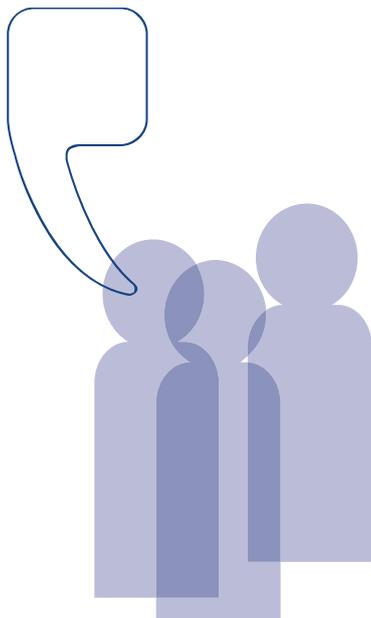




Poole's Story

Living with Welfare Reforms



A qualitative study
of the local impacts
of welfare reforms

April 2014

Poole's Story: Living with Welfare Reforms

Impact of Welfare Reforms on Working Age Poole Residents by Household Group

*“Reforming the welfare system to help more people to
move into and progress in work, while supporting the
most vulnerable”*

Department of Work & Pensions

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Authors

Produced by Natalie Batcock and Pete Stratford and assisted by Natasha Miles, Corporate Research, Corporate Strategy and Communications Team, Borough of Poole.

April 2014

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Key Learning Points

Work is beneficial, although employers may need support when employing some people with a long term illnesses and/or disability.

Several participants felt that work was very beneficial for them, in that it improved their self-esteem, built confidence, and allowed some participants to meet other people and feel less isolated, both physically and emotionally. This was very positive for participants, but there is a potential implication here for employers: Three participants were either working or looking for work and suffering from some form of learning disability or mental health issue. Some employers of those with significant health issues may need support to ensure that they can, in turn, provide necessary support to such employees.

Importance of private rented accommodation.

Six out of the nine participants in this study were living in privately rented accommodation. Two participants mentioned the difficulty in securing larger, privately rented housing in Poole which they could afford, or which was of a decent quality. Sufficient quantity and acceptable quality of private accommodation in Poole during the coming years is important, particularly given the limited social housing stock and extensive waiting lists.

The high proportion of these claimants in private rented accommodation is reflected in the spatial distribution of claimants in Poole. Poole Town, Turlin

Moor and areas north of Ashley Road all have higher numbers of claimants living in rented accommodation.

Support may be required with Direct Payments.

It will be important to monitor the impact of direct payments to landlords under Universal Credit. Several participants expressed anxiety about payments coming directly to them, although others felt more confidence in being able to manage.

Digital by default is a cause of anxiety for some.

This is particularly important for those with extra needs or disability who have experienced some anxiety around the use of online forms, and for whom a more personalised approach can make a big impact on their well being. Access to computers and the skills to use them is a concern for some claimants.

Voluntary agencies and key individuals provide essential support and guidance services.

Several issues in relation to welfare reforms were mentioned frequently during interviews. Participants were keen to discuss the support they had received from voluntary organisations such as the Citizens Advice Bureau, Hamworthy Money Advice, the Food Bank and Christians Against Poverty. A CAB outreach team had successfully helped one participant to resolve rent issues.

There is also evidence of the importance of community groups and

effective community networks. Several participants mentioned receiving support from such groups (including financial support), or from family and friends. 'Without this lot [community group], I don't know what I would have done'.

Others found that they had been helped by frontline workers, such as their Psychiatric Nurse, Outreach Worker or their landlord, in filling out benefit forms or resolving issues with benefits which had meant reduced anxiety and stress.

This highlights the role of support agencies which work with residents on money and debt management. It also demonstrates the importance of providing a personalised approach to benefits claimants so that they feel supported and empowered to manage, and not end up in crisis further down the line.

Mixed experiences of services provided by Job Centre Plus.

Some participants had found the support from Job Centre staff helpful. One participant had been advised to change benefits by a Job centre adviser in order to receive more appropriate help; another found the advice given to her about Housing Benefit very useful and informative. Others, however, had found some actions on the part of the Job Centre unhelpful, such as failing to inform a claimant that key documentation had not been received, or spending a long time waiting for decisions (one claimant had been on ESA since June 2013 and was still in the assessment phase, not yet having the work

capability test outcome). Others complained about the treatment from some Job Centre staff, one felt a lack of trust in the organisation, having been bounced back and forth between them and her Work Programme provider. Two participants expressed their difficulties when Job Centre staff didn't seem to understand their disability or respond appropriately to it.

While all areas of central and local government are dealing with significant change in most cases, with considerably less resource, colleagues at the DWP are in the midst of what some describe as the biggest shake up of the welfare state since 1945. This, coupled with an increasingly complex caseload, highlights the need for organisations including statutory and voluntary sector partners, to work collaboratively to ensure the best outcomes for individuals can be achieved.

Introduction - why is this research needed?

The welfare system in the UK plays a key role in the protection and promotion of the economic and social well-being of its citizens. It is based on the principles of equality of opportunity, equitable distribution of wealth, and public responsibility for those unable to avail themselves of the minimal provisions for a good life.¹

It is important, therefore, that the impacts of any changes to the welfare system, particularly on the residents of Poole, are understood, and in terms of how those impacts feel from the point of view of those residents. This is particularly important given that around 1 in 10 people in Poole are considered to be income deprived. Furthermore, the Institute of Fiscal Studies predicts that poverty will start to increase again over the next five years as the impacts of welfare reform take effect.

