

APSE Universal Credit

For
everyone,
for 80
years

**citizens
advice**

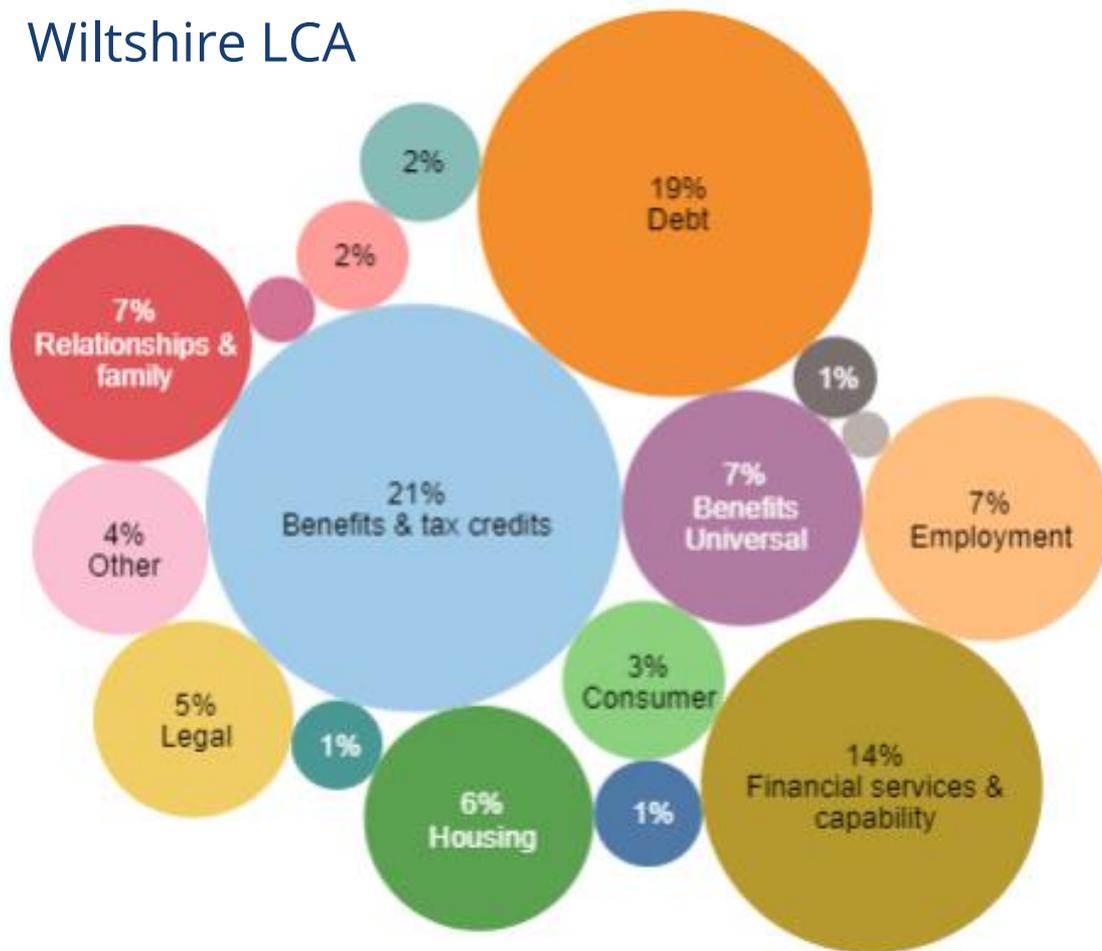
Suzanne Wigmore
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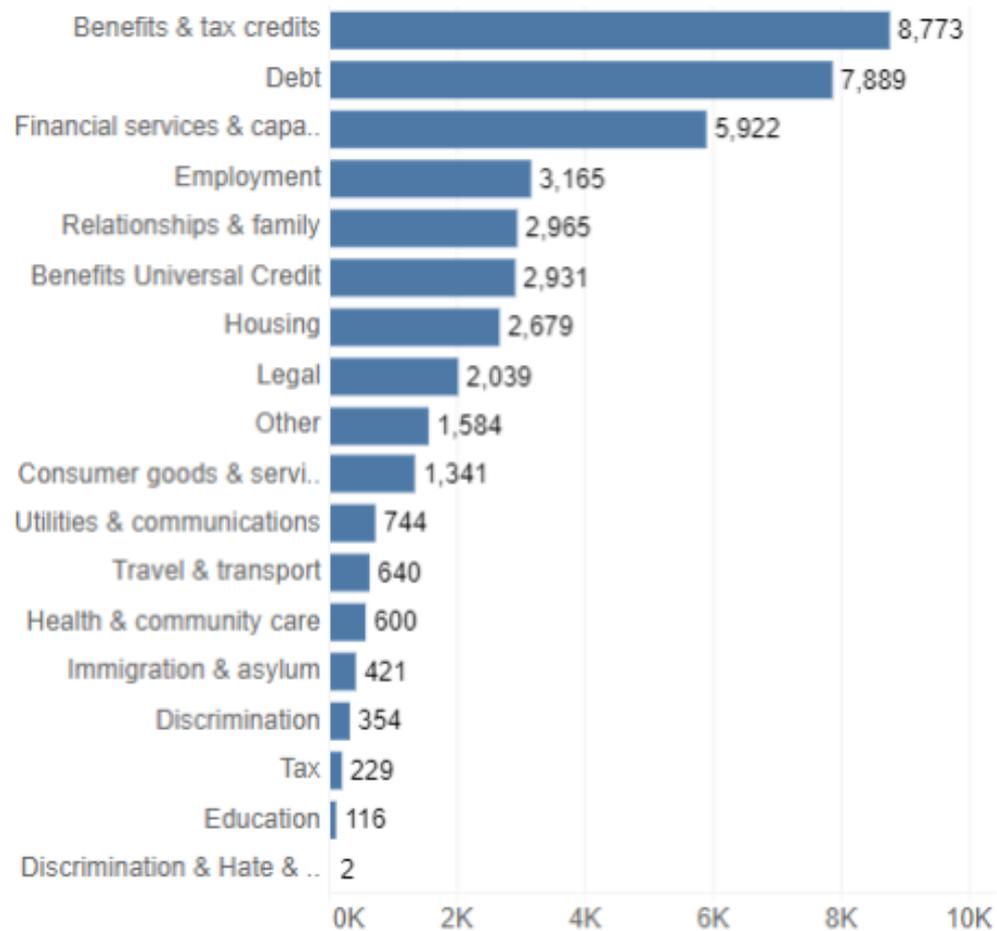
Who we are

