



Universal Credit

... With Some Exceptions

By
the Research and Campaigns Team
of
Citizens Advice Sedgemoor



FOREWORD BY AMY JONES

CEO of Citizens Advice Sedgemoor

This Report is a good example of Research and Campaigns capability at Citizens Advice Sedgemoor.

Our Advisors and our Specialists have for many months been coming back from client sessions, complaining about the problems of Universal Credit.

Now we have a major new turn of events with the arrival of the Help To Claim Scheme, and this acted as a main catalyst. And we are aware that the scheme is relatively short term, and that the organisations must be considering the way forward for 2010-21.

So we have carried out some analysis of our own data, as well as the national authoritative data . Our data, as always, gives us a good picture of people's problems and concerns.

This analysis includes the data on Help To Claim cases. These are very new, and not yet recorded in large numbers. It would be possible to argue that it is flawed, but we see it as an early view.

We must also acknowledge that in data and the case studies, our understanding starts with what the client tells us, and this is capable of containing inaccuracies and exaggerations. Again, we have done our best to present a balanced view. We believe that it is consistent with such national data as is available (eg from Office of National Statistics.)

We have done our best to take a broad view, including consulting other stakeholders as widely as possible.

We believe that, at the time of writing, the analysis in the Help To Claim section is unique and original, mainly from our own data.

We find some important indicators of volumes of work.

We find a good deal of evidence of work that we carry out that lies outside the scope (and the funding) of Help To Claim.

And we find Indicators of Destitution in Sedgemoor.

Our intention is now to raise awareness of the issues, and to watch and wait to see whether these preliminary impressions are borne out by events.

A Summary for the Busy Reader

Universal Credit is a single social security payment that replaces and combines six pre-existing means tested benefits. It is claimed online, and it is paid monthly. Amounts range from £251.77 to £498.89 for a couple aged over 25: these may be enhanced by elements for children, housing and disability, for example.

The “Full Digital Service” was introduced in Sedgemoor in May 2016, and it generated a large “spike” in our workloads. But the 90% of people who’s lives have changed little since then still claim legacy benefits – they are expected to migrate in the next year or so. This is a huge concern for Citizens Advice Sedgemoor.

In February 2019, 5,342 families claimed Universal Credit in Sedgemoor.

More than a third of claimants (38%) have dependent children – so at least 88 children in Sedgemoor have been affected in May to July 2019.

More than half of our clients (this is also true of Universal Credit Clients in particular) are disabled, or have long term health conditions.

More than one in eight (>12%) have mental health issues. This is 90 people (April to July 2019).

About a third of Local Assistance Scheme Applications (most of which are for access to the Food Bank) relate to Universal Credit.

Clients main problems with Universal Credit are:

- An online claim assumes that the claimant has access to the equipment and the connections, and that he or she has a degree of IT literacy. Broadband is still not available throughout Sedgemoor; and a significant proportion of our clients (26 to 51%, depending on the criteria used) lack the skills.
- The delay of five weeks between application and the first payment.
- Allowance rates have been capped since 2012. A basket of goods costing £100 in 2012 would now cost £113.01. Prices are rising, but benefits are not.

Citizens Advice Sedgemoor is not opposed to the concept of Universal Credit. But we wish that its implementation was simpler and more sympathetic.

Help To Claim has been a positive influence, but it does not go far enough. Three quarters of the UC work is outside its definition and therefore is not funded.

At the same time as this sea change in benefits, core local authority funding from Somerset County Council has been withdrawn from Citizens Advice Sedgemoor. Funding has reduced for the food banks; and libraries, post offices and banks are withdrawing from rural areas. Which makes this something of a perfect storm – for the organisations, and more importantly for our clients.



We Make Five Recommendations

Recommendation 1 – Digital By Default ?

Citizens Advice Sedgemoor strongly and urgently recommend that the assumption that clients can apply, and maintain their application online should be reviewed in the light of declining public transport in rural areas, and the withdrawal of libraries in rural areas.

Recommendation 2 - Boundaries of Help To Claim

We recommend that the scope of Help To Claim, and the associated funding must urgently be increased. Ongoing matters should be within the definition, such as:

- Changing Circumstances – such as adding or removing a partner, or the arrival of children
- Appeals and Mandatory Reconsideration
- Housing
- Fit notes and recording them
- Debt advice and budgeting support
- IT problems such as logging in to the Claimant's Journal
- Hardship payments
- Deductions issues
- Overpayments
- Sanctions

Recommendation 3 – Support for Food Banks

We strongly and urgently recommend that for the sake of adults and children in poverty, funding for food banks must be restored to support those whose poverty is pushed to desperation by UC.

Recommendation 4 – Link Rates to Inflation

We strongly and urgently recommend that the Benefits Cap be lifted in order to mitigate the worst of the poverty, including child poverty, that is associated with UC. UC should be linked to the Consumer Price Index.

Recommendation 5 – Severe Disability Issues

We strongly and urgently recommend that the Department of Work and Pensions resolve and clarify the workings of the processes for Severe Disability benefits.

We recommend that the Local Authority commission Citizens Advice Sedgemoor to give advice and support in this and other UC matters to vulnerable people in accordance with Section 4 of the Care Act 2014.

Recommendation 6 – Implications of Universal Credit



We recommend further research to establish the links between UC and poverty, vulnerability, homelessness and mental health; and to establish whether instances of cases with those links are increasing.



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Law and History of Universal Credit

Universal Credit Law

Universal Credit was created by the Welfare Reform Act 2012.

This is an Act of 151 sections, and 14 Schedules; it makes a number of other amendments to the Benefits landscape, including the introduction of a Benefit Cap.

It is huge and complex: it has been revised 10 times; it has 62 Regulations (including commencements), and two determinations by the Secretary of State.

It was sponsored by Ian Duncan Smith, who was then Minister for Work and Pensions. It was in a context of austerity, with an express aim of reducing benefit spending, and simplifying benefits.

One of its purposes was said to be to reduce dependency on benefits and encourage people back into work.

Care Act 2014

The Care Act 2014 is focused on Wellbeing. It says: “‘Wellbeing’ is a broad concept, and it is described as relating to the following areas in particular:

- personal dignity (including treatment of the individual with respect)
- physical and mental health and emotional wellbeing
- protection from abuse and neglect
- control by the individual over day-to-day life (including over care and support provided and the way it is provided)
- participation in work, education, training or recreation
- social and economic wellbeing
- domestic, family and personal
- suitability of living accommodation
- the individual’s contribution to society”

The Local Authority – in our case, Somerset County Council – has responsibilities to prevent or delay needs for care and support, and to reduce needs that exist.

This legislation focuses on independent living, and on the individual’s judgement of his/her wellbeing, and on their wishes and feelings.

Section 4 of the Act creates a duty for the Local Authority to establish and maintain information and advice services.

Universal Credit Explained

Universal Credit is a single social security payment for people who are on a low income or out of work; it replaces and combines six pre-existing means tested benefits:

- Income based Employment and Support Allowance ;
- Income-based Jobseekers Allowance ;
- Income Support ;
- Housing benefit ;
- Working Tax Credit ;
- Child Tax Credit.

Summary of the main changes for claimants:

- It is paid monthly, in arrears, whereas previous benefits had been paid weekly or fortnightly. And it is paid directly to the claimant's bank account. This was a design feature intended to be the same as for people in work.
- It is claimed by an online process; but there are some support mechanisms for those who are unable to operate online. It is also necessary for childcare expenses to be updated online.
- One of its principles is that income tapers off when a claimant enters work: not stops completely. It is designed to ensure that no one is better off claiming Universal Credit than working. So for every £1 a claimant earns after tax, he/she should lose 63p in benefits.
- It was expected to affect seven million households by October 2018. This was an extremely ambitious timetable for a huge undertaking.
- Money for rent is usually paid to the claimant rather than to the landlord.
- Where the claimant is paid through the Pay As You Earn system benefit is calculated on the basis of income figures from the employer via Her Majesty's Revenue and Customs.

This is a huge system, ultimately intended to deliver benefits to 7 million families, more than half of whom will be working families. It has massive implications for the lives of millions of people.

