

Universal Credit – behind the scenes at the DWP

Universal Credit is one of the UK Government's flagship policies. It is one benefit designed to replace six, and it was introduced to save the government some money.

Only a few days ago the Work and Pensions Secretary Amber Rudd made some changes to how it works.

She announced changes to make Universal Credit fairer, including pilot schemes to provide more frequent payments for new claimants, a new online system for private landlords and a more flexible approach to childcare provisions.

This is in addition to the £4.5 billion the government says it introduced into the system announced in the Autumn Statement which included a commitment to increase work allowances by £1,000 a year for 2.4 million households, and provide £1 billion to help people moving over from the old benefits system to Universal Credit. The government said that these changes will mean working parents and people with disabilities claiming Universal Credit will be up to £630 better off each year.

Speaking at a Jobcentre Plus in London, the Minister said the new benefit system is a 'force for good' for the majority, but said greater flexibility is needed to ensure the system works for everyone.

Secretary of State for Work and Pensions Amber Rudd said: "There is wide support for the principles we advocate – helping people into work, making work pay, and providing

support in times of need.

“I want Universal Credit to gain further support as we roll it out in practice.

“This means delivering it in a way that meets the needs of claimants, who come from every conceivable background and who have incredible potential to achieve their ambitions.”

The Minister also confirmed that the government will not extend the two-child limit on Universal Credit for children born before April 2017 – which was due to come into place from February 2019. This change to the two child cap means that all children born before that date will continue to be supported by the benefit which may help around 15,000 families.



Shirley-Anne Somerville MSP

The Scottish Government itself has [devolved powers in relation to some social security payments.](#) Commenting on the Work and Pensions Secretary's speech Social Security Secretary Shirley-Anne Somerville MSP said: “I welcome that the new Secretary of State for Work and Pensions has done more to address the flaws of Universal Credit in her two months than her six predecessors have done in two years, but the changes simply do not go nearly far enough to ensure people are not facing hardship when moved on to the benefit.

“The change to the two child limit is welcome but minor compared to the numbers already on UC and creates a two tier system. It still means there is a cap on children and the

rape clause remains. That is just not good enough.”

(The so-called rape clause means that a woman claiming child tax credit has to prove that any third child was born as a result of rape for that claim to be successful. The exception stated that the woman could not be living with the father of the third child, and that the child was born of non-consensual conception. Otherwise there was no entitlement for more than two children. The government said it wanted “people on benefits to make the same choices as those supporting themselves solely through work”, in other words limit the number of children they have according to their means.)

Ms Somerville continued : “And while it is welcome that there is a recognition of the importance of making UC more flexible, through more frequent payments and payment of the housing element of UC direct to all landlords, it is ridiculous that it has taken so long for the DWP to arrive at this position. The Scottish Government has been providing these choices since October 2017 and we believe it should be up to the person to make this choice, not the landlord.

“The bottom line however, is that we are still left with a system with a minimum five week wait for first payment, a cap on children, a punitive sanctions regime, and the simple fact that the system is just not supporting people when they need it.

“There is overwhelming evidence to suggest that UC is pushing people into poverty, causing rent arrears, an increase in food bank usage and anxiety. The recent High Court judgement regarding how earnings are taken into account is further proof that the UC system is causing unnecessary suffering for families and children.

“Whilst this is a step forward, I remain of the view that no-one should be moved on to UC, through managed or natural migration, until fundamental changes are made – because it is

driving people further into poverty and debt, and that is completely unacceptable.”

[Only yesterday in the House of Commons](#) some of our Edinburgh MPs asked questions of Alok Sharma, The Minister of State, Department for Work and Pensions, when he made a statement on Universal Credit.

Universal Credit will replace the following benefits:

Child Tax Credit

Housing Benefit

Income Support

income-based Jobseeker’s Allowance (JSA)

income-related Employment and Support Allowance (ESA)

Working Tax Credit

If you currently receive any of these benefits, you cannot claim Universal Credit at the same time.

[Click here for more information about Universal Credit](#)



The Local Picture

Most of us have heard or read about people on benefits who have to wait

for weeks for money they are entitled to.