- Citizens Advice are a local and national organisation
- 2.6 million clients per year and 25 million website visits.
- Wiltshire Citizens Advice 17,000 clients per year
- 4 main offices and 5 outreaches
- 7,512 phone calls answered 2018/2019
- 70 clients per day

Part 1 issues %

Wiltshire LCA





Universal Credit - Wiltshire

- Full service since spring 2017
- 11,739 UC households in payment – March 2019
- Approximately 1/3 of the total claims
- 400-500 month on-flow
- Managed migration November 2020
- Final current date December 2023

What does our data show us

Locally (issues not clients)

- Past 12 months – 2,931 issues (7%)
- Initial Claim – 1,405
- Housing element – 332
- Disability Element – 288

National Evidence

[Fixing Universal Credit 2017](#)

The government needs to pause roll-out of Universal Credit and fix 3 significant problems



People are waiting up to **12 weeks** for their first payment without any income.



Universal Credit is **too complicated** and people are struggling to use it.



People **aren't getting help** when the system fails them.

Fixing Universal Credit



More than **1 in 3** people we've helped on Universal Credit are waiting more than **6 weeks** to receive any income. **11%** are waiting over **10 weeks**.



30% of people we've helped have made **10 or more calls** to the helpline to sort out their claim.



40% of people we've helped reported they were **not aware** they could get an advance payment to help with the initial waiting period for their first payment.



Over half of the people we've helped who receive Universal Credit **borrowed money** whilst waiting for their first payment.



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The people we see on Universal Credit are nearly **one and a half times as likely** to seek advice on **debt issues** compared to those on other benefits.

The asks!

Reduce how long people have to wait for their first payment

Make sure everyone moving to Universal Credit is told they can get an Advance Payment.

Remove the 7 waiting days at the start of a claim.

Improve the support available to people so they can make ends meet

Make the Universal Credit helpline free of charge, at least until the roll-out is complete.

Offer everyone options in how the benefit is paid to allow people to adjust to Universal Credit.

Put in place a comprehensive support package before roll-out speeds up, to make sure people get advice to manage their money and deal with any complications in the application process.