Citizens Advice has not opposed the rationalisation of the benefits system and indeed supports the principles of a simplified process but has expressed serious concerns with the way in which it has been done.

It was, of course necessary to implement this development in stages. Initially, from 2013, it was applied to four areas, and only to single adults without housing costs. By August 2014, 2150 people had signed up.

In May 2016, rollout began of the Full Service.

The magnitude of the undertaking is intimidating. The original forecast for costs was £2 billion. Now they are estimated at £12 billion. The original plan was for implementation by 2017; it is now clear that it will not be complete before 2023.



Appendix A contains more detail about changes that have been made to the scheme.

The timescale for rollout has been repeatedly revised.



Overview of Universal Credit in Sedgemoor

Sedgemoor has a population of 122000¹ as of 2017; 71800 are aged 16 to 64; 63300 are economically active.

We have no statistics for Sedgemoor, but in the South West 3.3% of females and 2.9% of males are unemployed². This rises to 5.1% for the 18 to 21 age group.

In 2010 people (2.8%) claimed out-of-work benefits in Sedgemoor³.

In February 2019, 5,342 households claimed UC in Sedgemoor.⁴ The densest areas were Westover and Hamp; the least dense areas were Wedmore and Mark, and Cannington and Wembdon – which is roughly consistent with our maps of indices of deprivation.

On 25th May 2016, the “Full Digital Service” was introduced for the area of the Bridgwater Job Centre Plus. So any working age claimant could claim. This was in the vanguard of “Full Service” rollout.

Citizens Advice Sedgemoor noticed an immediate “spike” in our workload and addressed it. In October 2016 we had 129 cases relating to Universal Credit: we had a total of 6,780 cases in 2016-17. As a result, we opened dialogues with Citizens Advice (national), the Department of Work and Pensions and Sedgemoor District Council.

UC is the greatest concern for us (of our case topics); however questions about legacy benefits are still statistically much greater.

During the last decade, we have seen signs of destitution in Sedgemoor⁵.

The following report refers extensively to data which has been derived from the Citizens Advice “Tableau” solution, for the period April to mid-July 2019. This data shows relatively small volumes of business, and could therefore be dismissed as unsound. But we think it is generally reliable: it shows us some interesting aspects for the first time, and it is right up to date. It shows, and notes, some unexpected facts that we cannot yet account for. We have not attempted to weight it, or deal with the ways in which it might be skewed; instead we present it as bald facts.

¹ Office for National Statistics

<https://www.nomisweb.co.uk/reports/lmp/la/1946157379/report.aspx?town=sedgemoor#workless>

² <https://www.nomisweb.co.uk/reports/lmp/la/1946157379/report.aspx?town=sedgemoor#workless>

³ <https://www.nomisweb.co.uk/reports/lmp/la/1946157379/report.aspx?town=sedgemoor#workless>

⁴ <https://stat-xplore.dwp.gov.uk/webapi/jsf/tableView/tableView.xhtml>

⁵ We accept the definition of Destitution as suggested by the Joseph Rowntree Foundation: “Destitution means going without the bare essentials we all need. That’s a home, food, heating, lighting, clothing, shoes and basic toiletries. We define destitution as when people have lacked two or more of these essentials over the past month because they couldn’t afford them; or if their income is extremely low – less than £70 a week for a single adult. This definition is also based on what the general public agree destitution to be.” <https://www.jrf.org.uk/blog/what-destitution>



CAB Year 2018-19

In the year 2018-19, we had 3860 clients – between 400 and 709 clients each month.

702 of those clients brought 1757 UC related issues.

53% of clients came in person, demonstrating a strong preference; 18% came by 'phone.



Universal Credit from the Point of View of The Client

A client should expect to be affected by Universal Credit when one of the following circumstances applies:

- If making a first claim for benefits – claimants cannot opt to claim a legacy benefit such as Jobseekers' Allowance
- The intention is to migrate all claimants by 2022. As yet we have no date for the final migration in Sedgemoor. Our expectation is that this will affect 9 times as many clients as the initial launch of "Full Digital Service".
- If circumstances change which would have required a new claim for a legacy benefit.

In order to be eligible for UC, the claimant, and any partner must meet the following conditions:

- 18 or over (with a few exceptions)
- Under State Pension Credit age
- Normally not in education
- Capital less than £16,000
- Assessable income less than UC amount
- Accept a personalised Claimant Commitment (eg to be available for work and/or to apply for work)
- Meet residence and presence conditions – meaning that you must have a right to reside in the UK (such as an EU passport, at present), and you must actually have lived here for the last one to three months. These rules are sometimes confused with the different rules that apply to Settled Status: the two are not the same.

UC – How Much ?

The standard allowance amounts are (June 2019):

- Single and under 25 - £251.77 a month
- Single and over 25 - £317.82 a month
- Couple, both under 25 - £395.20 a month
- Couple over 25 - £498.89 a month

Claimants may be eligible for additional elements for housing, childcare costs, being a carer and per child and these often significantly increase the amounts.

Most UC claims involve a housing element and a typical housing element claim (where the claimant is over 25 and entitled to one bedroom) would yield £423.84 per month.

The standard allowance amounts are no more than indicative. Few clients simply claim those amounts.

Comparison between income from benefits and income from work is all but impossible – dependent on factors including disability, children and hours of work. The age triggering different rates of minimum wage is different from the age triggering benefit rates⁶. The rules

⁶ Living Wage applies to those over 25; Minimum Wage to those under 25.



are complex. The government is understandably keen to ensure that work pays better than life on benefits but the Living Wage is not generous.

Claiming

Claims are made online by reference to a Digital Service, and this is a major part of the difficulty with UC.

There is a telephone Helpline.

Where claimants have difficulty at home they may be able to use services in the community, such as libraries.

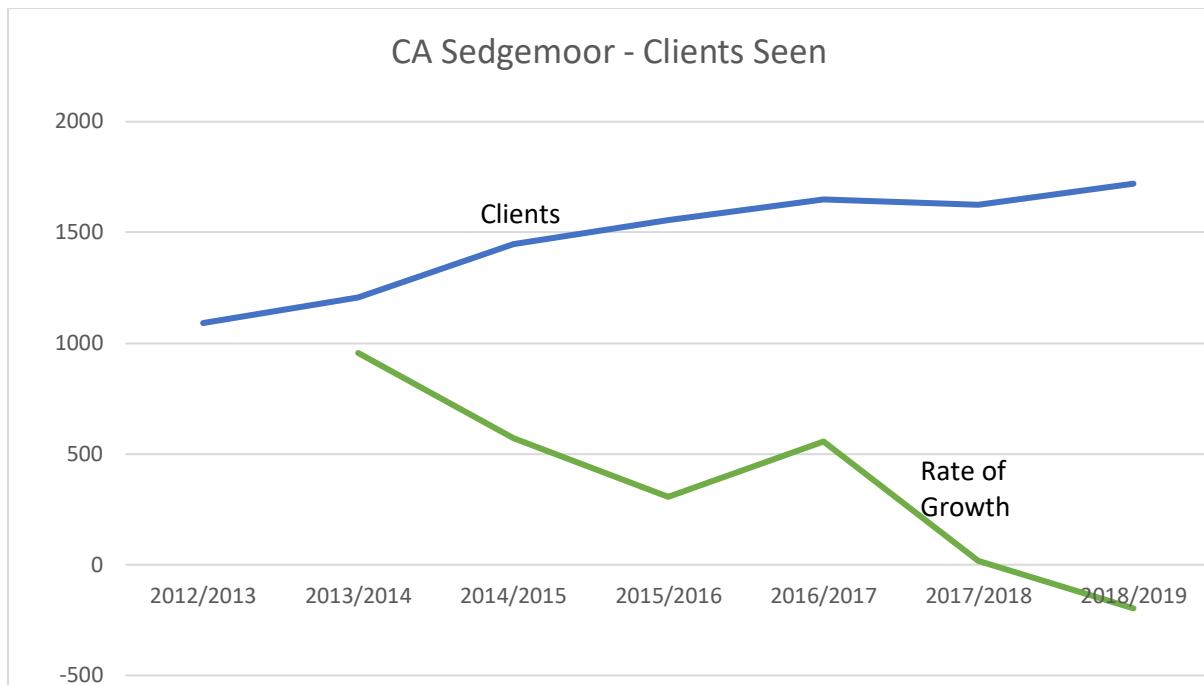
It is also possible for clients to communicate by telephone, so as to mitigate difficulties with travel. The decision to accept communication by telephone is made by staff from Department of Work and Pensions, on a case-by-case basis according to the individuals and their circumstances.

