

Given the high benefit claimant count resulting from increasing levels of unemployment in England, the Panel discussed the effect of recent changes to the social security system and how these effect people who are experiencing multiple disadvantage. In particular, we focussed on issues relating to *accessing* benefits, including long standing issues but also recent issues brought about by the response to COVID-19.

Being able to access benefits has clear implications for how successful individuals recently accommodated through the MHCLG COVID-19 will be in gaining and maintaining tenancies. Without this form of income it is unlikely that people will be able to access or maintain a tenancy; difficulties are also likely to lead to support staff spending increased time dealing with payments rather than other support.

## Advance payments and back payments

There are many barriers to accessing benefits for people experiencing multiple disadvantage which pre-date the COVID-19 pandemic. Particular issues raised include the requirement for those without savings to take out an Advance Payment loan at the beginning of a Universal Credit claim (and thus being immediately debt and no income to pay off given low benefit levels), and the practice of receiving big lump sum back payments and how this can challenge people's recovery. An example was raised of someone who received a lump sum and passed away the next day.

*“Advance payments are an issue also aspects of access to online services.”* **Member of National Advisory Panel**

*“Issue I have with advanced payments is that right at the start people are taking a loan and in debt.”* **Member of National Advisory Panel**

*“One of my biggest worries is getting the big back payment – it does frighten the living daylights out of me, how the person receives that payment.”* **Member of National Advisory Panel**

## Reliance on access to digital

Universal Credit brought in increased requirements relating to digital access, both access to hardware and data, and technical skills.

*“You have to go online for UC.”* **Member of National Advisory Panel**

*“If you're on a low income you can't afford your wifi!”* **Member of National Advisory Panel**

Although not a new change, COVID-19 responses have heightened the fragility of safeguards and voluntary services that have had to support those without digital access.

*“Our users don't have internet access. Even if they do, they don't know where to get that number.”* **Member of National Advisory Panel**

*“The Job Centre are only accepting certain people. You have your temperature checked. You have to give your details to the track and trace.”* **Member of National Advisory Panel**

Historically, many people have used daycentres as a way of accessing benefits (for example through a member of DWP staff operating out of Connections in St Martins). However, with the limited services

being provided by daycentres, there is concern that those without access to computers, phones, or data will struggle to access the claims they are entitled too.

*“Now that daycentres are shut, how are people ringing up Job Centres when it’s all online?!” **Member of National Advisory Panel***

*“How do people ring up? They don’t have phones, they don’t have credit!” **Member of National Advisory Panel***

*“People used to charge their phones in the daycentre. Where do they charge them now?” **Member of National Advisory Panel***

## Receiving benefits

People experiencing homelessness have a long standing challenge in receiving benefits, due to a focus by DWP staff on people needing a bank account.

Alternatives to bank accounts have been available, such as Post Office accounts (which are intended to be phased out) and PayPoint (previously Simple Payments). However, restrictions relating to COVID-19 have meant that accessing PayPoint has been difficult, with shops refusing to administer the payments.

*“We have a lot of issues with bank accounts. We do have good links with [BANK], but sometimes the appointment is not until next week.” **Member of National Advisory Panel***

*“Also the post office card systems are now going so claimants need a bank account which is an issue as some people can’t get bank account or only basic bank accounts.” **Member of National Advisory Panel***

*“You can get PayPoint, but you have to go to a lot of shops and they all turn you down. COVID is making that worse.” **Member of National Advisory Panel***

## Verification

Many people who have been rough sleeping will not have access to ID documents. Positively, although people have had very little success with some of the DWP online ID checking mechanisms, using old claims or asking people security questions has been working.

*“Never passed the ID check online, just do it in person.” **Member of National Advisory Panel***

*“People using old claims to get the ID check.” **Member of National Advisory Panel***

*“Security questions are working.” **Member of National Advisory Panel***

Given the new capabilities of the benefit system evidenced by improvements to verification processes, we would recommend that changes are made to re-assessments for PIP for those whose circumstances have not changed. This will both reduce the related resources associated with the assessments, and the immense disadvantage and distress these cause many people.

*“It would be good to make it so that if circumstances are the same you just get automatic renewal [of PIP] for extra 3 years.” **Member of National Advisory Panel***

## Contacting DWP

A key barrier to accessing benefits has been the operation of the DWP phone service. People have regularly spent an hour trying to make or manage a claim over the phone, either for themselves or for someone they are supporting. Whilst on hold, people have had to listen to music on a loop with no

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indication of how long they would have to wait, increasing tension for those at a time where people are already likely to be feeling anxious.