Universal Credit and Debt 2017

1 in 4 people are being left without enough money to live on for over 6 weeks

Work and Pensions Secretary, David Gauke, recently confirmed that only 76% of people receive their full payment within 6 weeks.

The most vulnerable are waiting even longer. 1 in 3 people we've helped on Universal Credit are waiting more than 6 weeks to receive any income. 11% are waiting over 10 weeks.²

UC for single disabled people

Figure E: The removal of the LCW / WRAG element and disability premiums can lead to large reductions in financial support



Showing Impact

£3.04

in savings to government and public services (fiscal benefits)

By helping stop problems occurring or escalating, we reduce the need for public services (health, housing, out-of-work benefits)

Total: £3.85million

£17.15

in wider economic and social benefits (public value)

Solving problems improves lives – and this means better wellbeing, participation and productivity for the people we help

Total: £21.7million

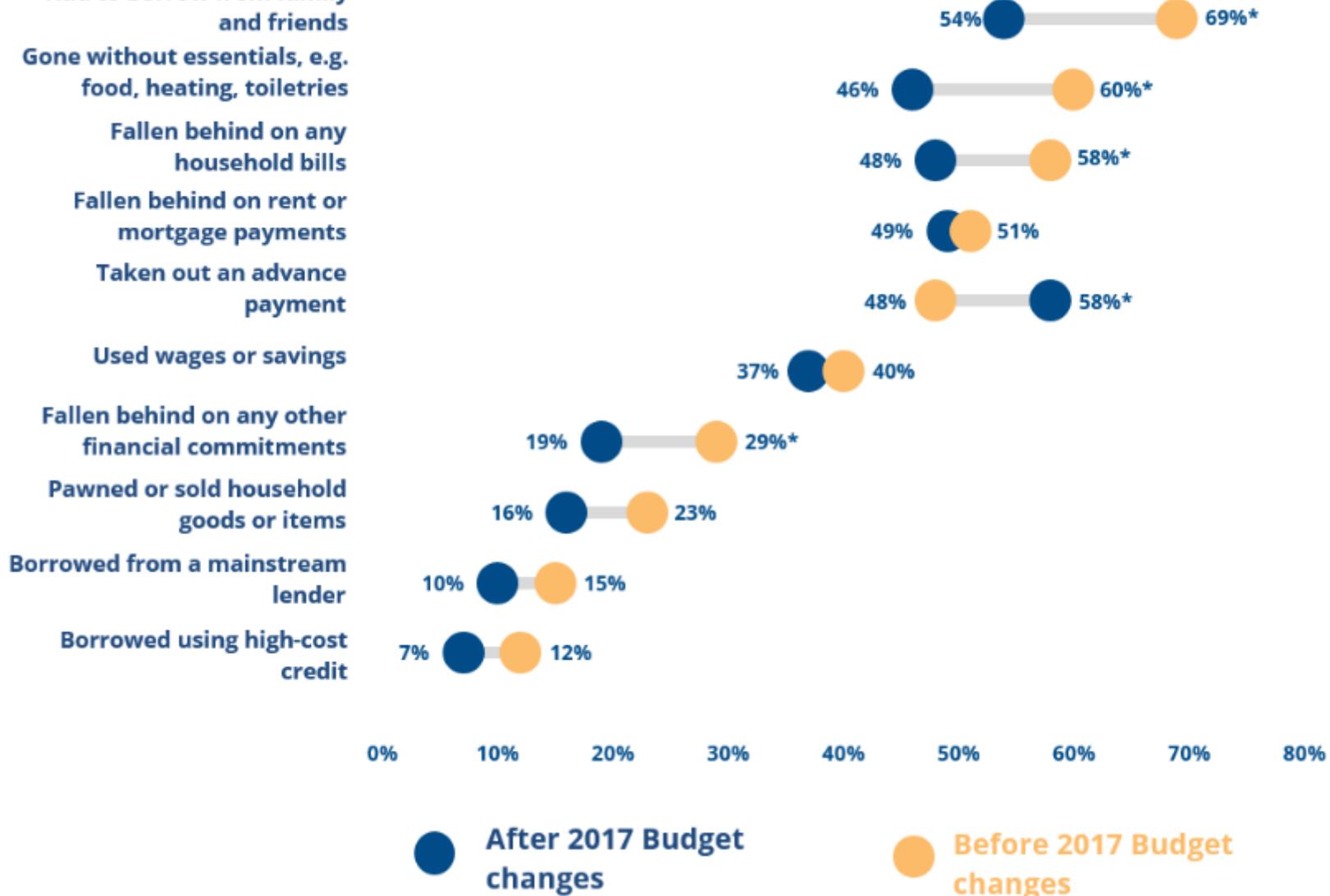
Case study - Janet's* story

Janet and her husband, Martyn were on a low income. Martyn had recently had a stroke but he had been turned down for PIP. They did not appeal the decision as Janet herself became ill.