The Welfare Reform Act 2012 has made changes to the rules concerning a number of benefits offered within the social security system, details of which are available in the [literature review](#), completed as part of this suite of research, and local [quantitative analysis](#), which describes the numbers and groups of people affected in Poole.

This document tells the story of residents in Poole, all of whom were members of groups identified through the literature review and quantitative analysis as being the most impacted by welfare reform changes. This document also includes findings from qualitative interviews with officers

working internally in the Borough of Poole, as well as external stakeholders affected directly and indirectly by the impacts of welfare reform.

The Borough of Poole has taken clear steps to help protect the most vulnerable residents in Poole from impacts of welfare reform, for example through the protection of vulnerable groups who remained unaffected by the changes to the Council Tax Support Scheme, the provision of local welfare assistance to support those in crisis, and financial support provided to the Citizens' Advice Bureau. This study aims to provide some key learning points for how we can continue to mitigate against any negative impacts of the welfare reforms.

It should be noted that names of respondents have been changed and all responses have been anonymised. It is important that it remains clear in the reader's mind that all comments are the opinions of families involved, and are not representative of the opinions of services, workers or agencies involved with these families. Where responses from workers or agencies has been given (with consent of those participating), this has been made explicit in the text. The method used to carry out this qualitative work is detailed in appendices. A glossary can be found at the end of this document.

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¹ "welfare state." *Encyclopaedia Britannica. Encyclopaedia Britannica Online.* Encyclopædia Britannica Inc., 2014. Web. 01 Apr. 2014.
<http://www.britannica.com/EBchecked/topic/639266/welfare-state>.

Claiming Incapacity Benefit (IB) or Employment and Support Allowance (ESA)

- 1/ classed as having a **physical disability**
- 2/ classed as having a **mental health or behavioural disorder** (including a learning disability)

4,398 in 2011 Census with Limiting Long Term Illness (Limited a lot)

1,462 Claiming Housing Benefit/Council Tax Support, where Severe, Enhanced or basic Disability Premium awarded (October 2013)

Most female (55%)

18% (258) aged 45 to 49 years

17% (252) aged 50 to 54 years

16% (237) aged 55 to 59 years

Most (55%) were LA tenants (30%) or Housing Association/RSL (25%)

433 (30%) were Private tenants

192 under occupying social housing

131 (10%) had earned income

198 received carers' premium

113 received disabled child premium

The main changes to benefits impacting on disabled recipients are:

Phasing out of Disability Living Allowance (DLA) and replacement with Personal Independence Payment (PIP)

Reform of Employment and Support Allowance (ESA)

The removal of the Severe Disability Premium (SDP) (loss of income for disabled people who do not have a named carer in receipt of Carers Allowance)

The [Literature Review](#) documents in more detail the concerns which commentators have expressed around the impact in particular of the reforms on disabled benefit claimants. It is important as 4,520 claimants were claiming out of work disability benefits in Poole in May 2013, the majority of which were long term benefit claimants. 2,730 had been claiming out of work disability benefits for more than 5 years. See research paper: [Welfare Reform: Incapacity Benefit and Employment Support Allowance](#)

Case Study 1a

Sue's Story – living with a neurological disease, in privately rented accommodation

Sue had been diagnosed with a neurological disease. She was also suffering from anxiety and depression, which she linked to the diagnosis and experience of having this disease. Sue was in receipt of a PIP and ESA. She found out about the support she was entitled to at the Job Centre. If she needed help in the future, Sue was aware that she could go to Citizens Advice Bureau, and had visited a few times. She found this experience 'alright', but was aware that they had changed their system for booking an appointment, but wasn't sure how. 'You used to have to turn up early to queue and get to the front, as they only see a few people'.

When asked about her experience in getting advice or help about benefits, Sue said that she had been to tribunal in relation to her ESA, as initially she had been placed in the Work Related Activity Group (WRAG). The tribunal was attended by a CAB officer. Sue reported that a doctor was present at the tribunal who understood her condition, and therefore her appeal was successful. Sue reported a very negative experience at the Job Centre in relation to her ESA application: 'The person who takes your qualification details looks at you like you're some kind of scum – I have level 4, degree level, I was a manager of an opticians. I would love to be working – they look at you like you're lazy. I can't answer the phone, can't go out on my own [due to health] – I get tired and can't concentrate – it's difficult as I get

information wrong and don't remember things. I can go to LIDL's and here, but I can't go anywhere else on my own. I was put on a taster course on starting my own business, which was four hours. I had to close my eyes to concentrate and couldn't remember it. I was sent to a work psychologist because I was 'negative'. I get up early every day as don't want to get into that pattern of lying in. It's taken me a long time to come to terms with the fact that I will probably not be able to go back to work. I'm not negative just telling it as it is. I know running my own business would be too hard. She [person at Job Centre] was just ticking boxes. I had to give up my volunteering work and crafts because I was tired from what they were asking me to do; my life was just going down to the Job Centre'. Sue also reported a bad experience at the Job Centre when she needed to sit down as she was feeling ill, saying that the security guards had stopped her from sitting down. She did complain and received an apology. She thought the Job Centre was a 'nasty place'.