*“Used to be on the phone for an hour.” **Member of National Advisory Panel***

*“Vivaldi's four seasons; spring!” **Member of National Advisory Panel***

Positively, the holding music has been changed, and some of the phone lines include a regular indicator of how long someone is likely to have to wait. Waiting times had appeared to shorten during the response to COVID-19, and adjustments to opening hours had led to improved times. However, waiting times now seem to be increasing as staff within DWP are moved back to work on debt recovery.

*“Times seem to be a lot quicker.” **Member of National Advisory Panel***

*“Telephone numbers opening hours have changed – the shorter the hours the better the service! They've hastened the approach... But now longer wait, since about mid-August.” **Member of National Advisory Panel***

*“Slowed down because people put on debt recovery.” **Member of National Advisory Panel***

## **Culture change**

Over the last few months people have noticed a culture change within some of the frontline DWP services. Both negative and positive experiences were raised relating to staff who were now supporting people make their claims having previously worked in debt recovery (which had been suspended). It was suggested that the influx of new claimants may also have led to a softening of approach by staff, and an increase in the number of people working from home may have led to a positive change as staff now had a more welcoming work environment.

*“All staff moved over from different departments – all of a sudden you have to speak to new people who treat people like crap.” **Member of National Advisory Panel***

*“Experiencing people from a different perspective, sometimes a lot better” **Member of National Advisory Panel***

*“There was a change in culture, they knew there was a lot of people so were told just be reasonable and flexible... They go out there way to help people out. Rather than just put people onto the phone line.” **Member of National Advisory Panel***

*“There's less people to piss them off. Working from home has probably helped them out a lot.” **Member of National Advisory Panel***

*“Job Coaches could be more human whilst at home.” **Member of National Advisory Panel***

## **Conditionality**

Previously, people experiencing homelessness have been evidenced to be much more likely to receive a sanction. The suspension of conditionality during COVID-19 has been a welcome development, both allowing people to focus on realistic outcomes relating to their housing need, and improving the operation of the benefit system as a whole.

*“I remember being homeless and sanctioned and had to beg to only be reduced by 40%.” **Member of National Advisory Panel***

*“It was a lot easier for service users, a lot less conditions, no fit notes, so that was a lot easier.” **Member of National Advisory Panel***

*“How can you search for work all week when there is even less work available.” **Member of National Advisory Panel***

## **Debt recovery**

During the initial few months of the response to COVID-19, it was welcome that debt repayments were suspended. However, the move back to recovering these payments has been poorly communicated, with people unaware that their payments are being reduced, despite the focus within Universal Credit of money management.

*“They suspended payments of the benefit loan, but then have not told people they’ve resumed. Without warning they are taking this payment.” **Member of National Advisory Panel***

*“There’s a lack of communication. Things were put on hold for three months - no one knew that the debt recovery was going to happen without even a starting date. It’s the lack of communication!” **Member of National Advisory Panel***

## **Partnership working**

Across the country there is some positive local practice, which would benefit from being more widespread. Some local Jobcentres have invested in teams which work in partnership with the homelessness sector and local authorities to ensure people get the payments they are due. Technology is being used in a positive way for those who cannot access the Job Centre.

Critically, in some areas support is being provided to people ‘where they are.’ This may mean DWP staff working within homelessness agencies, or meeting people in libraries and community settings. This approach is far more likely to result in a positive outcome for individuals, and less resource in the long term for the DWP.

*“Services had to work together a lot closer than previously and be more flexible.” **Member of National Advisory Panel***

*“To be honest there’s been a cultural change since HRA. We get a lot of referrals since then.” **Member of National Advisory Panel***

*“We’re working with the CAB to do online video assessments with people.” **Member of National Advisory Panel***

*“In [BOROUGH] we have a worker who goes to all the day centres and hostels. She now does referrals to PRS place.” **Member of National Advisory Panel***

## **About Expert Link**

Expert Link is a peer led organisation championing the voice of people with lived experience of multiple disadvantages, including homelessness, mental health issues, substance misuse, offending and domestic violence and abuse. We advocate for a world where people with lived experience of multiple disadvantages are treated as equal partners in decisions made about their lives.