They approached the Carers Project, who identified that they were not receiving their full entitlement.

On contacting the DWP we found out that they had a deduction, of £30 per month, for an overpayment of housing benefit. We got this reduced to £10 per month. We also helped Martyn re-apply for PIP and completed a Wessex Water TAP form and a Surviving Winter grant application. They were accepted onto a Wessex Water scheme at £5 per month and received £300 from the Surviving Winter campaign.

**The number of advice issues and financial outcomes shown for the Carers Project are from Q2 2017/18 onwards.*



What's coming

Migration

- Protect people's income during the transition
- Strengthening non digital routes to claiming and maintaining Universal Credit.
- Exploring options for transferring claims from legacy systems to Universal Credit
- Clarifying the calculation of payments to Severe Disability Premium recipients
- Ensuring that people going through significant life events don't face a penalty
- Continuing to address known issues with Universal Credit

Issues Arising

Council Tax

- By 2018/2019 90% of LA's less support to working age than pension residents.
- Costs of collection
- Universal continual Credit changes

Private tenants

- Access to accommodation and Alternative Payments

Help to Claim

- Support prior to claim to first correct payment
- Single phone line, face to face, email and webchat
- No wrong door policy including JCP+ and Local Authorities



Step 2: Help to Claim check



**Step 4: Support to start
a Universal Credit claim**



Step 6: Access to longer term support



**Step 5: Completing a claim
and getting ready for first
payment**

Thank you

Suzanne Wigmore

suzannewigmore@citizensadvicewiltshire.org.uk

For
everyone,
for 80
years





East Suffolk Universal Credit Support Partnership

“I love when a plan comes together”

Darren Knight CMgr FCMI CMICS



@Dk1Knight

East Suffolk



2016

- May 2016 Lowestoft became a full service area
- One of the first job centre locations in the UK
- Little notice from the DWP for full service rollout
- Members of the Anglia Revenues Partnership
- Waveney DC; HRA 4,500 Council Houses
- Waveney big private rented sector
- Suffolk Coastal DC; no HRA
- Being one of the first – little learning available
- UC being developed through an ‘agile’ methodology
- Customer Service Horizon scanning - PESTLE/eSWOT in 2015



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How might the factors below affect our future business?

Ref.	Short description	Long description	Date identified	PESTLE category	Time frame	Impact	Likelihood	Type	Notes
1	Universal Credit (full service)	Direct payment of six legacy benefits. Customers need to apply on-line (no face-to-face!). Customers will need more support in processing these claims. Staff need to be enablers (in terms of technology; impact; training). UC is currently only applicable to single person claimants of working age who have just been made redundant.	01-Apr	Political	12 - 24 Months	Major	Almost certain	Threat	Customer services will need to adapt its target operating model to incorporate an assisted digital support service. Need to identify how best personal budgeting support will be delivered. Need to consider impact on HRA and housing needs





East Suffolk Universal Credit Support Partnership

Rationale: We recognised that to support our customers and communities with these changes partnership working would be critical and adopting a '**systems leadership**' approach would ensure better allocation of resources and avoidance of duplication of effort

Or more simply; we will do the best we can with the resources we have to support the system!



Purpose of the Partnership:

1. Develop partnership working to share best practice and avoid duplication
2. Support customers and communities with UC rollout and make best use of resources
3. Influence national policy change through constructive dialogue

Working as System



Systems Leadership - *“Formal and informal organisational structure, policies, and procedures through which leadership is exercised. Its key elements include the mechanisms for making, communicating, and executing decisions,”*

A system - *“is a regularly interacting or interdependent group of items forming an integrated whole. Every system is delineated by its spatial and temporal boundaries, surrounded and influenced by its environment, described by its structure and purpose and expressed in its functioning”*

Preparing Private Landlords for UC

The Landlords' forum has a mailing list exceeding 170 with strong representation at the landlord meetings.

