¹⁸.

Among AC clients, the largest group is represented by unemployed (29%), followed by those unfit to work (22%) and part-time employed (15%).

As for respondents to the questionnaire, the majority is made up by those unfit to work (35%), immediately followed by the unemployed group (31%). 15% of respondents are employed part-time, while only a 5% is employed full-time.

Employment status	Respondents	Clients
Unemployed	31%	29%
Unfit for work	35%	22%
Employed part-time	15%	15%
Employed full time	5%	11%
Self-employed	1%	4%
Maternity leave	4%	1%
Sick leave	1%	2%
Temporarily employed	2%	1%
Other - zero hours contract	2%	1%

¹⁷ Data available at: <https://www.nomisweb.co.uk/reports/lmp/la/1946157256/report.aspx>.

¹⁸ Accessible at: <http://moderngov.southwark.gov.uk/documents/s28713/>.

Student	1%	3%
Carer	1%	3%
Retired	1%	6%

Housing status

44% of households in Southwark are in socially rented accommodation (31.2% of which rent from the Council), 24% are in privately rented accommodation and 29% of households own their home.

Our data show a majority of clients living in accommodation rented from the local authority (48%) and housing association (19%) and a lower proportion of tenants renting privately (11%). Only 3% of our clients own their home. 14% of our clients are homeless or live in temporary accommodation such as hostels or with friends.

Respondent data show a pattern similar to our clients with a majority of tenants in local authority accommodation (33%), housing association (12%) and renting privately (15%). However, among our respondents, the more vulnerable group of homeless and people living in temporary accommodation is largely overrepresented with a proportion of 30%.

Housing status	Respondents	Clients
Local authority tenant	33%	48%
Housing Association tenant	12%	19%
Private tenant	15%	11%
Homeless/Temp Accom/Lodging	30%	14%
Owner occupier	6%	3%
Other	3%	6%

Main language

Over 120 languages are spoken in Southwark and 11% of households have no members who speak English as their first language. In the 2011 Census, 80.4% of respondents indicated English as their main language, followed by Spanish (2.3%), French (1.6%) and Portuguese (1.3%)¹⁹.

Excluding those whose first language is unknown (46%), the majority of AC clients have indicated English as their first language (31%). The rest of the clients speak a

¹⁹

<https://casouthwark.org.uk/sites/default/files/images/Southwark%20demography%20from%202011%20Census.pdf>.

variety of different languages, the second largest group, after English speakers, is made up of Spanish speakers (8%), followed by Somali (2%) and French speakers (1%).

Respondents to the questionnaire are composed of 65% whose English is the first language and 35% who have indicated Other/Non-English language as their main language.

3. Online Survey Questions: Organisations Survey

1 - Have you noticed the roll-out of Universal Credit affecting the people you/your organisation work with? (Logic jump to Q10 if answer is 'no')

Yes / No

2 - In your opinion, what positive impacts have you seen among your service-users as a result of Universal Credit?

- Simpler for claimants as benefits are now received as a single payment
- Easier for people to take on short-term/part-time work without losing benefits
- Greater financial independence
- Higher income
- Improved computer literacy
- No positive impacts
- Other (please specify)

3 - In your opinion, what negative impacts have you seen among your service-users as a result of Universal Credit?

- Poorer physical health
- Poorer mental health (e.g. stress, depression, anxiety)
- Greater financial difficulties
- Clients at risk of eviction/homelessness
- Clients accessing high-cost credit
- Reliance on foodbanks
- Strain on personal relationships
- No negative impacts
- Other (please specify)

4 - Overall, how would you rate the impact of Universal Credit on the people you see?

(5-point Likert Scale from very positive to very negative)

5 - Have you/your organisation been able to provide any support to people moving onto Universal Credit?

Yes / No

6 - How have you been supporting them? (Open-ended question, logic jump from 'yes' in Q5)

7 - Have you been referring people to local advice agencies or to any other organisations for support?