How Many Clients ?

The following graph shows the number of clients seen by Citizens Advice Sedgemoor (for all kinds of enquiry). It shows a steepening of the increase in clients in 2016 to 2017 (blue line). It shows that the growth we have seen for many years has now turned to a slight decline (orange line) in 2018-19.

There are numerous explanations for the slight decline in 2018-19: we believe that cuts in our funding, and recruiting difficulties limit our ability to see clients – rather than a genuine reduction in demand.

But the summary is important: in 2012-13 we saw 4485 clients; in 2018-19 we saw 6692. This is a growth of more than 49%. During a time of falling funding.



Our Vulnerable Client Casework Team has seen 67 clients in April to June 2019; mainly about benefits; 38 clients (56.7%) enquiries were about UC and the legacy benefits Disability Living Allowance, Personal Independence Payments and Employment and Support Allowance⁷.

About UC and HTC Clients⁸:

The following analysis is presented in spreadsheet form in Appendix D.

Considering our clients (in general – all enquiry types):

54% of our clients report disability and/or long term health conditions.

28.6% report physical impairments

27.8% report mental health issues – this is the dominant group

2.6% report learning difficulties

15% report multiple impairments.

96% of our clients are White British (or Irish or White Other).

57% are female.

61% are single; 13% are married.

37% report dependent children.

39% are single, living alone; 22% are single parents.

33% are employed (including self employed); 27% are unemployed.

84% report an income of less than £1,000 per calendar month.

15% are under 30 or over 60.

Considering UC Clients:

17% of our clients bring enquiries about UC.

⁷ From CA Sedgemoor records.

⁸ Data from Tableau.

58% report disability and/or long term health conditions. Of these:

24.9% report physical impairments

33.3% report mental health issues – this is the dominant group

3.2% report learning difficulties

14.2% report multiple impairments.

96% are White British (or Irish or White Other).

58% are female.

54% are single; 12% are married.

38% report dependent children.

40% are single and alone; 23% are single parents.

33% are employed; 26% are unemployed.

84% report an income of less than £1000 per calendar month.

31% are under 30 or over 60.

Considering HTC Clients (not including the UC group above)⁹

6% of our clients bring enquiries about UC.

54% report disability and/or long term health conditions. Of these:

28.6% report physical impairments

27.8% report mental health issues – this is the dominant group

2.6% report learning difficulties

15% report multiple impairments.

96% are White British (or Irish or White Other).

53% are female.

47% are single; 12% are married.

35% report dependent children.

50% are single and alone; 5% are single parents.

64% are employed (excludes self employed); 14% are unemployed.

75% report an income of less than £800 per calendar month.

39% are under 30 or over 60.

Key Points

- **About one in five of our clients come to us about UC.**
- **Of the clients that come to us about UC, most - three quarters – fall outside the definition of HTC.**
- **Our clients prefer to come to us in person – face-to-face. We think that a large part of this is that they take considerable benefit from the human contact; another factor is that a significant proportion of our clients – more than one in four have some problem with literacy¹⁰.**

⁹ This is a small, preliminary sample.

¹⁰ See our report “Read All About It” (June 2017) – 27. 53% of our clients reported having some degree of difficulty with Official Correspondence – in terms of Reading/Writing, Numbers and/or IT Literacy. 13.81% reported difficulty in all three areas. 27.82% of clients reported some degree of difficulty with Reading/Writing.

12% of our clients reported that they had been diagnosed as Dyslexic.

7% of our clients reported that English is not their first language.

8% of clients told us that the problem of Reading/Writing, Numbers or IT literacy had caused them to seek Advice. This was less than we expected.

- **More than half our clients are disabled or suffering from a long term health condition.**
- **We have seen 90 clients (April to July 2015) with mental health issues. More than one in eight of our UC/HTC clients have mental health issues – which is an unusually large proportion.**
- **At least 81 children are impacted by UC (April to July 2015). 38% of UC clients have dependent children.**

Clients Main Complaints about UC

Delayed First Payment

It is acknowledged that it was a design feature of UC that it aligns with the world of work in which most people are now paid monthly in arrears.

They find it difficult to cope with the five week delay between their initial claim and the first payment.

Their previous experience is of weekly or fortnightly payments.

They have no financial reserves.

Inadequate Amounts

Allowance Rates (including Standard Rate and Housing element) have not changed since 2012.

In that time inflation has pushed the cost of a basket of goods, and costs of rent from £100 (April 2012) to £113.01 (May 2019)¹¹.

Client Experience of Help To Claim Cases¹²

Most of our clients (68%) come to our Bridgwater office for face-to-face Advice. 87% come on their own initiative.

They are invited to complete a form (see Appendix A).

They may see a Generalist or a Specialist Adviser, but their initial questions are common (see Appendix B).

Most (68%) struggle to understand the payment regime.

¹¹ <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/may2019> - Consumer Price index.

¹² This is an early report and therefore a small sample.



A significant minority (47%) struggle with IT.

Most (82%) report a Very Good experience; a similar proportion (86%) report finding it Very Easy to access the service.

Almost all (96%) reported that the service had helped them find a way forward. 86% reported that their problem is now Mostly or Completely Resolved.

Most sessions (67%) took about 30 minutes.



Universal Credit from the Point of View of Citizens Advice Sedgemoor

It was immediately apparent to Citizens Advice Sedgemoor that there were some problems with the new system.

In 2018 a main part of funding was cut by Somerset County Council. Of course this has damaged our ability to provide advice services at the very time when demand is increasing.

Claimants Problems

The following table shows some of the main problems encountered by Sedgemoor people applying for Universal Credit, against the support that Citizens Advice Sedgemoor are able to offer.

We are not yet able to quantify the following problems; so far we rely on the experience of practitioners.

Of course, we did our utmost to help our clients deal with their problems in the short term, while gathering the facts and the evidence.

1 Help Completing a Claim, including Identity Verification

WHAT CITIZENS ADVICE SEDGEMOOR PROVIDES

Clients can be referred/signposted/self refer for support to make their initial application, including access to the Identity Support Scheme and Loan-a-Phone.

2 Transport

Transport is clearly a main problem for claimants who live outside Bridgwater.

There are no hard and fast rules about how many contacts a UC claimant will have to make. But Citizens Advice practitioners often advise clients:

- To keep a regular check on their online account at least 2/3 times a week, to check their “to do” list and journal.
- Having spoken to JobCentre+, a job seeker needs to attend job centre weekly for first 13 weeks then fortnightly going forward unless they have a medical condition.
- It is possible for clients to arrange communicate by telephone, so as to mitigate difficulties with travel. The decision to accept communication by telephone is made by staff from Department of Work and Pensions, on a case-by-case basis according to the individuals and their circumstances.
- Once UC claim is made client would only have to attend Citizens Advice if they needed to report any changes and weren’t capable of doing so themselves, or if they have any additional questions, such as challenging a decision.

So each claimant may need to attend at the JobCentre+ about three times a week for the first 13 weeks of claim, unless he/she can go online at home. But arrangements may be made to minimise this problem by making contact by telephone.

A claimant who can go online at home will generally need to travel once a week.

Failure to do so may well lead to sanctions which include suspending or reducing payments.

But many rural clients find it difficult to make and maintain a claim. Increasingly rural bus services in Sedgemoor are withdrawn as they cease to be commercially viable. Many villages no longer have a bus service at all. However, this has been mitigated to a limited extent by services aimed at the workforce for the major Hinkley Point C building project by EDF; and by the evolution of Community Transport Schemes.