Landlord relationships were a critical stakeholder group for early engagement and UC myth busting was an important tool used to iron out some of the 'hear-say', strengthened by the help from DWP.

Jake Parker, Lowestoft Private Landlord said *"I am happy to say that I have been able to work closely with Sarah & Chloe (Benefits Liaison Officers) and the team at Waveney District Council. They have been very helpful with us as landlords in the following ways:*

- **Regular email updates:** These keep us as landlords up to date with new Benefit changes on all levels, we can then adapt and make sure we are ahead of the curve with any new impending Government legislation or DWP updates.
- **Quarterly Meetings:** In these meetings we can keep up to date with legislation and make new connections such as invitees from DWP, charities and institutions to help our business etc., we have found it has made certain processes easier. As we then get the chance to speak to people who are introducing regulation on a local level
- **Workshops:** We have also been involved in workshops which have gone through the different applications of how to deal with UC, as well as running through the major issues and trying to find solutions that would work for us as landlords
- **Phone/Email Contact:** We are also able to contact Sarah or Chloe to notify them of any specific details which we may be dealing with and they are able to give advice on what to do in those scenarios."



Influencing National Policy



Former Leader of WDC the late Cllr Law, Waveney MP Peter Aldous & former Employment Minister Damian Hinds MP – meeting in Lowestoft early 2017

Approach taken:

- External messaging – tone remained positive but constructive; *“we recognise the benefits of UC but...”*
- 3 lobbying positions adopted
- National Steering Group
- Feedback at a local level
- Feedback to Government via local MP

Outcomes influenced:

- Taking temporary accommodation out of UC and revert back to housing benefit
- Resolving consent issues for private landlords seeking alternative payment arrangements

Assisted Digital

Assisted Digital Overview:

- Helped almost 700 to apply or maintain UC claim
- No wrong door approach
- Co-location of front facing services @ 3 library locations – also job centre locations
- Marina Customer Service Centre
- Help people set up email addresses
- Digital map
- Funding of equipment
- The right people doing it

What our customers say:

- “Great service, very quick and easy”
- “100% perfect service, answered all my questions”
- “Really helpful when English is not my first language”
- “Well done Jo, being patient with a computer illiterate”
- “She was a star!”



Personal Budgeting Support

A large blue speech bubble containing the text 'citizens advice' in white lowercase letters.

citizens
advice

- Already provide services and receive core funding from the Council
- Well established throughout east Suffolk
- Trusted and recognised brand
- Provide debt advice – more holistic
- Over 500 customers helped with PBS
- Co-location with the DWP
- Will now also fund assisted digital cases
- Customer access terminals funded by the Council



"Co-location has now been used across the district, and indeed nationally, as the recognised way to get the best results and service for customers who need budgeting support within Universal Credit." - DWP

Communications

Universal Credit is coming



Universal Credit is being introduced to Ipswich Jobcentre on 25 April 2018, which will affect those living in the Kesgrave, Rushmere, Marlborough Heath or Kirtree areas, where Ipswich is the local Jobcentre.

Health or Kirtree areas, where Ipswich is the local Jobcentre.

What is Universal Credit?

Universal Credit is a single monthly payment paid by the Department for Work and Pensions for people in or out of work. It replaces the following working-age benefits and tax credits: Housing Benefit, Income support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Child Tax Credit and Working Tax Credit.

When will this affect me?

If you live in Kesgrave, Rushmere, Marlborough Heath or Kirtree, you are of working age and have less than three dependent children, then at the point you would previously have claimed one of the six benefits listed above, you will need to make a new claim for



Universal Credit instead. If you are already receiving one of the benefits listed above, don't worry. Your benefits will remain until you have a change that means you need to make a new claim for another one of them. Further information is available on ipswich.gov.uk/benefits/universal-credit.

How will claiming Universal Credit affect me?

You have to make your claim online and manage it online journal. Universal Credit is paid monthly in arrears, so it can take up to five weeks after you make your claim to get your first payment.

If you need help with your rent, this will be included in your monthly Universal Credit payment – you'll then need to pay your landlord directly.

If you live with someone as a couple and you are both entitled to claim Universal Credit, you will get one monthly joint payment paid into a single bank account. There are no limits on how many hours a week you can work if you're claiming Universal Credit. Instead, the amount you get will gradually reduce as you earn more, so you won't lose all your benefits at once.

