

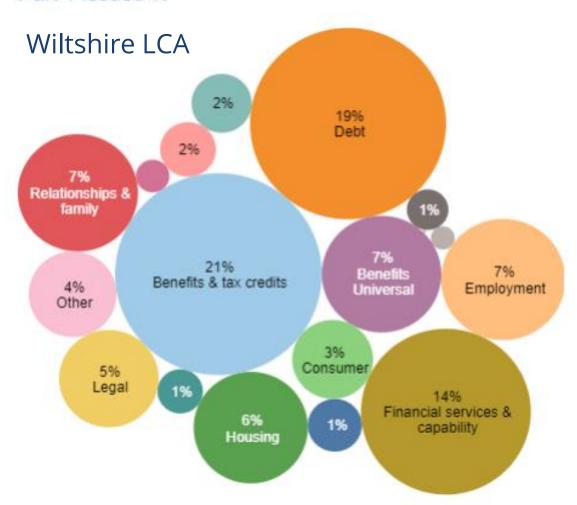


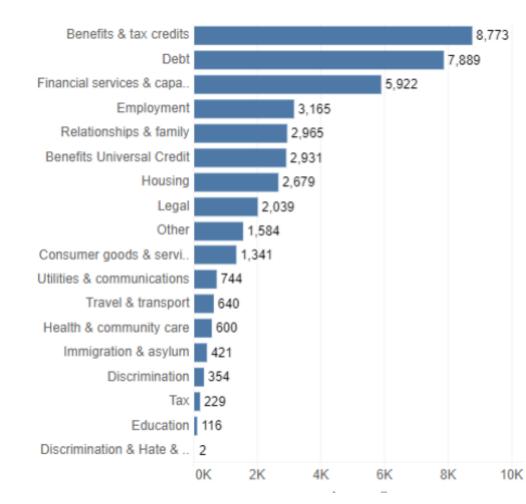
Suzanne Wigmore
Wiltshire Citizens Advice
suzannewigmore@citizensadvicewiltshire.org.uk

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 %





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.



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



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 rollout 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



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

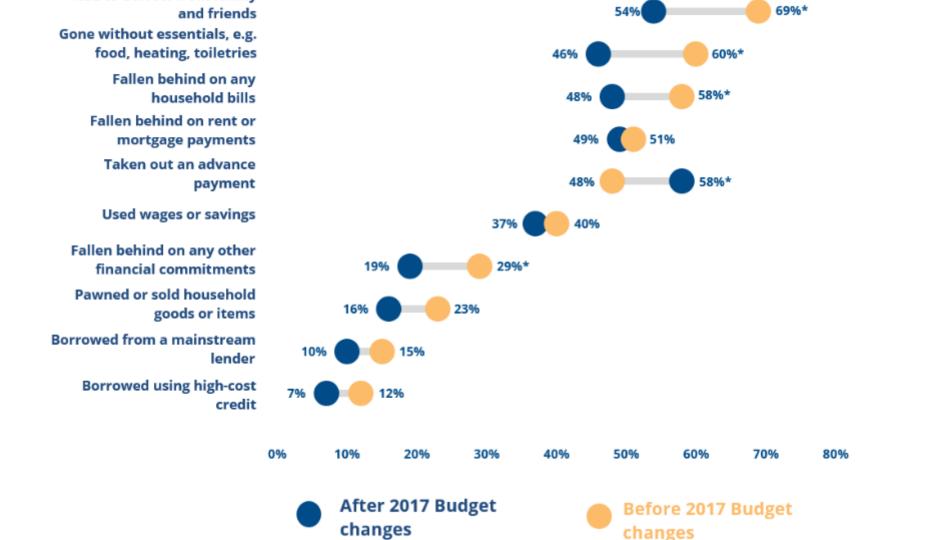
Case study - Janet's story

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 infinancial outcomes shown for the Carers Project are from Q2 2017/18 onwards.



What's coming

Migration

- Protect peoples 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



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



Customer Service Horizon scanning - PESTLE/eSWOT in 2015

	How might th	factors below affect our future business?							
Re	f. Short description	Long description	Date Identified	PESTLE category	Time frame	Impact	Liklihood	Туре	Notes
	Universal Credit (full service)	Direct payment of six lagacny 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.	1	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:

- Develop partnership working to share best practice and avoid duplication
- 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."







Preparing Private Landlords for UC

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Private Landlord Action Plan:

No. of Pages: 8

No. of actions: 29!



East Suffolk Council @EastSuffolk - 22 Aug 2018











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





Good to hear councillors own anecdotes of excellent customer service, as reported to them by residents. Compliments indeed. Well done @EastSuffolk Customer Services Team! &. @Dk1Knight! #togetherweachievemore

11:32 AM - 13 Nov 2017

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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



- 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



to (pswich Jobcentse on 25 April 2018. those living in the Kespseye Reshmere. Martischan

the local inhorate.

What is Universal Credit?

Universal Confit 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 Determ, Income support. income based Johnstein's Allowance, income related Employment and Support Allowence, Child Tay Credit and Working Tax Credit.

When will this affect me?