Sue had experienced significant difficulties in applying for a Personal Independence Payment, having applied in June 2013, finally receiving payments in February 2014. Sue had had an Atos appointment in September of 2013, but the application got 'stuck'. 'They said they couldn't speed it up, that they have to treat everyone the same. I had to keep chasing'. As Sue finds it difficult to use a landline telephone due to her health issues, Sue's partner wrote a letter to the Department for Work and Pensions (DWP) and involved local media. Sue also involved her local MP. The next day Sue received a phone call from

Atos about the issue, and three days later it was 'sorted'. Sue reported that her health was suffering as a result of the stress of the situation, particularly as her partner had been working away and wasn't always around to help. She received a lot of help from her network of friends, and that 'Without this lot, I don't know what I would have done'. Sue received food from the Food Bank as well as from friends. 'They phoned benefits for me, I don't know what I would have done without them'.

Sue was currently living in a privately rented flat with her partner. She liked the flat and the area, feeling it to be a tight knit community and better than other places she had lived. She was currently doing approximately 6 hours of volunteer work per week. When asked about her understanding of changes to benefits happening in the future, she wasn't aware of them. Sue's rent was currently paid directly to her landlord, which she had requested when applying for Housing Benefit, as she tended to forget.

When asked about how she was coping financially at the moment, Sue had significant debts, and said that a local charity were helping her with this. She was about to go bankrupt, which she hoped would mean letters asking for money would stop. Sue had had to sell things to get the money [to pay] to go bankrupt. 'I don't care [about going bankrupt], I just need it. I got into debt after a family bereavement. I was working and bought a house [with previous partner], we were both working, then I got this illness and had to stop working. There was domestic violence and a relationship breakdown, so I had to leave with a big debt and no

way of paying it back. I feel bad [about it] but there's nothing you can do. My money covers my living but no extra. The mentor has been through it before [people becoming bankrupt]'.

Sue hadn't had any credit for years, saying that she didn't need it. The bankruptcy would mean she wouldn't be able to get a mortgage for six years. She wouldn't be able to have a bank account either, but 'I haven't had a proper one for years anyway'. Sue had a limited account, whereby she could only get cash from certain cash points, and had no cheque book. She was able to set up direct debits.

In relation to shopping for necessities, Sue said that she couldn't buy the things she wanted to, and often went to car boot sales to buy clothes. In terms of food shopping, Sue hoped that things would get better, but right now she only bought the basics. Sue reported that when she went to the Food Bank, she had been given things she would never [be able to] buy, for example Ambrosia custard and fresh eggs. She was planning to donate back, finding this a 'godsend'. She had also received two boxes of Christmas 'goodies' from the charity she had been working with. They also offered her a £10 ASDA voucher, but she didn't take it as she going to visit family at Christmas.

When asked what she thought the positive impacts might be of changes to the benefits system, for example the introduction of Universal Credit, Sue said that it would be good to know what you're getting and what you have to spend. 'I don't know how I'm going to get it – it used to be fortnightly, so

might be a bit of a shock [to have monthly]. When you get a job you have to work in arrears’.

In relation to knowledge of, and access to, a computer at home, Sue did have a computer, and accessed the internet every day. Sue noted that her father thought that using a computer was awful and wasn’t computer literate. If services become ‘digital by default, Sue wondered what you would do if you don’t have a computer. ‘The library has one but what if you don’t know how to use it?’ Sue would find out online however about Universal Credit.

‘Not having to phone is a good thing for me and I need help to get out, so online is my thing. I can do email as well. I’m happy to get letters’.

Sue had some ideas about how to make the experience of applying for benefits and dealing with issues better. In relation to the PIP Atos assessment, Sue said;

‘It would be good if Atos actually had doctors. At the last PIP assessment I had a private clinic – she [the assessor] was good and knew the illness. She was the best person I have seen apart from at the clinic [specialising in her neurological disease]. She was better than my own GP. Other than that they don’t have doctors’.

In relation to the Job Centre, Sue said; ‘They need to have more training about illnesses. They should do a bit of research on what it entails. They just tick boxes – whoever set out the categories hasn’t had experience of disabilities’.

In March 2014, it was announced that the Government’s contract with Atos to administer fit-for-work tests for sick and disabled people would end early. The agreement to carry out work capability assessments had been due to end in August next year, the agreement will now end early next year. The DWP said that, to ensure a smooth transition, one national provider would be appointed early next year to take over the contract. In the longer term it intends to move to multiple providers to increase competition.

On Atos’s web site, the company states that, ‘Atos Healthcare has a professional, dedicated team of fully trained doctors, nurses and physiotherapists who carry out assessments on behalf of the Department for Work and Pensions (DWP). The DWP uses these reports and other information which they’ve received to decide on eligibility for benefits.

All Atos Healthcare doctors, nurses and physiotherapists have at least three years post-qualification experience and are registered with their respective Medical Body. They come from a range of backgrounds including general practice, hospitals, NHS Direct, etc.’

See [Atos health care](#).

