

Written evidence from Expert Link (UCU0099)

Linking the Rise in Begging and Petty Crime Directly to Universal Credit

1. Expert Link is a national organisation that works to amplify the voices of those marginalised by multiple disadvantages, including homelessness, substance and alcohol abuse, the Criminal Justice System, mental illness and abuse and domestic violence. We aim to influence local and national policy and to provide smart solutions to make support services better. Expert Link is made up of people with lived experience of multiple disadvantage from around the country.
2. Expert Link has a strong history of bringing the lived of experiences of those suffering multiple disadvantage into research, commissioning and policy work, adding value to processes, decision making and improving outcomes.
3. Each year, over a quarter of a million people in England have contact with at least two out of three of the homelessness, substance misuse and criminal justice systems, and at least 58,000 people have contact with all three. The 'average' local authority might expect to have about 1,470 active multiple disadvantage cases over the course of a year. *Hard Edges Mapping severe and multiple disadvantage [2015]*
4. Severe and multiple disadvantage seems to result from a combination of structural, systemic, family and personal factors– including childhood trauma and very poor educational experiences. *Hard Edges Mapping severe and multiple disadvantage [2015]*

“45% of people facing 3 multiple disadvantages have no qualifications”

5. People suffering from multiple disadvantage, often with very poor educational experiences, struggle to manage money. They find it hard to open bank accounts and even harder to manage that account once opened. A condition to receiving Universal Credit payments is for a claimant to open a bank account in order to receive monthly payments.
6. Expert Link took the decision to enter the debate around begging and put the opinions and views of those who fully understand begging forward. In our research, we asked 2 questions “Why do people beg?” “What do people do if they can't beg?” and as a consequence of the responses we were getting we added the question “Has Universal Credit increased begging?”.
7. Sources of intelligence include “Expert Link Advisory Panel”, the Big Lottery's Fulfilling Lives Initiative's “National Expert Citizen Group” and a series of localised interviews with those suffering multiple disadvantage and have experience of both begging and petty crime. All the interviews were carried out by David Ford, who has himself has overcome multiple disadvantages. This connection with the interviewees led to very honest responses.

8. The time between making a UC claim and then receiving your first payment is approximately 7 weeks.

"I've not had that type of money in a long time, I went on a bender - I didn't pay my rent" [recovering alcoholic]

"It's a minimum 6 weeks wait. What are you meant to do in that time? It's a vicious circle - crime begging"

9. Once the regular UC payments are set up, people are struggling to budget between payments, especially for those who have issues around addictions.

"£330 going into the bank of an alcoholic – that's going to be gone in a week"

"Next month they paid me I went on a full-scale bender"

"You think maybe I can blag this one" [when discussing not paying rent with an alcoholic]

"Universal credit don't work because the way you are paid"

"you can't give an alcoholic or drug addict"

"Putting people on UC hasn't helped"

"it's gone in a week and for three weeks their begging"

10. If we believe those who are receiving UC payments who suffer multiple disadvantages when they say that they find it either very difficult or impossible to budget their money for one month, we need to ask how UC has had an impact on them and how do they manage? When posed these questions, almost all said that begging has or could be used as a way to help people to "manage their needs".

"Universal Credit has brought on a lot more begging"

"Why do people beg...Universal Credit"

"Universal Credit: Its having a big effect, either commit crime or beg"

11. When we asked people what they would do if they couldn't beg all the responses suggested some form of crime.

"You go grafting don't you"

"Shoplifting"

"Burglary or there are worse crimes than that"

"I do the scrap don't I, it's only theft init"

"hand tapping"

"either commit crime or beg"

12. Expert Link has uncovered a direct link between people not being able to manage or budget their UC payments and begging and shoplifting. Not being able to budget and a monthly payment system, is leading to rent arrears, homelessness and binging on drugs or alcohol. The effects of this have led to an increase in begging and more importantly is having a **direct increase in crime rates**.

13. According to the Office for National Statistics there has been a 5% increase in the number of recorded shop lifting offences, up from 331560 Oct '14 – Sept '15 to 349296 Oct '15 – Sept '16.

14. Alternative Payment Arrangements under UC can be arranged with local Job Centre Plus coaches during claimant commitment interviews. JCP will assess if there is a risk of financial harm to you and your family if you receive monthly payments. JCP considers what they call tier one and tier two vulnerability factors. If you have a tier one vulnerability* it is likely you will need an Alternative Payment Arrangement, however it does depend on your personal circumstances.
15. The first thing JCP will consider is whether to pay your housing costs direct to your landlord. This would protect you from losing your home if you are in rent arrears. They would also consider paying Third Party Deductions these are payments from your standard allowance to pay towards your arrears, so both your rent and arrears payments are covered. JCP will then consider paying your Universal Credit more regularly, it is most likely they would pay twice a month, however in some circumstances they will consider paying more frequently, however this is not widely known by claimants or, as it appears, by JCP coaches.
16. Decisions to give claimants Alternative Payment Arrangements are made by JCP and the DWP staff, and yet most of those who are suffering multiple disadvantage are, as we know, accessing at least one other support service. Support services are more likely to have regular contact with people claiming UC and who suffer multiple disadvantage and therefore in a good position to understand claimants needs.
17. When speaking to UC claimants, it became obvious that they were not aware that Alternative Payment Arrangements could be made.

18. Recommendations.

- I. We would suggest that by moving to a system that gives claimants more choice over how they receive their payments would have a positive impact on the growing number of begging and shoplifting offences being committed.
- II. Moving to a UC system that offers more choice to claimants has already been agreed in Scotland where choice is readily available and not hidden or deterred.
- III. We would recommend that all UC claimants are given a similar choice to that of Scotland and that the existing tier system is removed.
- IV. Appreciating that any whole sale and significant changes to DWP policy and structure take time and effort, we recommend that DWP take some small but considerable steps immediately.
 - a. All JCPs actively promote APA
 - b. JCP staff are quickly and efficiently trained to advise all existing and new claimants on their rights to APA and how to claim.
 - c. Decisions to award or extend APA by paying fortnightly are made not only by JCP and DWP but by all parts of the system that supports a person, such as drug and alcohol services,
 - d. Fixed term awards for fortnightly payments are given for a minimum of one year. This at least gives support services the opportunity to positively work with someone, rather than having to “firefight” problems that their clients bring upon themselves and the service(s) supporting them, i.e. sanctions, court appearances for begging and petty crime, relapses etc.

19. Expert Link would be happy to discuss any or all of our findings. We would be happy to give oral evidence to the committee and, if requested, attended a meeting along with some of the interviewees.

- * The DWP have classed the following as tier one factors:
- drug, alcohol or other addiction problems
 - learning difficulties, including literacy or numeracy problems
 - severe or multiple debt problems
 - being in temporary or supported accommodation
 - homelessness
 - domestic violence or abuse
 - a mental health condition
 - rent arrears
 - threat of eviction
 - repossession
 - you are aged 16 or 17
 - you are young and leaving care
 - your family has multiple and complex needs

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