Yes / No

8 - Which organisations have you referred them to? (Open-ended question, logic jump from 'yes' in Q7)

9 - Are there any additional support services that you think should be offered to Universal Credit claimants? (Open-ended question)

10 - What type of organisation do you work for?

- Community Organisation
- Housing Association
- Local Authority
- Charity
- Nursery/School
- Hostel
- Foodbank
- Health/ Mental Health Service Provider
- Other (please specify)

11 - Where is your organisation based?

- Southwark
- Lambeth
- Other (please specify)

12 - Name of organisation (optional):

13 - Are you happy for Advising Communities to contact you for further details on any of the information you have provided here?

Yes / No

14 - Please enter your contact details below:

Name:

Role in organisation:

Email:

Phone no.:

15 - Advising Communities will store and process the personal information you have provided on this form in line with our Privacy Statement and Data Protection Policy which can be read in full here: <https://advisingcommunities.uk/privacy>

Your details will only be used for the purposes of this research survey and will not be used for any other purpose, or shared externally.*

- I accept
- I don't accept
- Online Survey Questions: Organisations Survey

- Online Survey Questions: Organisations Survey

4. Survey Questions: UC Claimants

Universal Credit Impact Questionnaire

Southwark Law Centre, Citizens Advice Southwark, and Advising Communities are trying to find out about the impact of Universal Credit and benefit changes on residents in Southwark.

We would be very grateful if you could help us by spending 5 minutes completing this form.

You don't have to put your name on the form and we will keep any information you give us confidential. It will have no effect on any advice or support you receive.

If you would like to tell us more about how you feel about Universal Credit and your story, please leave your details at the end of the form and someone from Advising Communities will contact you.

(Any information you provide will only be used for the purpose of this research; will only be shared between the organisation you received support from and Advising Communities; and will be kept confidential)

What is your age?	
<input type="checkbox"/> 18 – 24	<input type="checkbox"/> 25 – 34 <input type="checkbox"/> 35 – 44 <input type="checkbox"/> 45 – 54 <input type="checkbox"/> 55 – 64 <input type="checkbox"/> 65 and over
What is your gender?	
<input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Non-binary/ third gender <input type="checkbox"/> Prefer not to say <input type="checkbox"/> Other	
Which borough do you live in?	
<input type="checkbox"/> Southwark <input type="checkbox"/> Lambeth <input type="checkbox"/> Other (please specify):	
What is your housing status?	
<input type="checkbox"/> Local Authority (Council)	<input type="checkbox"/> Living with friends/relatives <input type="checkbox"/> Own (with mortgage)
<input type="checkbox"/> Housing Association Tenant	<input type="checkbox"/> Hostel / B & B <input type="checkbox"/> Student Accommodation
<input type="checkbox"/> Private Tenant	<input type="checkbox"/> Homeless <input type="checkbox"/> Other
Do you live?	
<input type="checkbox"/> Alone (single adult)	<input type="checkbox"/> With a partner and no dependent children
<input type="checkbox"/> As a single parent with dependent children	<input type="checkbox"/> With a partner and dependent children
<input type="checkbox"/> Other	
What is your employment status?	
<input type="checkbox"/> Employed Full Time	<input type="checkbox"/> Maternity Leave <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired
<input type="checkbox"/> Employed Part Time	<input type="checkbox"/> Sick Leave <input type="checkbox"/> Student <input type="checkbox"/> Unfit for work
<input type="checkbox"/> Temporarily Employed	<input type="checkbox"/> Carer <input type="checkbox"/> Unemployed <input type="checkbox"/> Other
Do you consider yourself to have any of the following (tick as many as apply)	
<input type="checkbox"/> Physical Impairment	<input type="checkbox"/> Visual Impairment <input type="checkbox"/> Hearing Impairment <input type="checkbox"/> Cognitive Impairment
<input type="checkbox"/> Learning Difficulty	<input type="checkbox"/> Mental Health Condition <input type="checkbox"/> Long-Term Health Condition
<input type="checkbox"/> No Disability	<input type="checkbox"/> Other Disability <input type="checkbox"/> Prefer not to say
What is your ethnic background?	
White <input type="checkbox"/> British <input type="checkbox"/> Other	Asian <input type="checkbox"/> British <input type="checkbox"/> Indian <input type="checkbox"/> Pakistani <input type="checkbox"/> Chinese <input type="checkbox"/> Vietnamese <input type="checkbox"/> Bangladeshi <input type="checkbox"/> Other
Black <input type="checkbox"/> British <input type="checkbox"/> African <input type="checkbox"/> Caribbean <input type="checkbox"/> Other	Mixed/Multiple Ethnicity <input type="checkbox"/> Black & White <input type="checkbox"/> Black & Asian <input type="checkbox"/> White & Asian <input type="checkbox"/> Other
Other Ethnicity <input type="checkbox"/> Latin American <input type="checkbox"/> Other	
What is your first language?	Do you have difficulty with English?
.....	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have access to the internet at home?	How confident are you using the internet?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Very confident <input type="checkbox"/> Fairly confident <input type="checkbox"/> Not that confident <input type="checkbox"/> Not at all confident