Case Study 1b

Dee's Story – Living with multiple disabilities in social housing

Dee has multiple disabilities including physical damage to joints, which she reported as being very painful. Dee was also diagnosed with several long term conditions.

Dee was in receipt of DLA. Dee was also in receipt of ESA, although she expressed some confusion about this, saying that it kept changing. She was aware that this may be changing to a monthly payment soon. She was not sure though what was happening to help with the transition to monthly payments, and how she would afford to live for the fortnight in between.

'It's quite difficult, sometimes they notify you and sometimes they don't. I check the bank and have no money, I hadn't been informed about it, it just changed. I wish they would send out a letter, or ring, or even text. ESA confuses me the most'.

Dee was also in receipt of Housing Benefit.

Dee wasn't sure where she could go if she needed help with benefits, although she had previously been to Citizen's Advice, who had held a drop in at the church she attended. This was helpful, and they sorted out a problem she'd been having with her rent. She experienced this as helpful, as there was no wait to see them. In relation to her experiences with the DWP, Dee reported that, as she was classed as partly disabled, which was getting worse over the years, she had had to send sick notes in. One had been mislaid once by the Job Centre, so

wasn't paid for a while. As a result of this, Dee was contacted by the Council about possible eviction if her rent was not paid, so she telephoned the Job Centre to find out what had happened. Dee found out that the note had gone to a different department, and it took three weeks to get it back. She therefore had no money for three weeks, having to go to the Food Bank, which Council officers referred her to. Dee had no gas or electricity, and borrowed money from friends. 'But obviously I had to pay it back. Luckily I had support but had to pay it back out of kindness. We help each other out [at group Dee attends], for example knitting items for others who can't.

Dee lived in a socially rented property on her own. The property has one bedroom. Dee had found this a bit strange at first, as she had been brought up in houses mainly, and she had downsized. She wasn't sure how she would get all of her possessions in. Immediately prior to moving in to this flat, she had been living in her family home, and had to leave when her mother died. She waited for two months on the Council waiting list to be allocated the property, which had to be on the ground floor due to her disability.

Financially, Dee was living within her means. She had started to pay some of her Council Tax now due to the changes to this support. She was managing to pay her bills, although Dee was shocked by how much water rates had gone up. She used water sparingly as she was on a meter. Dee felt that she was sometimes able to get what she needed in terms of food and clothes, but noted that, if the larder or

freezer is empty then the focus then would be food.

'If food is good then I can treat myself with new slippers or underwear. Then the next month it's food again. I have a family wedding next year, so I have to save up for new outfit and accommodation for two nights, but it is hard. I don't get any other financial support'.

For Dee, a positive aspect of being paid benefits monthly was that it would be nice to get one fixed amount per month, and know what is being taken out and what she would be getting to live on, and the amount she would need to put by to pay bills.

Dee did not have a computer and never accessed the internet as she said she couldn't afford it. When she went to the Job Centre, she asked for help with using the computer, to which the staff member's response was, 'Can't you use them?'

'I've never used one in my life. Went on a computer course about ten years ago, but all they talked about was Harry Potter. I need support. I don't know anyone who can help me. I have a carer who comes in about two hours a week, but they have cut down the time with me they are looking after their own family. I never use computers at the library'.

When Dee was asked how she felt her experience with benefits could be better, she told us:

'They could have phoned to ask if I had sent off the sick note when it was mislaid. It would have been nice to ask – then I could have got another one. I was never informed I

needed to send it off to a different department as the original one had closed. I had to take the note straight to the Job Centre rather than sending it off by post. It would be nice if they informed people. I was worried when they said they hadn't received it'.

With reference to payments of Housing Benefit directly to her, Dee said;

'I would rather have it as it is [paid directly to landlord] so that you know it's been paid'.

Under Universal Credit, due to be phased in between October 2013 and October 2017, working-age tenants will receive a single monthly payment directly from the Department for Work and Pensions (DWP). This will include their support for housing costs. This represents a significant departure from the current arrangements, under which many social tenants have their Housing Benefit paid directly to their landlord and receive other benefits weekly or fortnightly. The Government has already announced that pensioners will be excluded from Universal Credit and residents of 'exempt' supported housing will have their help with housing costs provided outside of Universal Credit. This means that both groups of tenants will be able to continue to have their Housing Benefit paid direct to their landlord. The DWP has also accepted that there are some working-age people who will not be capable of managing a monthly payment, and for whom direct payments to the landlord will remain appropriate. There will be a mechanism within UC to facilitate the payment of benefit direct to the landlord once someone is identified as vulnerable.

Further to this, as of January 2014, the Department for Work and Pensions will keep the system under which rent goes directly to a landlord after two missed payments, while adding a review after a first month's default. This is reassuring given the findings from six DWP pilot projects.

These were run in six areas since June 2012 to see how well tenants would cope with having their housing benefit paid directly to them. Tenant arrears in Wakefield and District Housing in West Yorkshire increased from an average of 2% to 11% on the pilot projects.

There was much emphasis however, when plans for Universal Credit administration were publicised, that tenants would need to learn to budget effectively: 'The money for your rent, known as the housing element, will be paid to you as part of your monthly Universal Credit payment. You will be responsible for using this money to pay your landlord'.... 'You will need to manage your money carefully, so that you can pay your landlord on time. You should speak to your landlord to agree the best way to pay them' See [You and Your Money, DWP](#).