I'm worried about getting online to make and manage my Universal Credit claim, what should I do?

The Suffolk Coastal District Council Customer Services team are happy to help you. You can visit us at Woodbridge or Felixstowe libraries or telephone 01394 300789.

I'm worried about managing the new monthly payment and paying rent myself, what should I do?

Don't worry, Felixstowe Citizens Advice are available to provide support and advice to help you manage the change to a monthly payment. You can speak to your Work Coach about "Personal Budgeting Support" or you can phone Felixstowe Citizens Advice to arrange an appointment.

If you are worried about waiting five weeks for your first payment of

Universal Credit, you can speak to your Work Coach about an Advance Payment. Alternatively, Citizens Advice can help you ask for an Advance Payment as part of your Personal Budgeting Support appointment.

Where can I find further information on Universal Credit?

There is a wealth of information available online, including:

ipswich.gov.uk/benefits/universal-credit

understandinguniversalcredit.gov.uk/

moneyadvicetrust.org.uk/what-categories/universal-credit



- Cllr briefing notes
- Cabinet Briefings
- Press releases
- Regular social media posts – Facebook & Twitter
- Private landlord pack
- Seasonal employers
- Mail shot to tenants
- Leaflets
- Team briefings
- Resident magazines
- Tenant magazines
- Dedicated webpage
- Private landlord workshops
- Social landlord briefings
- Currently -in production ; UC videos with the CAB for ADS and PBS

Universal Credit is being introduced to Ipswich Jobcentre on 25 April 2018

If you live in the Kesgrave, Rushmere, Marlborough Heath or Kirtree areas, where Ipswich is the local Jobcentre, this may affect you.

Universal Credit is a single monthly payment which replaces Housing Benefit, Income support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Child Tax Credit and Working Tax Credit.

Information about Universal Credit is available online. You can also contact your local Citizens Advice in Felixstowe or the Customer Services Team at Suffolk Coastal District Council for further information, advice and support.

Citizens Advice Felixstowe & District
3 - 6 Orwell Road, Felixstowe, IP11 7NS
Tel: 01394 318 8970



Suffolk Coastal District Council Customer Services
Tel: 01394 383188

Monday, Tuesday, Wednesday and Friday 8.45am - 5pm
Thursday 8.30am - 3pm



Culture & Approach

- Prepared try to new things/approaches
- Senior officer sponsorship
- Energy, effort and enthusiasm
- Prepared to spend some £
- Encourage creative thinking
- Don't say no to good ideas – try!
- Prompt decision making
- Local Government well place to bring organisations together
- Utilise skills available
- Drawn upon skills of the third sector
- Have a plan but be able to respond to opportunities or challenges; What would 'Hannibal Smith' do?
- Give 100%



2019 – Behavioural Insight Innovation Project

Build a trusted brand

PBS is currently perceived as just another part of a system that is failing. Consider development of a service brand will help cut through the fatalism and apathy that this creates

Focus on clear communication

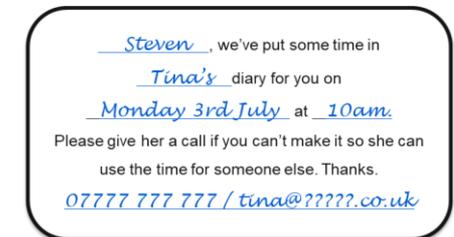
Low awareness of the service and the impact it has is a fundamental barrier. Whilst there seems to be sufficient *quantity* of promotion, we need to improve the *quality*.

Use confirmations and reminders

Motivation and commitment ‘cool off’ once the appointment has been made. Introduce simple, low cost nudges to keep the appointment ‘hot’.

Build in commitment devices

The point at which the appointment is made creates an opportunity to solidify the claimants commitment to attend using well document



Increase active referrals

‘Active’ referrals increase the likelihood of attendance. As well as promotional material to stimulate *self-referrals* and *requested referrals*, focus on increasing the strength of *offered referrals*.