3 Digital Support

UC claims are made online. This requires the claimant to have the necessary skills and to have access to the necessary equipment.

We believe that the ability to operate online is a significant factor for our clients (but not a dominant factor.)

12% of our clients told us in 2016 that they are dyslexic; 34.63% of respondents indicated some degree of problems with IT literacy¹³.

The Ofcom Communications Market Report 2018¹⁴ is a comprehensive study. It provides an insight into our clients lives:

- 78% of people own a smartphone (95% of 16 to 24 year-olds). On average, they check them every 12 minutes of the waking day.
- People need and expect a constant internet connection wherever they go, including during journeys.
- 92% of people consider web browsing to be important; only 75% of users consider phone calls to be important.
- In 2017, BT announced a plan to scrap half of the remaining 'phone boxes (about 20,000), although 33,000 calls a day are still made from them.
- Broadband calls are expected to overtake traditional calls in the next few years.
- About 140,000 homes (about 5%) were still without broadband in December 2018, in rural areas. This situation is to improve by 2022, and we are aware of a steady improvement in recent years. It is not clear how many homes in Sedgemoor are without Broadband, but our impression from our clients is that 5% is a reasonable estimate.
- 90% of people have access to the internet in their homes.
- Only about 41.5% of rural homes have 4G telephone network coverage.

¹³ Citizens Advice Sedgemoor "Read All About It", July 2017.

¹⁴ <https://www.ofcom.org.uk/research-and-data/multi-sector-research/cmr/cmr-2018/interactive>

- Google, Facebook and the BBC are thought to be the biggest uses for the internet.
- Revenues for telecommunications and surface mail are falling.

A recent study, “Statistical Digest of Rural England” by the Department of Energy Food and Rural Affairs (April 2019), by the Department of Energy Food and Rural Affairs provides new clarity on the problems of Rural Transport:

- 41% of people living in rural areas do not have access to their nearest hospital within 60 minutes by public transport or walking.
 - Everyone has access within 60 minutes when travelling by car.
- In 2018, 7% of premises in rural areas are not able to access “decent Broadband service (>10Mb/Second)
 - 1% of people in urban areas are not able to access “decent Broadband service.

So there are strong indications that a significant number of people are unable to go online to apply. Some of these are unable to do so by reason of their skills; another group, usually in rural parts of the District do not have access to suitable equipment at home.

WHAT CITIZENS ADVICE SEDGEMOOR PROVIDES

Clients are supported to make their online application, or we can offer facilities for them to make the application themselves in our Bridgwater office or at our outreaches in Burnham, Highbridge, Cheddar and Cannington. Clients can also be signposted to Digital Link.

4 Need for Help to Understand, Maintain and Navigate Their Claim

WHAT CITIZENS ADVICE SEDGEMOOR PROVIDES

Explanation is provided to clients around UC, how it works in practice, the processes and procedures involved, an explanation of their journal and how to use it.

5 Managing the Wait Before Initial Payment

It will take at least 4 to 5 weeks for the first payment to arrive, which is a cultural shift for many claimants.

WHAT CITIZENS ADVICE SEDGEMOOR PROVIDES

Ensure that clients are accessing all income streams for which they are eligible, including Advance Payments, Local Assistance Scheme (for Food Parcels and other help), charitable donations.

6 Debt

Claimants are used to being paid weekly or fortnightly. And they often lack the basic skills to manage their money. They often suffer from problems of debt and need help in the short or the long term.



WHAT CITIZENS ADVICE SEDGEMOOR PROVIDES

Budgeting support is often not enough for the clients claiming UC. We provide specialist Money Advice casework, to help clients manage their debt in the short and long term.

7 Complex and Vulnerable Clients

UC seems to be unmanageable to clients who have mental health issues, literacy issues, substance misuse issues and those who are involved in the Criminal Justice System.

WHAT CITIZENS ADVICE SEDGEMOOR PROVIDES

Complex and vulnerable clients can receive continuing support from Citizens Advice Sedgemoor through a Specialist Adviser. Or they can be referred to a Vulnerable Team at the Job Centre.

8 Alternative Payment Arrangements

An application for an Alternative Payment Arrangement, such as to pay part of the money to a landlord, or to sort out partners who are paid together, may delay payments. The delay is minimal if the claimant responds promptly with appropriate documentary evidence, and these cases may well be cleared during the Assessment Period, so that the first payment is correct.

WHAT CITIZENS ADVICE SEDGEMOOR PROVIDES

Citizens Advice Sedgemoor can offer advice and support in relation to the financial problems that follow. If possible we suggest a timescale for making such an application.

9 Mandatory Reconsideration

A request for Mandatory Reconsideration may delay payments. The claimant will be paid, pending a decision, except for cases involving the Habitual Residence Test. Again, the delay is minimal if the claimant responds promptly with appropriate documentary evidence. But in cases involving the habitual Residence test, the claim is closed until the claimant proves that he/she is entitled.

WHAT CITIZENS ADVICE SEDGEMOOR PROVIDES

Citizens Advice Sedgemoor can offer advice and support in relation to the financial problems that follow and guidance on appealing the decision.

10 Child Element Changes



Benefits used to be paid for children until 20 years of age; UC is payable only until 19. This operates arbitrarily and represents a significant reduction in some households.

WHAT CITIZENS ADVICE SEDGEMOOR PROVIDES

Citizens Advice Sedgemoor can offer advice and support in relation to the financial problems that arise from this.

11 Severe Disability Premium

Claimants migrating from Employment Support Allowance may face reduced incomes because of complexities around the Severe Disability Premium. Migration dates and details are not yet set.

WHAT CITIZENS ADVICE SEDGEMOOR PROVIDES

Citizens Advice Sedgemoor can offer advice and support in relation to the financial problems that arise from this.

12 Habitual Residence Test - And Settled Status

The Habitual Residence Test has become more robust as claimants need to **prove** their rights and their residence for the purpose of Universal Credit. Other benefits apply a variety of less stringent tests.

Individuals from the EU (including Norway, Switzerland, Iceland and Liechtenstein) need to demonstrate a right to claim.

A main way of doing so is by proving that the individual's main home is in the UK (including the Channel Islands, or the Isle of Man). That means establishing that he/she is habitually resident.

This requires evidence of:

- Date of arrival in the UK. It is necessary to prove that the individual has been in the UK for one to three months. Proof of date of arrival may be a travel ticket or boarding pass, wage slips or tax documents, a copy of a tenancy agreement, or bank or building society statements. We usually advise clients to take any two of these.
- That the UK is the main home. Proof of the main home may be a copy of a tenancy agreement, or bank or building society statements, bills or letters (eg doctor, dentist or school), or records of membership of a local club (eg gym).
- That the individual can afford to live in the UK. Proof of "viability of residence" (that he/she can afford to stay) may be bank or building society statements, or a letter from a charity showing financial support.
- That the individual has a right to claim Benefits or Right to Reside in the UK. This depends on work and/or family, and/or personal situation. Such as whether the

individual has been resident in the UK for 5 years, or whether he/she has employment at an average of £166 or more per week for three months.

Evidence consists of original documents.

Settled Status

A Settled Status Scheme is in place for individuals from EU countries who wish to stay in the UK after Britain leaves the EU:

- Deadline dates depend upon the terms of leaving the EU. May be as early as 31st October 2019 in the absence of a “deal”.
- Settled status allows the individual to stay, to work, to study, to access NHS services, to claim the state pension and/or to rent a home.
- The individual normally applies online (unless he/she is unable to produce their passport or national identity card).
- The individual can expect to obtain Settled Status if he/she can prove living in the UK for more than 5 years.
- Individuals who have been here for less than 5 years can apply for Pre-Settled Status if they have lived in the UK for at least one day in the last six months. This allows the individual to live and work in the UK for up to 5 years.

WHAT CITIZENS ADVICE SEDGEMOOR PROVIDES

Citizens Advice Sedgemoor offers Advice and Support as far as possible. We are developing an Immigration capability that is expected to help. In some cases clients can be signposted to another agency for support.