I went to meet the people who actually run the Universal Credit system in Edinburgh, where it has only just been rolled out, to find out if this is the norm.

Linda Gibb is External Relations Manager for DWP in Edinburgh, and I met her at the High Riggs office. She explained that her role is to engage with all the external stakeholders. Linda told us what that really means : “These are basically all the organisations whether housing organisations or employability services, advice agencies, Citizens’ Advice, the Welfare Advice Forum or all the homeless organisations. We make them aware of what DWP’s policies and hot topics are.

“But we have also have a forum set up locally so that we can hear about the effect of our policies from those organisations. One of these focuses just on Universal Credit and so we get frontline feedback from those dealing with people actually getting the benefits.

“I think because it is a working age benefit it expands into many aspects of people’s lives. Sometimes it is a short term benefit but sometimes it goes on for much longer.”

What is Universal Credit?

Linda clarified what the benefit actually is. She said : “Universal Credit is a replacement benefit for six existing benefits. It is designed to open up work opportunities, and

really take away some of the barriers which were preventing people from moving into work.

“Some of the common things we used to hear when helping people find work were things like the 16 hour rule which stopped benefits. If you took a temporary job you had to reclaim after a short time. UC allows people to have varying work patterns, temporary or short term work without impacting on their claim, or have it stopping and starting. What happens is that the benefit adjusts according to the income that the claimant has in real time.

“So it is much more relevant and real for people to be able to take jobs as is reflected in the current jobs market, where quite often people have short term contracts or low hours but may want to up their hours if that suits their family circumstances.”

Better than before?

I suggested this was therefore a better arrangement than before. Linda agreed that yes it is in many ways. She commented : “A lot of research has shown that the benefit systems as they were needed updating to reflect modern employability. Also we needed to learn from the circumstances that people found themselves in by say, taking a job at a certain time of year like Christmas, and then having to reclaim quickly in the New Year, which might mean them stopping and starting a claim and having to do the paperwork again.

“Universal Credit adjusts without having to make a new claim.

“It means that it is a personalised service. Everybody gets what is called a ‘claimant commitment’ and that is tailored to their own circumstances. That can reflect a health condition or caring responsibilities, and perhaps help claimants get some routine in their day. We can help people attend job

information sessions with our partner agencies like Skills Development Scotland for example.

“They help with CVs and job interviews. Attending those sessions is then reflected in your ‘claimant commitment’.”

How long do claimants wait for their money?

I challenged both Linda and Tony the Partnership Manager in Edinburgh about the amount of time it takes to process someone’s claim. It is routinely reported that this takes five weeks. This was the one question they were both really eager to answer.

Tony McGoldrick is now the partnership manager at High Riggs and previously he led on the Universal Credit roll out in East of Scotland, introducing it to 22 offices. He worked in the Musselburgh office which was the first full serviced office in Scotland when UC began two years ago. So I began with asking Tony if he knew everything there is to know about UC.

He does of course but modestly replied : “Well, there is a lot of expertise about since Edinburgh is one of the last three sites to roll out. We have a lot of experience within the district. When Musselburgh rolled out two or three years ago, we had a short period during which to introduce UC, but now every office gets a six month run in and we engage with other partners to help us prepare for it.”

“Claimants could be paid their full award including their housing costs into their bank account today.”

So what are the steps needed to get the benefit paid? Tony explained : “Claimants could be paid their full award including their housing costs into their bank account today.

The process is a fully digital service where the customer applies online.

“The system is designed to be used on a smartphone, but we recognise that about 10 per cent of our customers will struggle with the digital skills for that. That’s the national figure, so there is still the option to get support by telephone if people need it. But the vast majority make their claim online, either on their phone, at home or come into DWP offices where we have trained up the front of house teams to sit with people and lead them through the process.

“The customer will go online, create an account which is basic information with their name and address etc. They then make a claim by supplying personal details like housing situation, any health conditions and any caring responsibilities. They need to have an email address and a bank account along with ID.

“If they don’t have an email address, then the staff here can help to set one up for them. ID documents can be a passport or a driving licence, otherwise we might need to set up a different kind of appointment where we can ask questions to get their identity confirmed.