Some warn that the initial message about recipients managing their own money has stuck, while the DWP has yet to confirm whether tenants who currently have rent paid straight to landlords will keep this under Universal Credit. Fears that housing benefit will go directly to tenants under Universal Credit, bringing an increase in rent defaults, is prompting many landlords to consider following Fergus and Judith Wilson, who own almost 1,000 properties in Kent, who announced in January 2014 that they would no longer take tenants on benefits. The Guardian January 2014.

Case Study 2a

Theresa's story – living with a learning disability, anxiety and depression, in privately rented accommodation, and looking for work.

Theresa suffers with depression and a disturbed sleep pattern related to this, and was receiving medication in relation to her illness. She also suffered from anxiety and panic attacks, and expressed her feelings as 'very up and down'. Theresa was in receipt of both Employment and Support Allowance and Disability Living Allowance and was currently not working. She had been placed in the ESA Work Related Activity Group however, meaning there was an expectation for her to find work. Theresa was working with Work Programme commissioned providers in order to look for work. Theresa was also in receipt of Housing Benefit. She was nervous about returning to the workplace, saying she didn't feel confident yet. Theresa wanted to do factory work, washing up, or pub or restaurant work. She felt she would be happy taking plates out and/or cleaning tables, as she had done these before. Theresa didn't know what impacts going back to work might have on her at this stage.

Theresa received DLA and ESA. Theresa had moved over to ESA from Incapacity Benefit (IB) in 2012. The amount of money she received as ESA had decreased from the amount she received from IB. Theresa lives in a single room in a shared house with six other people, the room classified as a bedsit as 'it has a sink and a lock on the door'. Theresa was happy with her current living arrangements.

The social security system

has always been based on people meeting certain conditions – this has been true for all working-age benefit claimants, with sanctions applicable to those who fail to observe those conditions. Recent changes have increased the application, duration and severity of sanctions that apply to those claiming Job Seekers Allowance (JSA) and extended the application of sanctions to those in the Work Related Activity Group of those claiming Employment and Support Allowance (ESA).

Sanction applied in Poole between December 2012 and September 2013.

564 adverse decisions for Job Seekers Allowance claimants, about two thirds were males and majority in younger age groups.

38 adverse decisions for Employment Support Allowance claimants, most were female and three quarters were aged 40 years and over.

Source: Department of Work and Pensions.

When asked about her experience in getting help or advice about benefits, Theresa said that staff helping her with her learning disability had helped her to fill out the relevant forms to receive these benefits, and her current landlady supported her with any issues she experienced with benefits or filling out forms for benefits. She gave more detail about an experience of benefits stopping over the Christmas period of 2013, which she found out about via a

telephone call from a Housing Benefit officer. Her benefits were stopped as Theresa had not filled out a form sent to her by the Department for Work and Pensions, but which she states she didn't receive. Theresa called the ESA helpline to get another form sent to her, which took over a week and a half to arrive due to the Christmas holiday. She found the experience stressful;

'I was in a right mess. I had no money for six weeks'.

The Job Centre gave Theresa a food bank voucher. No other help was offered to her. Theresa said it would have been helpful if the DWP had let her know that they hadn't received a form from her so she could resolve it more quickly and prevented the long delay in her receiving benefits again.

When asked about her understanding of future changes to benefits, Theresa was aware that Disability Living Allowance was changing to the Personal Independence Payment (PIP), and that at some point she would be reassessed. She was not aware of the changes which would be implemented under Universal Credit. When it was explained to Theresa that payments under Universal Credit would be paid monthly, she felt under confident in being able to manage this, as currently she paid her rent every two weeks.

She felt that financially she was coping well, generally, although she sometimes 'went without' things. She could afford the basics, but anything beyond this, such as going out, meant putting money aside. Theresa enjoyed going to the cinema and sometimes to Bingo. Theresa was currently saving

for her 30th birthday celebrations. She did not regularly receive support financially from friends or family, but said that they would help her out if she was 'short', and she would repay them once her benefit money came through. Theresa regularly used the internet and had access at home via a tablet. When asked about her preferences for receiving help with benefits in the future, Theresa stated that she would not want to get help from a stranger but from somebody she knew. She did not use e-mail regularly and would prefer to be informed about benefits via post. Staff from agencies and organisations in Poole expressed concerns about the impact of reforms on those with learning disabilities, mental health problems and physical disabilities in particular. 'Many won't get as much via PIP as DLA. There's now a 6-8 month appeals process'. This waiting time had been observed by some Borough of Poole officers as very anxiety producing for claimants.

Staff working in a hospital in Poole specialising in mental health, felt that claimants suffering with mental health issues, who find it difficult to ask for help, will potentially lose out or suffer under welfare reforms. They were also concerned about the impact of Atos interviews which they called 'disrespectful'. 'There is a lack of recognition by Atos professionals of what it means to be unwell. There can often be a lot of distress around talking about illness'. This was seen, at times, to jeopardise the clinical relationships these staff had with their clients as a result. 'Some clients try to impress Atos professionals rather than be honest'.

Many staff were also concerned that whilst those with a learning disability were being asked to find work, the number of jobs available and appropriate to this group of people was limited.