An Evolving (and Complex) Problem – With Severe Disability Premiums

- The start point is that Personal Independence Payments (PIP) (which is not a means tested Benefit) sometimes allow access to a Carers Allowance – or a Severe Disability Premium. The purpose of this is, as the name suggests, to keep people with health problems independent, and in their own homes, and properly cared for. PIP is not part of Universal credit and thus will NOT be part of planned migration to UC.
- The benefits that **can** include the '**severe disability premium**' are Income Support, Jobseeker's Allowance (**JSA**), Employment and Support Allowance (**ESA**), Housing Benefit and Pension Credit. The criteria are slightly different for each benefit. Check Disability premiums on - GOV.UK for further detail
- And where the claimant is single and lives alone.
- The Standard Rate for Severe Disablement Allowance (legacy) is £79.50 per week.
- At present claimants who are on Severe Disability Payments are not migrated to UC. The intention is for clients to continue to claim a legacy Benefit.
- Transitional Protection has recently been put in place. We are not yet clear on how these will work in practice.

- As from 16 January 2019, claimants receiving SDP as part of a legacy benefit or were receiving it within the last calendar month and still meet the SDP qualifying conditions, will not be eligible to claim Universal Credit.
- **However Income Related ESA may cease to exist. Regulations are not yet in place, and we are anxious that this may happen in such a way that remaining SDA clients lose £3424 per annum.**

Cases on Severe Disability Allowances/Premiums are rare, and difficult to identify in our data. We have encountered at least two in the HTC cases to date – which suggests a rate in the range around 5% of HTC clients. And these are some of our most vulnerable clients, often with complex needs.

About 3,500 Sedgemoor clients are in receipt of ESA.

Until recent discussions, we lacked clarity as to whether such cases were within HTC or not. Some are recorded in non-HTC work. As a result counting is impossible.

While volumes are relatively small, the impact on individual clients may be great if their Severe Disability Premium is lost.

And if this problem is difficult for us to explain, imagine what it is like for clients to deal with when they suffer from learning difficulties, or drink/drugs problems, or other complex needs.

The Care Act 2014 is a relevant piece of legislation: we believe that this is an important illustration of the points at which the vulnerable clients are in great need of the advice and support that the Act sets out to provide. The problem is very technical. It requires well trained Advisers and a Specialist capability to provide anything like adequate support to navigate client's through the process.

A Model

Some of our clients live in Bridgwater: they are usually served by bus services, good internet speeds and good infrastructure.

Others live in Highbridge. This is a significant area of deprivation in a small town that is 7.4 miles from Bridgwater), and in more rural locations. Highbridge has a viable bus service that is timetabled at every 30 minutes, and takes about 23 minutes, and would cost £12/day or £100/month.

Thinking about the more rural locations, some of our clients live in Nether Stowey; this is a Quantock Village, designated as a Rural Centre, of 1,373 people (2011 census). It is 8 miles from Bridgwater, which is the nearest place that offers a Job Centre, or Citizens Advice (or a hospital, or secondary schools); at the time of writing, it has a library and a post office, but these have long been under discussion.

Some months ago, one of our clients came to us for help with UC. He had walked.

His rationale was:

1. Need to claim UC because his employment had ended
2. Broadband did not reach his home, and anyway he lacked the skills/confidence to claim online
3. The bus service to Bridgwater arrives/departs twice daily at 6.52am and 6.52pm and takes 1 hour 21 minutes; or at departs 8.03am and takes 47 minutes and arrives back at 5.25pm.
4. The bus he sought to catch had not arrived on the day of his first UC appointment.
5. If it had turned up, **he would have needed to spend at least 9½ hours attending an appointment.**
6. It would have cost him £12 (£1 less if he could buy online); “bundled” tickets are also available at £100/month. So his **travel costs to apply for UC would be £100 – 31.46% of the benefit he was applying for.**

DWP tell us that ‘phone claims are available for those with travel/mobility issues. The interviews and claimant commitments are tailored to take this into account and each arrangement is based on an individual’s circumstances.



Action by Citizens Advice Sedgemoor

We immediately noticed a significant increase in demand for our services.

We responded at first by establishing a dialogue with the other parties who are involved: Sedgemoor District Council, Homes in Sedgemoor, Digital Link, the Department of Work and Pensions Job Centre Plus and the Trussell Trust Food Banks in the area.

In January 2017, we collaborated with Sedgemoor District Council, Homes in Sedgemoor and Digital Link to produce a document "***The Impact of Universal Credit in Sedgemoor***".

Since then we have received considerable attention, including articles on the main late BBC News, "The World at One", as well as a visit from the Minister for Work and Pensions, Esther McVey MP.

As the number of UC cases increased, financial pressures also increased on Citizens Advice Sedgemoor, and on the Food Banks (at Bridgwater, Highbridge and Cheddar) sponsored by the Trussell Trust.



Changes to Universal Credit

The government has made the following changes to Universal Credit. (The most significant changes are shown in **bold**. Changes that disadvantage claimants are shown in **green**; those that disadvantage claimants are in **red**.)

2016

The government believes that new claims to existing benefits will move to UC during 2016.

The roll-out to the “Full Digital Service” is to be completed in September 2018.

Existing benefit claimants will be moved to UC from July 2019, to be completed by 2022.

Additional support (£200million) for childcare support.

Four year freeze on working-age benefits starts (with exceptions for disability.)

Reduced Disregard for Income Rise in Tax Credits.

Income threshold limit for in-work tax credits – this change was later withdrawn.

Work allowances reduced.

Benefit cap reduced.

UC is a qualifier for the Healthy Start Food Voucher Scheme.

2017

Benefit Cap increased.

Two child limit.

Parents are expected to look for work.

Youth Obligation for 18 to 20 year olds.

Housing Costs Element removed for under 22s.

Taper rate reduced by 2% for Self Employed UC Claimants.

Hardship payments (60% of benefit) available for the mentally ill and the homeless when sanctioned.

Telephone calls to UC Helpline are now free. This is a huge advantage for claimants.



2018

Advance of up to 100% available within 5 days of applying.

Those already on Housing Benefit will continue to receive their award for the first two weeks of UC claim. It is also to become easier for Housing Benefit to be paid to the landlord.

Full Digital Service to be rolled out by the end of 2018.

18 to 21 year olds will be entitled to Housing Support.

Universal Support: Help to Claim scheme is to operate from April 2019.

2019

It is now intended to start transfer of legacy benefits (Managed Migration) to UC from July 2019.

Severe Disability Premium withdrawn from UC except through Managed Migration. Details of this are not yet published.

Work allowance increases by £1000/year.

The maximum rate of recovery at which deductions can be made from UC is now reduced from 40% to 30%.



Help To Claim

Following several years of patchy service provision, the government has funded a scheme known as “Help To Claim” through a grant of £39million to replace the scheme “Universal Support”.

It offers help with applying for UC through to the first payment.

This scheme was launched in April 2019 but lasts only for a year.

In Sedgemoor there was an excellent relationship between the Local Authority and Citizens Advice; this has been replaced by a new funding mechanism has therefore been disruptive.

We are extremely concerned about what will happen at the end of that time.

The Help To Claim Process

This is Citizens Advice fastest growing area (nationally). We have helped over 175,000 people with UC issues across the Citizens Advice network.

Citizens Advice has adopted a telephone strategy and so clients are steered towards contact by telephone or via a webchat service, but it remains possible to approach by face-to-face routes - “No Wrong Door”.

The process begins by assessing clients’ needs. Appendix A shows the Citizens Advice Sedgemoor cards for face-to-face clients and this demonstrates the information that is required whatever the approach route.

The process may then include help to:

- Check whether a client should be applying for UC
- Set up an e-mail address or UC account
- Work through the to-dos of a claim
- Access the UC phone claim service or DWP Home Visit Support.

To complete a claim and get ready for the first payment, we may offer help to:

- Verify the client’s identity
- Provide additional evidence
- Prepare for a monthly payment
- Access adaptions, such as direct payments to landlords and/or conditionality easements
- Apply for additional Support.