“Universal Credit payments are monthly. So when this office went live on 28 November the assessment period would be one calendar month to 27 December and payment would be made the following week. However, everyone can claim an advance. It may be that someone has just been paid in a job and they can wait, but we always advise them to come back and ask if they need it, say in a couple of weeks.

“So we process that for them or they can also do it themselves online and the payment would be in their account the same day.”

False Information

So are all of the stories in the press false, and did that make Tony angry? Tony said he was just disappointed that the wrong information is out there and potentially scaring customers. He continued : “I have had a few visitors to the office from different community organisations, and those we are training with, to make sure they know about the payment process.

“What I would not want is a customer out there not coming in to make a claim because of some fear about something which is really just false information. Not only can people come in here and get their claim taken, get housing costs sorted out, they can also find out about other help available from the job centre. That can be just small steps to find work or coming along to hear about information from an employer who may be in our office.

“There is just one place to go for this one benefit. It is six benefits in one and one place to apply either online or at your local DWP office.”

Some claimants do not necessarily need to have evidence of their lease or rent paid with them to get payment toward their housing costs. In Edinburgh housing falls under two categories, the social rented sector (SRS) – for example City of Edinburgh Council, Housing Associations, for example Dunedin Canmore. There is also the Private rented sector (PRS) – private landlords who rent out a property.

In Edinburgh the SRS use the new service known as The Landlord Portal. When the customer makes their claim on the online system, the postcode identifies their address as being a SRS property. This triggers a message to the SRS landlords via the portal to verify the housing cost declared by the customer. The SRS landlord confirms on the system. This very much speeds up the process to ensure that when the payment is

due the customer can have the full payment including housing costs.

For private landlords, of which there are thousands in Edinburgh, the customer is required to provide their tenancy agreement and details of current rent charges. This information is collected at the interview in the local Jobcentre. Listen to part of our interview with Tony below

Councillors and the DWP

Linda is full of praise about the engagement she and the DWP have had with councillors from The City of Edinburgh Council. She explained that they had invited councillors in to the main office on High Riggs to see for themselves how the system worked, and how the system is delivered. Around 80% of Edinburgh councillors have been to the DWP office.



Council Leader Cllr Adam McVey

She particularly liked meeting Council Leader Adam McVey who she described as 'challenging but constructive'. As an SNP politician you might have thought Cllr McVey would be

completely dismissive, but Linda said that he put political opinions aside.

She said : “His main interest was ensuring that we had the best service possible for the citizens of Edinburgh. I think that attitude has been evident in all our dealings with the council. We do have a forum where we can get feedback so that on both sides where there is anything we can do to improve that service we do work on it in a practical manner.”

Council Leader Adam McVey said : ““It was important for me to visit a local Jobcentre to see preparations on the ground for the introduction of Universal Credit in Edinburgh and find out more about the impacts the Capital will experience.

“The centre has some incredibly hard-working and supportive staff and I found it extremely helpful to talk through some of the issues. While some changes have taken place to try and avoid some of the issues of the Universal Credit rollout other areas have experienced, I’m still deeply concerned about the impact not only on individuals in Edinburgh but on key Council services and budgets of this change.

“The Council will be monitoring the impact of these changes on a regular basis and our services are working hard with other agencies to make sure people affected in the City are supported as best as possible.”



Linda Gibb and Tony McGoldrick of DWP in Edinburgh

The Edinburgh Reporter visited the DWP office at High Riggs just a few days before Christmas, where the scenes were quite calm. Nobody was shouting at the staff, and nobody was shouting at the customers. What I heard were respectful conversations, and while I was not listening to the actual content what I did overhear was positive : “Just you sit there a moment because I need someone else to deal with this for you – but hang on till I organise that.”

Replacement for six benefits – how have you fared?

Universal Credit replaces six previous benefits and with the one-stop shop idea there has to be less administration, and so less cost. At least that is what I was told by the people dealing with it day to day, who are in agreement that it is a better system.

But what we are nterested in, is your experience.

Have you had difficulties in claiming Universal Credit? If so what were the problems? Email us and let us know Please do give us your name and address but if you would like to be

referred to in any future articles anonymously we will respect that.

[Click here to email us](#)