The right to a direct appeal against an initial benefit decision ended in April 2013. Now, before appeal rights arise, a request for the decision to be revised must be made, and the DWP then accepts that request so as to consider a revision. If the revision is considered, the claimant is sent a decision in a 'mandatory notice'.

There is no time limit on this – each case can take a different amount of time to process. During this time, benefit payments cease. If the claimant is still unhappy, s/he may then appeal. For example, the revision decision may refuse to change the original decision, in which case the claimant may remain unhappy and so wish to appeal.

The usual time limit for appeal applies, from the date the decision in the mandatory reconsideration notice was sent. Appeals are now sent to Her Majesty's Courts and Tribunals Service (HMCTS). In ESA cases (currently the majority of appeals), it remains that ESA is only payable when an appeal has been made, in other words, not while a mandatory reconsideration is pending. The very real concern is that many claimants will abandon their dispute because of the simple need to sustain themselves and their families. The DWP have 28 days to provide appeal responses to the HMCTS, but no guidelines are given as to the amount of time a claimant needs to wait between the time the response is received by the HMCTS and notification of the date of any hearing.

Case Study 2b

Ben's story – living in privately rented accommodation, volunteering, living with a psychotic disorder and looking for work

Ben was diagnosed with a psychotic disorder, which he felt he was managing well, although there were still some issues. Ben was currently in receipt of both ESA (WRAG) and DLA. Ben was aware that his DLA would be changing to a PIP in the future. A psychiatric nurse had helped Ben to find out about the benefits he could claim. If Ben needed help with his benefits, he would approach his psychiatric nurse or the charity Shelter, in Bournemouth, who had previously helped him to fill out forms. He found this process to be 'OK'. He found that getting support from his psychiatric nurse was a helpful experience. Ben had never sought advice from the Job Centre. He thought his benefits had increased a little – a few pounds – and that this was part of a normal, annual increase. He was aware that some benefits were being grouped together under Universal Credit.

Ben lived on his own in a privately rented flat, with his own bedroom/front room, kitchen and garden. The bathroom and toilet were shared facilities situated outside the property. Ben felt settled in his flat currently although did sometimes think about moving somewhere else.

Ben was volunteering at three local charities, totalling approximately 14 hours a week over a several days. He enjoyed all of his jobs, with tasks including helping at a warehouse, (moving furniture and helping with deliveries), cleaning, and sorting

clothes in a charity shop. He was looking for paid work, but under 20 hours a week. This wasn't due to his eligibility for benefits but because he didn't want to do too much too soon, and was very aware of his mental health needs. Ben completed some form of 'Life skills' course a while ago but couldn't find a job after. Ben reported that the Job Centre was happy with the steps he was taking to find work, and currently there was no time limit in place for him to do so.

Ben reported that his current jobs helped his health, as he had met other people there who also have health issues, meaning he felt that he was 'not the only one'. He had found one colleague at one charity very supportive. Ben felt OK about getting paid work, and ideally would like to work at Sunseekers, at a swimming pool or in furniture sales – these are things he had done before and which he felt he would feel confident doing.

Ben felt that financially things were a bit of a struggle and that he was living within his means. In relation to food shopping, Ben would always prefer to get better quality food and tried to get the best, but wasn't able to do this all the time. He would buy clothing from the supermarket where prices were lower. Ben didn't tend to go out or socialise. He had emotional support from his family, but not financial support. Ben was also in receipt of Housing Benefit, which was currently paid directly to his landlord. Ben would top this up when necessary, and to do so withdraw money from a cashpoint and take it directly to his landlord. Ben felt 'OK' about Universal Credit payments going direct to his bank

account and that he would be able to budget accordingly. Ben did have a bank account with direct debit access. He was concerned however about getting Housing Benefit paid directly into his bank account, if that happened for him, as he would have to withdraw a large amount of money to take directly to his landlord. But on reflection could use a direct debit to do this.

Ben had access to a laptop at home but no internet access. For this he needed a 'dongle' and he couldn't afford to buy one. Ben did make use of library internet access and generally found half an hour sessions enough time. He thought he would struggle though having to use online forms as he was not confident in IT use and felt he would need support with this. Ben would prefer contact by letter to find out benefit information, and if not possible then by telephone.

Ben's support worker raised a concern about the impact changes will have on people with health issues. In periods of good health she felt they would be able to cope, but if the claimant's health deteriorates, she wondered what would happen if they couldn't get out and, for example, didn't have internet access at home and couldn't get out to use it. She was worried that many people with health issues will become homeless.

Some professionals interviewed as part of this research, who worked regularly with claimants with mental health issues, also suggested that benefits administrators need to take on board the judgements of experienced professionals such as social workers and Community Mental Health Teams

when assessing eligibility for benefits, feeling that these were not considered seriously enough. They also suggested that GPs need to further 'probe' clients in order to refer effectively and improve the experience of claimants with mental health issues in relation to benefits administration.



Both MIND and Scope have also raised concerns that some of the conditions required for receipt of ESA, as well as the threat of claimants incurring fines when in breach of the terms of their benefits, could lead to a higher incidence of mental health problems across the UK (Farmer, quoted in Malik, 2012). This is added to potential worries around paying for bills, rent and food. In 2013, Mind nationally reported a 50% rise in calls to its support service, Mind Infoline, with callers experiencing severe financial worries. Online traffic to its welfare advice page also increased markedly.