In Sedgemoor, we offer longer term support (this is not common nationally), such as with:

- Mandatory Reconsideration
- Appeals
- Housing problems



- Health
- Children
- Changes of circumstances
- Forgotten passwords and login problems
- UC related debt advice.

And those problems routinely follow on from the work that is strictly within Help To Claim.

We are unclear whether the government intended to exclude these consequences of the HTC, or whether the realities were not well enough understood. For us it is necessary to fund the work from core funding, which has been under massive strain since the cuts by Somerset County Council in the Autumn of 2018.

Early Indications of Help To Claim in Sedgemoor Citizens (To End May 2019)

Two months is not long enough to form a reliable impression of the new Scheme: but we report the following early indications.

We have had a total of 21 clients since 1st April 2019 (suggests an annual total of 126).

We have had no cases by the Webchat route, although staff have been available for 10 hours.

We have taken 11 telephone calls, although we have had staff available for 25 hours.

We have seen 21 Face-To-Face clients.

It has been our experience that in Sedgemoor our clients far prefer the face-to-face route. We believe that this is partly explained by relatively low levels of literacy and IT literacy, as explained in our report "**Read All About It**" (2016). Another significant factor is that our area includes a large rural hinterland with patchy Broadband services¹⁵ – so whether in practice or merely as a matter of perception, our clients reject that as a way of doing business.

It is surprising that the volume of calls has not been higher. But we understand that only landline calls are routed locally, and we believe that those of our clients who try to contact us by phone use a mobile phone¹⁶.

It is clear that the details of routes for communication, and behaviours are critically important.

UC Issues That Fall Outside the Scope of Help To Claim

We have helped a total of 145 UC related clients (early June 2019). 21 of these (22%) were within the scope of Help To Claim; more than three times as many – 124 (78%) - were outside.

¹⁵ We accept the 95% coverage figure as roughly accurate – see <https://www.ofcom.org.uk/research-and-data/multi-sector-research/cmr/cmr-2018/interactive>.

¹⁶ Homes with mobile 'phones only rose to more than 40% in 2014. See <https://www.ofcom.org.uk/research-and-data/multi-sector-research/cmr/cmr-2018/interactive>.

In 2018-19 we helped 702 UC related clients; 94 of these (13.3%) were outside the scope of HTC.

There is as yet no trend emerging to suggest reliably what aspect of UC creates problems. We are monitoring the following areas:

- Changing circumstances – such as adding or removing a partner, or the arrival of children
- Appeals and Mandatory Reconsideration
- Housing
- Fit notes, and recording them
- Debt Advice and budgeting support
- IT problems such as logging in to the Claimant's Journal
- Hardship payments
- Deductions issues
- Overpayments
- Sanctions
-

The largest group of clients in 2017-18 and 2018-19 has been asking about housing related matters.

An important illustration here is that today's HTC client may well be next month's non HTC case – as a direct result. Appeals and Mandatory Reconsiderations are obvious examples of this.

The Food Bank – An Indicator of Destitution¹⁷

In April 2015, we processed 67 applications for Local Assistance. Most of these (84%) were for access to the Food Banks. In the 2015-16 year we processed 884 applications using the same criteria apply.

From August 2016 to March 2017, as UC was introduced, we processed well over 100 applications per month – a big growth of about three fifths (60%). The annual total was 1170.

Since then funding for our operations and for the food banks have reduced, eligibility and the process itself have changed. And the demand has declined. Several contributing factors changed during the same period, and comparisons are vague.

But in the year 2018-19, we processed 641 applications. 103 applications (16%) were Refused. Two thirds (66.61%) were for food. Almost a third (30.11%) were UC related.

About a quarter of applications are made on behalf of family households. This is destitution, and it affects children.

¹⁷ Statistics from CA Sedgemoor data.



Preliminary Comment on The Issues

The wards with the greatest number of UC claimants (2018-19) are the wards which have the greatest indications of multiple deprivation – Westover and Highbridge and Marine (see <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2015>). 30.6% UC related clients from Westover and 41.3% of clients from Highbridge and Marine are disabled and/or suffering from long term health conditions.

Unfortunately our data does not yet support significant analysis of links between UC and:

- Poverty
- Homelessness
- Vulnerability and mental health.

But a glance at the data that we do have suggests that there are some very strong links. It is our intention to develop data for this purpose and report further.



Some Notes on the Job Centre

The Job Centre Plus (JC+) for Sedgemoor is at Hanover House, Northgate, Bridgwater.

Applications for UC are made online; successful applications are also managed online. But JC+ offers help to those who encounter difficulties.

The Bridgwater office has a Vulnerable Customer Lead who works closely with partners to support the most vulnerable claimants.

The office also has Visiting Officers who visit those who are unable to attend at JC+, and support them in making a claim.



Conclusions

The workload of Citizens Advice Sedgemoor grew dramatically when UC was introduced in 2016, and has continued to grow since.

UC has brought a good deal of misery into the lives of our clients: it has pushed a number of them further into poverty – requiring the support of our food bank. And UC affects vulnerable people most.

It sets out to simplify the world of benefits, but some aspects of it such as the Severe Disability Premiums, are complex and technical – far too much for many of our clients.

A large part of our workload relates to Universal Credit, but is not included within Help To Claim. Roughly three times as much UC work falls outside the definition of HTC as within it.

We anticipate that there is a huge growth – about nine times greater than the growth since 2016 – yet to come as the remainder of claimants of legacy benefits migrate to UC.

UC has come at a time in which Citizens Advice Sedgemoor is under pressure, including a significant cut in core funding from Somerset County Council. It is also at a time when funding for our Food Bank has been cut.

Help To Claim has been positive – but not nearly enough.

Many of our UC clients are vulnerable. One in every eight UC clients discloses mental health issues. These are the problems that were envisaged by Care Act 2014, and which it sets out to prevent and mitigate.

More than one third of UC cases affects a client who has one or more dependent children. We infer that children are suffering as a result of this.

Our greatest fear is that so far, only a small proportion of claimants are claiming UC – many more have yet to migrate. We await dates for this – we expect it to affect Sedgemoor within a year.

We have well trained Advisers, and a cadre of Specialists. One of our Specialists is dedicated to UC matters. Another deals with matters relating to mental health.

And this report shows that our data provides a good picture of the problems affecting the people of Sedgemoor, and of the people who are affected.

National Perspective

UC is clearly a cause of concern, including within the government. It receives frequent and adverse attention in the media.



It is the subject of extensive action and research and campaigning at Citizens Advice (national).

Citizens Advice (national) say that the problems relate to the initial waiting time for the first payment, the fact that the system is too complicated and the fact that there is little help when the system fails.



Recommendations

Recommendation 1 – Digital By Default ?

Citizens Advice Sedgemoor strongly and urgently recommend that the assumption that clients can apply, and maintain their application online should be reviewed in the light of declining public transport in rural areas, and the withdrawal of libraries in rural areas.

Recommendation 2 - Boundaries of Help To Claim

We recommend that the scope of Help To Claim, and the associated funding must urgently be increased. Ongoing matters should be within the definition, such as:

- Changing Circumstances – such as adding or removing a partner, or the arrival of children
- Appeals and Mandatory Reconsideration
- Housing
- Fit notes, and recording them
- Debt advice and budgeting support
- IT problems such as logging in to the Claimant's Journal
- Hardship payments
- Deductions issues
- Overpayments
- Sanctions

Recommendation 3 – Support for Food Banks

We strongly and urgently recommend that for the sake of adults and children in poverty, funding for Food Banks must be restored to support those whose poverty is pushed to desperation by UC.

Recommendation 4 – Link Rates to Inflation

We strongly and urgently recommend that the Benefits Cap be lifted in order to mitigate the worst of the poverty, including child poverty, that is associated with UC. UC should be linked to the Consumer Price Index.

Recommendation 5 – Severe Disability Issues

We strongly and urgently recommend that the Department of Work and Pensions resolve and clarify the workings of the processes for Severe Disability benefits.

We recommend that the Local Authority commission Citizens Advice Sedgemoor to give Advice and Support in this and other UC matters to vulnerable people in accordance with Section 4 of the Care Act 2014.