Figurilise in Kesphere, Ryshmere, Martiesham Heath or Kirton, you are of working age and have less than three dependent children, then at the point year whall's previously have claimed one of the six benefits lived above, you will need to make a new claim for

Universal Coolit 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 pastoaffalk. goodsbeselis/Universal-Credit.

Credit affect me?

You have to make your claim police. and manage an ordine journal. Universal Credit is paid monthly in arrives, so it gan take up to five weeks. after you make your claim to get your If you need help with your rest, this.

will be included in your monthly need to pay your landlord directly. and you are both embled to dain iversal 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

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 fears are happy to help you. You can visit us at Woodbridge or Felicotowe libraries or telephone \$1394,363789.

How will claiming Universal The worried about managing the new monthly payment and paying nent myself, what should I do?

Don't worry, Feliostawe 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 "Renunal Budgeting Support" or you can phone Feliostowe Citizens Advice to amonge an appointment

If you are worried about waiting five weeks for your first payment of your Work Coach about an Advance Payment, Alternatively, Citizens Advice con help you ask for an Advance. Payment as part of your Personal

Budgeting Support appointment. Where can I find further information on Universal

There is a wealth of information available online, including ensufisik growk-berefits/Universal-

undestandinguniversalcraft.gosuk/ moneyar/vicesen/os.org.uk/ren/ catagories/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 Keigrave, Bushmere, Martlesham Heath or Kirtun. areas, where ipowich is the local Jobcentre, this may affect you.

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

leformation about Universal Credit is available online. You can also contact your local Ottoens Advice in Feliatowe or the Customer. Services Team at Sulfolk Coastal District Council for further information, advice and support.

Ottoms Advice Felloctowe & District 2 - 6 Drwell Road, Feliatowe, W11 790. THE OWNER NAME AND POSTOR



Sufficial Countries Council Continues Services Tel: 01204 383785

Monday Tuesday, Wodnesday and Friday E.ASam - Spin thursday 5 30ers - Spre.







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

Tina's diary for you on Monday 3rd July at 10am. Please give her a call if you can't make it so she can use the time for someone else. Thanks.

Increase active referrals

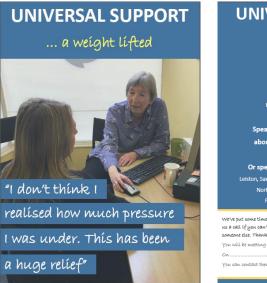
'Active' referrals increase the likelihood of attendance. As well as promotional material to stimulate *self-referrals* and *requested referrals*, focus on increasing the strength of *offered referrals*.



2019 - Behavioural Insight Innovation Project













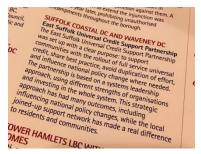


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Recognition















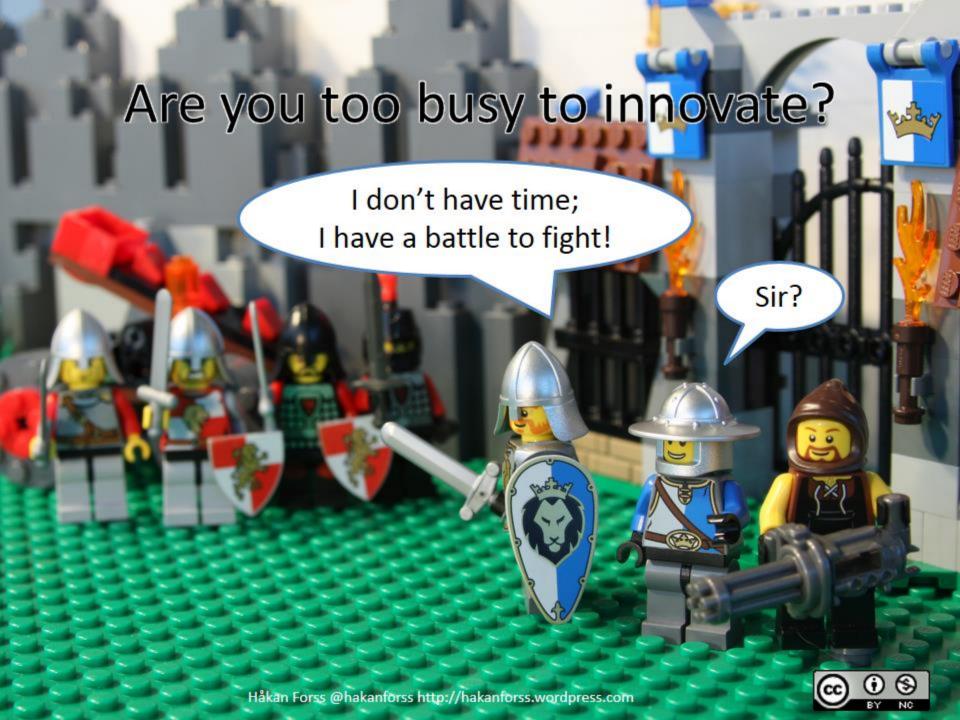






"The judges were specifically impressed with how the partnership working had an important role in representing key findings to government on behalf of residents, business and the sector, which influenced national policy changes"

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



Oxford City Council – An overview of Universal Support

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





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.



OXFORD CITY COUNCIL

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.