3/ 'Large Family' (two adults with three or more children)

1,850 large families in Census 2011 (dependant children 0-15 years)

377 Claiming Housing Benefit/Council Tax Support (October 2013)

31% (115) aged 30 to 34 years

21% (78) aged 35 to 39 years

20% (75) aged 25 to 29 years

Half (51% or 191) Private tenancy

26% (97) LA tenants

18% (68) Housing Association tenants

8 under occupying social housing

12 benefits capped

One third (32% or 120) had earned income

62 (16%) claimants were in receipt of a disability benefit

64 (17%) received carers premium

59 (16%) received disabled child premium

Case Study 3a

Mary's Story – Self-employed, living with 4 children in a 4 bedroom, privately rented house

Mary was in receipt of Child Benefit, Working Tax Credit, Child Tax Credit, Council Tax Support and a very small amount of Housing Benefit. She called various numbers to enquire about each of these which she found on the internet. Mary was mostly aware of where she needed to go to find out about the benefits she was receiving. Mary had been to get advice about her benefits at the Job Centre in Poole, and reported that the advisers were very helpful, but that the system is not. She found it particularly limited in relation to the help it could offer her, particularly in relation to Housing Benefit.

Mary had seen a decrease in her income due to her eldest daughter leaving home, and therefore due the Under-Occupation rule, was deemed to no longer require a fourth bedroom as her four children remaining at home were all boys. These included a 1 year-old, 3 year-old, 13 year-old and 15 year-old. Mary was keen to say that one of the bedrooms in the house is in fact a box-room, and therefore only suitable for a cot. She insisted that she did still need the extra bedroom she had due to the varying ages of the boys still living at home. Mary's step son, who is 14, also stayed in the house sometimes, and her daughter would return for holidays and weekends, meaning at times there were 5 children and 3 adults sleeping in the house. She was happy living in her house, but wished that she had more space for sleeping.

Mary was currently not working due the age of her youngest child, although officially classed as self-employed. Mary's partner was self-employed also, working between 60 and 70 hours a week developing his own business. Mary said she was in good health generally.

In relation to finances, Mary said that she had to budget very carefully for everything and that she was finding it difficult on a reduced income. She noted how the price of food had risen which didn't help, and child benefit rates have not risen. She hoped things would get easier as she was able to return to work once her youngest child was older and her partner's business grew. There was lots which Mary felt she went without: holidays, going out for family days which aren't 'free', and the children often missed out on school trips. She did receive some help from friends and family, which she felt was really helpful. Mary knew nothing about the future implementation of Universal Credit. Mary did have access to a computer and the internet, and would prefer to deal with her benefits online rather than over the phone.

4/ Single person – young (17-34) and living alone

1,867 in 2011 Census
(16-34 years)

Most (62%) were male

237 Claiming Housing Benefit/
Council Tax Support (October 2013)

Most (69% or 163) were male

44% aged 30 to 34 years

27% aged 25 to 29

24% aged 20 to 24

45% (106) Housing Association
/RSL

35% (82) Private tenants

13% (30) LA tenants

9 were under occupying social
housing

1 in 10 (11% or 27) had earned
income

Half (50% or 119) were in receipt
of a disability benefit

Case Study 4a

Nicky's Story – living with anxiety and other needs, in a one bedroom housing association property, working 5 hours a week in paid employment

Nicky was 33 and in receipt of DLA, Housing Benefit (which paid all of her rent) and Council Tax Support. She was also currently in the process of applying for ESA. Nicky had been on Job Seekers' Allowance (JSA), but had signed off two weeks ago when she made the application for ESA. Both Nicky's mum and a Job Centre adviser had suggested to Nicky that she should be on ESA rather than JSA due to her needs. Nicky had moved into her property a year ago following the introduction of the Local Housing Allowance changes, whereby, due to her age and the fact that she lived alone, the amount of Housing Benefit she was entitled to had reduced, meaning she experienced a much larger shortfall in her rent which she could not afford to pay. She had therefore moved to another property through a housing association, where, unlike in her previously privately rented property, she was not subject to the Local Housing Allowance changes. Nicky had been worried that she was going to lose her home and worried she might not find somewhere else to live.

'Every week my sister had to bid for me. And it was upsetting because I had a lovely little flat there...with a garden and everything. If I was 35 I could have lived there, but because I wasn't, do you know what I mean?'

Nicky was looking to move into supported accommodation, as she needed more help, particularly with personal care. Nicky also suffered with anxiety.

Nicky's health was 'up and down'. She mentioned that she had recently been to see her Psychiatrist who had increased her medication for anxiety. Nicky received help from carers for an hour and a half on Tuesday, an hour on a Thursday, and half an hour on Mondays and Wednesdays. Nicky felt that this wasn't enough, however.

Nicky had been working with Prospects for 2 years as part of the Work Programme, but recently outreach services had helped Nicky to find a small number of hours in paid work. Ideally Nicky wanted to work for 16 hours per week in paid employment, as this would mean she had more money. Nicky had found the help from outreach services really helpful and supportive, particularly in filling out forms in relation to her benefits. Nicky noted that her social worker was not allowed to help her with benefits. Nicky found that her work 'made her feel happy about herself' and that it had built her confidence.