Recommendation 6 – Implications of Universal Credit

We recommend further research to establish the links between UC and poverty, vulnerability, homelessness and mental health; and to establish whether instances of cases with those links are increasing.



Glossary

CA	Citizens Advice (national)
Local CA	Local Citizens Advice offices
DLA	Disability Living Allowance (a legacy benefit)
Destitute	Joseph Rowntree Foundation: "Destitution means going without the bare essentials we all need. That's a home, food, heating, lighting, clothing, shoes and basic toiletries. We define destitution as when people have lacked two or more of these essentials over the past month because they couldn't afford them; or if their income is extremely low – less than £70 a week for a single adult. This definition is also based on what the general public agree destitution to be." https://www.jrf.org.uk/blog/what-destitution
Dominant	Biggest group
ESA	Employment and Support Allowance (a legacy benefit)
Housing Benefit	Strictly speaking, a legacy benefit; but the expression may be used to mean the Housing component of UC.
HTC	Help To Claim
PIP	Personal Independence Payments (a legacy benefit)
Poverty	We have no simple common definition of Poverty. For many years, most commentators have taken it to mean - Households living with income below 60% of the national median income. In the 2018 financial year, median income in the UK was £28400; so poverty implies an income of less than £17040. New measures are emerging, such as that by the Social Metrics Commission: they have a mechanism for calculating the ability to afford the basic needs of life and they tell us that 12.1% (one person in eight) of the UK population is living in Poverty.
Significant	Implies a difference greater than 1:20 (5%).
UC	Universal Credit

Citizens Advice Sedgemoor

Citizens Advice Sedgemoor is a registered charity (formerly Sedgemoor Citizens Advice Bureau). It is part of a Citizens Advice service which operates at 2700 locations in England and Wales to provide advice that is free, confidential, independent and impartial.

The service helped 2.7 million people face to face, over the phone, by email and web chat in 2016-17 with the help of 23,000 volunteers. There were 43 million visits to our online advice pages.

Twin aims of the service are:

- *To provide advice people need for the problems they face*
- *To improve the policies and practices that affect people's lives.*

Each local Citizens Advice is an independent charity, giving advice on a wide range of issues including debt, benefits, consumer and employment.

Citizens Advice Sedgemoor consists of 10 paid staff and about 35 volunteers.

This report is available online, with our other reports at <http://sedgemoorcab.org.uk/research-campaigns/>.

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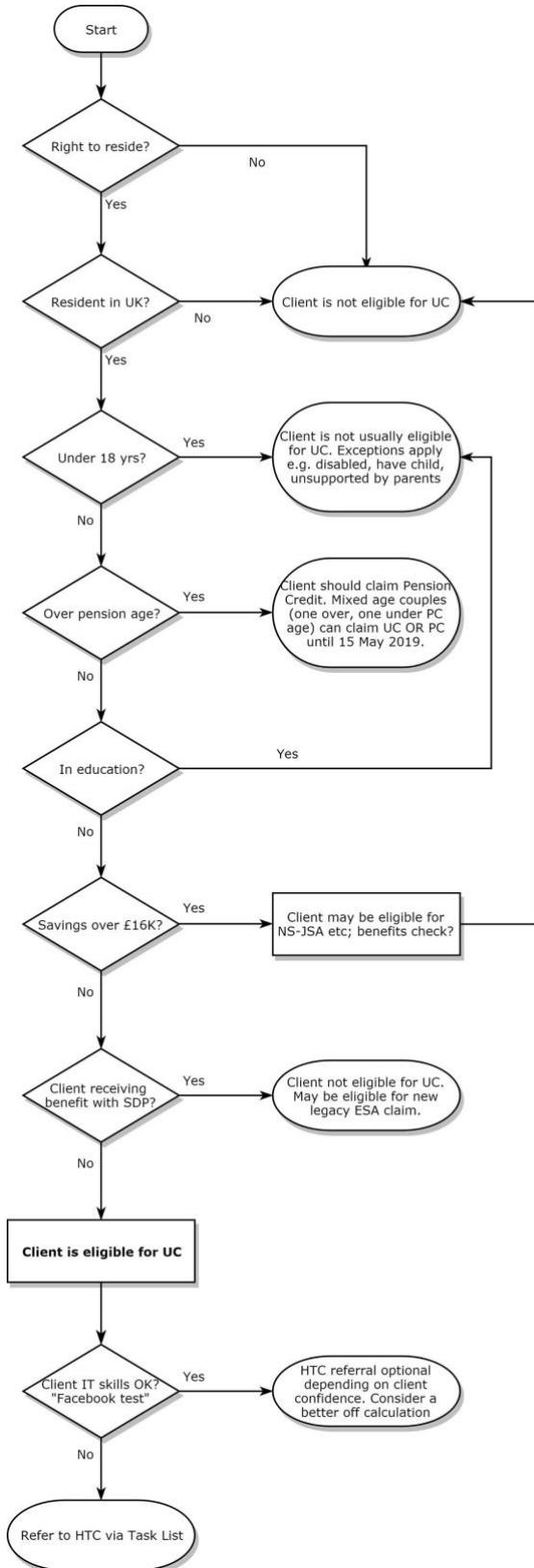
APPENDIX A

Client Data Card

	Sedgemoor	Username:
		Password:
		Q1:
		Q2:
		Email address:
Appointment Date:	Appointment time:	<u>Universal Credit Help to Claim Tel no.</u>
		<u>0800 144 8 444</u>
<small>Please read and bring ALL information with you to your appointment. We may not be able to proceed if ALL information is not supplied</small>		
<u>Personal Information</u>		<u>Housing</u>
Name	Type of housing (Private, LA, HA)	
Address	Landlord name, address, tel no./copy of tenancy agreement	
Tel No.		
DoB	<u>Children</u>	<u>Other info</u>
NINo.	Child care costs (if any)	Savings/investments
Photo ID	Other income/benefits received	
Bank/Building Soc. details	<u>Illnesses</u>	Wage slips (12 months)
Email address (and password)	GP details/copy of fit note(s)	Bank statements(s) (12 months)

APPENDIX B

UC Route





APPENDIX C

Case Studies

Case 1 - Harold

Harold¹⁸ was born in Germany and possesses an expired German passport: he is 55.

He has mental health difficulties and we consider that he has complex needs. We are not clear whether his problems are diagnosed.

He lives alone in the Highbridge and Marine area, which is an area of multiple deprivation. Until recently he lived with his mother and relied heavily on her, but she died. He occupies one of two properties left in her will. One of the properties is uninhabitable for want of a rear wall.

His employments have been informal.

Since the death of his mother he has survived without any discernible income.

He cannot claim to be self employed.

He cannot claim to be seeking employment.

In 2015 he applied for Employment and Support Allowance, but was unsuccessful.

He has referred to Citizens Advice Sedgemoor 21 times since 2014 on diverse issues including a fire, debt, food parcels, HMRC overpayment and a driving licence problem.

On 3rd September 2018, he came for support in completing an initial UC Claim. This was rejected by reference to the Habitual Residency Test. On 15th January he launched the Mandatory Reconsideration process, but this upheld the first decision to reject.

Case 2 - Richard

Richard is 60. He has a spinal problem that he refers to as “crumbling spine”. He suffers from depression and anxiety. He describes himself as “not good with computers.”

He also lives in the Highbridge and Marine area.

He has come to us for help nine times since 2016, on matters of money and benefits.

He has been homeless: he is currently housed, but access to his home is by steps, which is hard for him.

¹⁸ These are not real names: they are real cases that have been made anonymous.



In the past he has applied for Personal Independence Payments and been rejected: his Mandatory Reconsideration was unsuccessful.

He has applied for UC several weeks ago and required considerable help with the Council Tax questions.

Case 3 - Tommy

Tommy is 51, single, and lives alone – in the Wells Constituency.

He has been in and out of employment all his adult life. He is currently unemployed and claiming UC.

He is not thought to be diagnosed with any mental health issues or learning difficulties but he struggles to understand money matters.

He sought help first late in 2017, with a debt problem.

During 2018 he was referred to CA Sedgemoor by a local Housing Association because of more debt problems. He came twice more to deal with eviction issues.

