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Changes necessary if Universal Credit is to work for people living in supported housing, says housing coalition

Providers responsible for more than a quarter of supported housing for people with experience of homelessness in the UK – Riverside, YMCA, St Mungo's and The Salvation Army – have today released research, which outlines a number of difficulties their residents face when attempting to make and maintain a claim for Universal Credit. As a result, the coalition has set out recommendations to government to help improve vulnerable claimants' experience of Universal Credit in practice.

Conducted by social security experts, Policy in Practice, the findings are based on interviews with people living in supported housing, support workers, benefit and income advisers, and Work Coaches from Jobcentre Plus.

The research found that residents in supported housing often face challenges in adapting to new processes following periods of homelessness, as well as ongoing problems with mental ill-health and addiction. It also found that:

- claimants face difficulties in communicating their specific circumstances to the DWP, which can negatively impact their claim for Universal Credit's personal elements;
- administrative processes such as providing identification and setting up online claims are problematic for claimants, with restrictions placed on existing forms of communication with the DWP limiting how quickly issues can be resolved; and
- that an increasing amount of time is being spent by support workers on Universal Credit related issues, which can negatively impact on other essential support activities.

When discussing the complexities of Universal Credit and its potential effect on her efforts to make a claim, one research participant said: "I couldn't have done it [alone]. I would have given up". This is a situation, which would have left her without money to meet even basic living costs.

Riverside, YMCA, St Mungo's and The Salvation Army suggest that the current barriers can be largely overcome and recommend the DWP treat supported housing providers as partners in helping their residents manage their claim. In exchange, with much better communication channels, supported housing providers would be able to remove some of the administrative burdens currently faced by the DWP, actively supporting residents to adapt to Universal Credit's unique requirements.

Jonathon Graham, Policy Adviser for The Salvation Army, said: "While we welcomed the announcement from government that housing benefit will be maintained to help meet the housing costs of people living in supported housing, we urge them to recognise the additional support that people living in our services require to access Universal Credit in the first place, and the ongoing support that is needed to ensure their claim is maintained as they move towards independence.

"As the roll out of Universal Credit continues more of our residents will be required to make a claim to help cover their daily living costs. In the absence of further action to improve Universal Credit, we fear that the problems highlighted in our report will continue to grow, causing unnecessary hardship to thousands of claimants who are already in vulnerable positions.

“As our research clearly demonstrates, many of the difficulties identified can be overcome if supported housing services and support workers are treated by the DWP as partners in helping to support claimants with specific needs make and maintain their Universal Credit claims. At its heart, this would involve the formal recognition of the role support workers can play in helping residents manage their money, and the more efficient two-way sharing of information between DWP and services, based on a simplified approach to consent.

“For mainstream housing, ‘Trusted Partner’ status is already available to certain housing associations. We believe that this process could be adapted for providers of supported housing to help people proactively manage the personal elements of their universal credit claim.”

The benefit of support was emphasised by a research participant who said: “I can’t fault [her support worker]. She takes care of, everything, like tax questions, because it's all new to me. And bills too, setting up my water bill, because I've never had to do that before, so she's helped me with that too.”

The complexities involved with making and maintaining a Universal Credit claim has resulted in a significant amount of work already being undertaken by services to help people overcome barriers such as digital exclusion, lack of identification, and lengthy assessment periods. However, too often this progress is limited by a complex administrative system which assumes that claimants have the experience and life skills to cope.

Jonathan Graham continues: “We urge the government to take the time to make the improvements recommended by our research to help ensure universal credit can meet the needs of vulnerable people. Crucially, we believe that the vast majority of our suggestions can be made without technical changes to the Universal Credit Regulations.

“We are keen to continue our work with government to that universal credit works for all claimants, and specifically those living in supported housing.”

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A full copy of the report is available here:

https://issuu.com/salvationarmyuk/docs/universal_credit_and_supported_hous?e=0