2019 – Behavioural Insight Innovation Project



UNIVERSAL SUPPORT
... get back in control

"There is actually someone there who wants to help and that is the most important thing"

UNIVERSAL SUPPORT
... get back in control

We can help you;

- Make a claim & navigate the system
- Maximise your income
- Manage your debts & repayments
- Introduce you to further support available

Speak to your Universal Credit work coach about Universal Support to find out more

Or speak to your local Citizens Advice directly

Leiston, Saxmundham & District Citizens Advice - 01728 832193
North East Suffolk Citizens Advice - 01502 525850
Felixstowe Citizens Advice - 0333 358 3971

UC Universal Credit citizens advice

UNIVERSAL SUPPORT
... a weight lifted

"I don't think I realised how much pressure I was under. This has been a huge relief"

UNIVERSAL SUPPORT
... a weight lifted

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North East Suffolk Citizens Advice - 01502 525850
Felixstowe Citizens Advice - 0333 358 3971

We've put some time aside in the diary for you. Please give us a call if you can't make it so we can use the time for someone else. Thank you

You will be meeting
On
You can contact them on

UC Universal Credit citizens advice

East Suffolk Council @EastSuffolk · 23 Aug 2018

Really pleased our Universal Credit personal budgeting support behavioral insight & nudge techniques project has commenced. Pleased to be working with @Collab4Change, @CA_NESuffolk @DWP on this innovation project.

You, Alok Sharma and Anna O'Halloran

2 3 9

Recognition

SUFFOLK COASTAL DC AND WAVENEY DC
The East Suffolk Universal Credit Support Partnership was set up with a clear purpose: to support communities with the rollout of full service universal credit, share best practice, avoid duplication of effort, and influence national policy change where needed. The partnership is based on a systems leadership approach, using different strengths of organisations and investing in the whole system. This strategic approach has had many outcomes, including influencing national policy changes, while the local joined-up support network has made a real difference to residents and communities.



"The judges were specifically impressed with how the partnership working had an important role in representing key findings to government on behalf of residents, business and the sector, which influenced national policy changes"

"Strong example of service excellence delivered through effective partnership. Flexible and resilient given their early adopter status with evidence of creativity"

Are you too busy to innovate?

I don't have time;
I have a battle to fight!

Sir?

Oxford City Council – An overview of Universal Support

Councillor Marie Tidball
Board Member for Supporting Local Communities
Oxford City Council

www.oxford.gov.uk



Springboard - Results

- **325 residents supported with a Springboard appointment in 18-19**
- **£415,865 spent in Discretionary Housing Payment awards (18/19)**
- **472 Discretionary Housing Payment awards made in 18-19, each with an action and support plan agreed**
- **44 individuals supported into work in 18-19, all who were at risk of homelessness**
- **£1854 awarded in hardship payments to residents moving onto UC**



Case study – Mr M

- Mr M lives in a large council property on his own after his grandmother passed away.
- UC awarded no support for housing costs by mistake.
- Springboard helped him get his claim corrected, and helped him manage his rent arrears.
- Also helped him claim Council Tax Reduction, DHP and booked him into debt advice.
- He is now managing the rent for the property, and seeking to downsize to a smaller property.



Case study – Customer A

- Job Centre referred the customer who was a vulnerable young care leaver, living in a council property, and studying full time.
- Springboard helped her to understand how UC works, and supported her to resolve her council tax problems, which had been passed to enforcement agents.
- Rent arrears issues were resolved by liaising with our Rents team, and ensuring the customer got an Alternative Payment Arrangement.
- We also supported her with debt and energy advice.
- Customer has kept to her arrangements on council tax and rent, and is managing her UC and tenancy.



Case study – Customer X

- Job Centre referred the customer, he had high levels of anxiety, and was approaching eviction from a housing association flat due to arrears.
- While supporting the customer Springboard helped him realise that a large amount of his UC money was still in his bank account, which allowed him to pay his landlord, and made a DHP award, which together halted the eviction.
- We booked him into debt advice due to him having many utility debts.
- All his advance went on rent, so we supported him with a hardship payment.
- We followed this up with budgeting support, so he could manage his UC going forward.



Case Study – Customer Y

- The customer was a council tenant and had poor health, and was only receiving 50% of the UC housing element for their rent due to a DWP error.
- Springboard supported the tenant to challenge this decision, while staying in close contact with the rents team which meant they were happy to pause their action.
- When the decision was initially upheld by the DWP, we raised this with local Job Centre managers, which resulted in the decision being overturned and full housing support being granted.
- We agreed to pay DHP for ongoing Bedroom Tax shortfall while the customer recovered from cancer treatment, and they prepared to return to work.