He sought help with his UC claim – and needed support with the online processes.

He has been so desperate that access was arranged for him at the Food Bank at one point during 2018.

Recently he sought help for the seventh time.

His UC payment had been suspended because he had failed to complete a review. He still needs help to log in.

His bank account was about £200 in debit, but he initially believed that his account was £200 in credit.

Our Specialist was able to help him manage his debts; she helped him carry out the necessary review and negotiated with his DWP Case Manager – so that his payment was expected at the end of that day; she also drafted a letter for his bank to try to persuade them to waive the fees and charges that follow from an unauthorised overdraft.

Case 4 - Alfred

Client attended with her Mother who spoke on CI's behalf as Client unable to. Client has been refused UC on HRT and RTR, however this isn't fully explained. CA Sedgemoor suggested CI's Mother request a mandatory reconsideration and explanation of the decision on her daughter's behalf. Daughter's claim has been closed. CI's Mother will write to UC and request the MR, address to send correspondence supplied.



Case 5 - Brian

Client had to give up work as care assistant after daughter's autism diagnosis meant very difficult to leave her at nursery. She applied for UC on 1 April and was assigned work coach and attended HRT interview but has still had no update on her journal about outcome so concerned she has failed HRT test. Client worked in UK from 1999 to 2011, went home for one year as mother ill then returned Nov 2012 and has worked during last five full tax years. Client went to JC+ today as couldn't get through to UC on phone despite trying several times and work coach said he couldn't tell her anything but has escalated her case. Sedgemoor DC say they can't help with DHP as her income isn't sorted and rent due today so client very anxious about lack of income. Her health visitor has given her a food voucher to use tomorrow so no LASS required today.

Case 6 – Charles

CL represented by his daughter who was with him as CL speaks very little English. CL has come to live with his daughter and is aged 62. CL worked in the UK for 6 years and then moved to India. CL moved to India in 2015 and has now returned to the UK, 3.7.17 due to his health condition. CL is a diabetic with limitation in the use of his limbs. CL is seeking benefit as he is a Portuguese national.

CL's daughter and her family are on joint UC benefits. CL has no form of income. Discussed briefly with UC specialist who confirmed that it may be difficult for the client to prove entitlement under HRT but will proceed anyway.

Case 7 – David

Client has lived in this country for 11 years, with ex-partner for most of the time and only worked intermittently. Their 11 year old daughter was raised by ex's mother in Romania but recently came to UK where she lives with her father. Client moved into house with new partner 3 months ago and paid six months rent upfront though tenancy in his name as she has CCJs registered and owes £5-6k in debts for parking ticket (£1034 with fees) council tax, electricity, water rates and phones so would not have been accepted as tenant. Unsure of exact figures as she has moved about and not updated address. She recently discovered she is pregnant by new partner who demanded an abortion and threw her out when she refused so she is now staying with friends. She has no job currently. Client registered with doctor in 2008 which is only proof she has been in the country other than driving licence dated 2013. Explained that with no work history it would be difficult to claim UC and suggested she went to see Diversity Voice in Bridgwater for immigration advice and supplied contact details.

Case 8 - Edward

Client aged 20 yrs. (Latvian - resident in UK 2 yrs.) living in hostel in Bridgwater. Made UC claim on 8 February but has failed the Habitual Residency Test and needs help in this direction. (Cl. has worked for approx. 11 months for Morrisons since coming to the UK).



Case 9 – Fidel

Client has been turned down for UC as HR not proved yet she says she provided payslips evidencing working here from 2008 to 2015 and she says she has a residence card at home. DWP letter said she was classified as a job seeker so asked if she had worked during last two years and had applied for JSA but cl didn't reply as too angry about how she has been treated and feels DWP don't listen to or believe her.

Case 10 – George

Client was in receipt of UC (£1250 a month) but payment ceased on 4 October after 41 weeks. Client is a single mum with two children 24 months & 10 months. Client is Portuguese and has lived in the UK since 2004. Client is being asked by DWP to provide evidence of habitual residency and right to reside. Client is an EU citizen so doesn't understand this requirement. Client is in constant communication with DWP (copy of her journal is attached to consent form) and she is working with Jobcentre to sort this out. In the meantime she has no money and has applied to us for help with electricity.

Case 11 – Henry

Client previously on benefits (IS; CTC; Child Benefit; HB and Council Tax support) but having moved to Bridgwater was told to apply for UC when taking up residence in Bridgwater. Having applied for UC received advises that UC not available as client did not have the right to reside. CL has been in the UK since 2008 and worked with work history until 2015 when had her first child. CL has 3 children aged 2;3; & 8 but left the family home due to Domestic abuse to safe lodging in Chard (from Yeovil). Moved to Bridgwater 12.3.19 and has rented property from Sanctuary Housing. Applied for UC 1.4.19 advised refused and no benefits payable on 1.5.19. CL has no money as benefits stopped and seeking help with UC. Client also asked for help with food. Client and ex-partner Polish but children have British citizenship.

Case 12 – Igor

Client has received Mandatory Reconsideration notice from UC dated 18 December 2018 confirming that the decision not to award Universal Credit has been upheld. Adviser discussed with client the continuing difficulty with his UC application which stems from him being unable to prove his identity and his right to reside in the UK.

Case 13 – John

The client is currently not working and has had his UC application denied because of a problem with his 'habitual residence status'. His only modest income is collecting scrap metal. He is currently staying with a friend who is also unemployed. The client provides his own food and has now run out of food and money whilst he continues to search for a job.

Case 14 – Kevin

Cl. aged 32 yrs (Latvian) living in UK for last 13 yrs has three children aged 4/2 yrs and 4 months old. Lives in rented property (private landlord). Partner working full-time (lorry driver). Cl. worked 'off and on' until 4 yrs ago when first child was born. Couple claiming UC (joint) benefit paid to partner's bank a/c. Cl. only has CB paid in her name. Cl. has been back to Latvia (for 5 months) for birth of third child and returned to UK in March. Cl says partner has now stated he wants to leave her and the 3 children. How does she stand financially as she has recently failed the residency test.

APPENDIX D

About Our Clients

	All CA Sedgemoor Clients	UC Clients (Excl HTC Clients)	HTC Clients	Comment
Total Number (1.4.19 to 15.7.19)	1293	212 (incl HTC) - 16.4%	75 - 5.8%	More than one in five of our clients come to us about UC. Of those that come, three quarters are bringing issues that do not fall into the definition of HTC.
% Face to Face	53			Illustrates our clients strong preference for Face-to-Face contact.
% by 'Phone	18		45.33	
% Post and e-mail	30			
% reporting Disability or Long Term Health Conditions	54	58	54	No significant differences. More than half of our clients are disabled or have a Long Term health Condition.
% of which reporting Physical Impairments	28.6	24.9	28.6	No significant differences
% of which reporting Mental Health Problems	27.8	33.3	27.8	More than one in eight of our clients, and 90 people - more than one in eight of UC/HTC Clients have MH problems !
% of which reporting learning difficulties	2.6	3.2	2.6	No significant differences
% of which reporting multiple impairments	15	14.2	15	No significant differences
% White British or Irish or White Other	96	96	96	No significant differences.
% Female	57	58	53	No significant differences
Marital Status	61% single; 13% married	54% single; 12% married	47% single; 12% married	Data is too complex to interpret at this stage. Although we can be clear that most of our clients, and the biggest group of claimants are single.
% reporting dependent children	37	38	35	No significant differences. At least 81 children are impacted by UC.
Household	39% single living alone; 22% single parents	40% single living alone; 23% single parents	50% single living alone; 5% single parents	Numbers for HTC clients are anomalous: we cannot explain them at this stage.
Employment	33% employed (incl self employed); 27% unemployed	33% employed; 27% unemployed	64% employed (excl self employed); 14% unemployed	Numbers for HTC clients are anomalous: we cannot explain them at this stage.
% report income under £1000 per calendar month	84	84	75% under £800 pcm	Data is not like-for-like.
% gave age between 30 and 65	85	69	61	Explained by the nature of the benefit.