

BW 02

Ymchwiliad i Fudd-daliadau yng Nghymru: opsiynau i'w cyflawni'n well

Inquiry into Benefits in Wales: options for better delivery

Ymateb gan: The Wallich

Response from: The Wallich

Benefits affect a large number of The Wallich's clients; as such, changes to the welfare system can have far-reaching consequences for the people we work with.

This response to the consultation presents information provided by different members of staff based on their experiences working for The Wallich. It seems a relatively large number of The Wallich's clients are not yet claiming Universal Credit. Some of the comments below relate to Universal Credit generally, and as such highlight the kinds of issues that the administrator of the payments, wherever that might be, would do well to resolve.

Response from BOSS Project (creating employment opportunities for ex-offenders)

Answering the question 'whether the benefit system would work better if it were devolved and administered by Welsh Government, rather than the government in Westminster' is quite hard without knowing more about how benefits might be implemented; it is quite a hypothetical scenario. If Welsh administration of benefits resulted in more immediate payments of benefits and a more tailored approach for Welsh claimants, the answer might well be yes.

Below are some of the negative and positive aspects of Universal Credit:

Negative

- The length of time people are waiting for UC is too long (5 weeks before first payment, for example)
- Claimants are not always informed of their entitlement to an advance payment
- Access to bank accounts is difficult, especially if a person does not have relevant identification

- There is a lack of support when trying to register for a new claim online, which causes delays for new claims
- Those transferring from existing benefits to UC still have to wait 5 weeks for first payment
- There are issues around monthly arrears payments – some claimants have poor budgeting skills and/or are not used to be paid in this way
- The requirement to undertake 35 hours job searching is not realistic and can lead to sanctions in some circumstances
- We have concerns around housing benefit entitlement and how easy it is for claimants to pay landlords directly if they're not used to doing this.

Positive

- There is more flexibility when it comes to taking short-term work without having to stop and reclaim benefits
- A wide array of benefits being 'rolled up' into one process is, in theory, simpler.

Response from Ceredigion

We've only had Universal Credit in Ceredigion since December, so we haven't had much experience with it yet.

The main feedback so far is that it takes so long to start a new claim – the process takes well over an hour and a half, which is difficult for our clients, who might also not have the correct identification.

Prior to December, we did have had 2–3 clients move in from other areas on UC and if they moved out within the first four-week assessment period, we had a lot of difficulty getting the housing element paid to us.

The only other comment is obviously that the initial five-week wait for money is next to impossible for clients, so they all take the advance – this then sets them up to be in debt for the next twelve months.

I don't know how the devolution of Universal Credit would make much difference to what I mention above, unless Welsh Government are willing to look at reforming the whole system and starting again with a system more in line with what we had previously (fortnightly payments, Housing Benefit being paid separately, etc).

Response from Bridgend

There are many issues with Universal Credit; here are just a few: I work with an individual who is claiming carer's allowance, though the benefits claim doesn't reflect this, stating the client is an 'intense job seeker'. They deduct the carer's allowance from the standard allowance but do not pay the client the carer's premium. For the last two months, this has been added manually after I've liaised with the job centre. The issue has still not been properly resolved, which has resulted on only half the client's rent being paid to their landlord; the client is now in rent arrears.

Other clients who have quite high deductions from their UC claim face problems because local job centres do not have the power to alter these deductions, even though it's been agreed that they are too high. The debt recovery teams who have to be contacted in this situation will only speak to me if the client is with me, despite the fact that they've given permission for me to speak on their behalf. I have offered to email the signed consent form explaining this, but apparently this particular team don't have access to the client's notes, or the email system.

We work with some quite chaotic people, and to get individuals like this to sit and wait with me for over an hour while we wait to get through to someone who can help is sometimes impossible.

Whether or not devolution of benefits would help here, I don't know, but these are the kinds of issues we're facing at the moment.