Q1. What aspect of Universal Credit did you need help with? (tick as many as apply)

- ☐ Making a claim
☐ Support with online / digital
☐ Because you think a decision is wrong
 ☐ Other (please specify)

Q2. What impact has Universal Credit had on you and your situation? (circle one)

1	2	3	4	5
Very Positive	Positive	None	Negative	Very negative

Q3. If you had not received the support provided, do you think your situation would be: (circle one)

1	2	3	4	5
Much worse	Slightly worse	The same	Slightly better	Much better

Q4. Please provide any further thoughts in addition to your answers to Q2 & Q3 above:

.....

.....

.....

Q5. Other than your Universal Credit issue, are you currently experiencing problems with: (tick as many as apply)

- ☐ Budgeting / Money Management
☐ Debt
☐ Housing
☐ Other Welfare Benefits
☐ Immigration
☐ Employment
☐ Health

Thank you. By leaving your details below and signing this form you're confirming you're happy to be contacted by Advising Communities solely for the purpose of further research. (this is optional)

Name:

I agree with the above: (tick)

Phone number:

☐ Yes ☐ No

Email address (if you have one):

Signature

ADVISER USE ONLY**Level of assistance required:**

- ☐ Information
☐ One-off advice
☐ Support
☐ Casework

Date form completed (dd/mm/yyyy):

...../...../.....

Outcome (tick as many as apply):

- ☐ Claim made
☐ Claim maintenance
☐ Decision challenged
☐ Benefit gain/award
☐ Improved digital skills
☐ Improved knowledge of UC
☐ Improved personal budgeting skills
☐ Other

5. Client Focus Group Questions

- What impact has moving onto Universal Credit had on you? (the main benefits as well as the main problems)
- Has Universal Credit had a knock-on effect on other issues you are experiencing (such as housing, health, employment, debt, money management, other welfare benefits)? If so, how?
- Did you receive support to resolve your Universal Credit issues? Were there any barriers to accessing support?
- Was the support sought pre-/post- claim?
- What was effective about any support received? Did you feel you needed additional / other types of support?
- Has anyone applied to the Lambeth / Southwark Emergency Support Schemes and what was the outcome?

6. Adviser Focus Group Questions

- What have been the major impacts of UC on the people you have seen?
- Have there been any unexpected issues coming up?
- Are there any particular groups that are experiencing more problems? Who and what are these?
- What has been the impact on you and your organisation?
- What other support do you think would help people cope better with (the transition to) Universal Credit?
- What support is the local Council offering that is working well? What else could they offer?
- If you could change one thing about UC, what would it be?

The Foundry
17 Oval Way
London
SE11 5RR

advisingcommunities.uk

T 0300 0301 121

F 020 3070 0064

E info@advisingcommunities.uk



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