'It's made me realise that I'm capable of doing things that I actually thought I wasn't capable of doing'.

Nicky said she had experienced significant difficulties in filling forms out online due to technical issues.

'It wouldn't let us write in the box. Say someone was sat next to you and said, 'I'll help you, but you've got to be able to do it for yourself', that's fine, but then you're going to struggle...you're going to get irate...

when you can't even put something in the little box. And then it's like, oh it's a waste of time, let's do it by paper format. It's really not that helpful'.

Outreach services printed out the forms for Nicky so she could fill them in manually. If Nicky needed help for anything to do with her benefits, she would go to her outreach worker or to the CAB. She wouldn't go to the Job Centre due to her experiences there in relation to applying for ESA. Nicky said that the Job Centre had told her she had to either phone up or apply online for ESA. Nicky then went to her connections through the Work Programme to ask them if they could help her with her application, but they told her she had to go to the Job Centre for help. Nicky returned to the Job centre, but was told they were unable to help her as she didn't have a Disability Adviser and that needed to return to her Work Programme provider. Nicky felt bounced around and frustrated. When asked how her experience could be better for her, Nicky said, 'By not doing it on computer'.

Nicky felt she was treated as any other human being *without* a disability when she visited the Job Centre. She wanted help filling out forms but felt it was impossible when she only ever had a 10 minute appointment with an adviser.

'You're straight in, you're straight out'. What's really frustrating is, another reason why I went over the ESA is, I've got friends who have been on the Job Seekers, that have been on the Work Programme like myself, and have come off the Work Programme and they've now got a

week...got to find 17 steps a week...to find work. And, I've asked to see a disability adviser, but they won't allow it because I'm on the Work Programme, which I feel is wrong to be fair'.

Nicky was coping financially through the help of her parents, as her Job Seeker's Allowance had stopped whilst she applied for ESA. Nicky's Housing Benefit had also been suspended whilst she applied for ESA and stopped signing on for JSA. Nicky felt that it wasn't fair to rely on her parents all the time though. She said she needed to buy equipment related to her personal care which were expensive, and had had to explain to her mum that she hadn't spent the money drinking at the pub, but had spent it on things she genuinely needed. Nicky had received a food bank voucher the previous week after having paid a £75 holding fee to the Money Carer Foundation which Social Care services had put her in touch with to help her manage her finances as a vulnerable adult. Nicky budgeted carefully for her food shopping each week, only buying the basics. Nicky was regularly worried that she would overspend when food shopping. She felt she went without things like new trainers and summer clothes. She could go on holiday with her family, but felt it would leave her too vulnerable due to her anxiety and personal care needs.

When asked whether Nicky was aware of changes happening to benefits in the future, Nicky was aware that DLA was going to be changing over to PIP, but had no communication about it as yet. Nicky was worrying about the change from DLA to PIP. In relation to

ESA, some friends had told her that another friend had been assessed as fit to work, and that she was worried this might happen to her.

'Being pushed around from pillar to post by the Job Centre and [her Work Programme provider], I've kind of like lost faith in the Job Centre, if that makes sense?'

Nicky felt that changes to how benefits were paid under Universal Credit were also worrying and caused her more anxiety. She thought that if she had more money in her account if ESA was paid monthly, that she'd think she had money to go out and spend. Nicky felt annoyed that benefits telephone numbers were all 0845 numbers.

Nicky didn't have a computer at home, didn't use them, and didn't want to use them. She'd rather fill out paper copies of forms. She would prefer to talk to someone face to face about changes coming up, such as Universal credit, and if this wasn't possible, a phone call would be her next choice, followed by a letter.

In June 2010, the Government announced changes to Local Housing Allowance (LHA),

which are welfare payments that help tenants with low incomes pay their rent. In the government's own impact assessment of the measures, it is shown that the measures would reduce payments to virtually all private tenants who claim LHA, with an average cut of £12 a week per claimant.

LHA regulations were applied to 2,281 working age claimants in Poole. April 2014.

Benefits telephone helplines are often expensive to call.

ESA and JSA, Child Benefit, Working Tax Credits, Child Tax Credits, Disability Living Allowance, Carer's Allowance and Attendance Allowance, for example, are currently accessible via a 0843 number. Some calls from landlines, for example to the Job Seeker's Allowance helpline, are free, but calls from mobile phones are typically charged between 20p and 41p per minute, depending on the provider and the number called. This can make it difficult for customers without access to a landline and potentially exacerbate a cycle of debt.

5/ Lone parent – young child(ren) (under 5)

1,339 in 2011 Census

667 Claiming Housing Benefit/ Council Tax Support (October 2013)

Nearly all (99% or 658) were female parent

27% (183) were aged 20 to 24 years

26% (172) were aged 25 to 29 years

21% (137) were aged 30 to 34 years

Most (69% or 460) were private tenants

14% (92) were Housing Association/RSL tenants

11% (72) were LA tenants

12 were under occupying social housing

8 benefits capped

More than one quarter (28% or 185) had earned income

38 (6%) were in receipt of a disability benefit

32 (5%) received carers premium

36 (5%) received disabled child premium

Case Study 5a

Catherine's story – living with a young child in privately rented accommodation and completing a 3 year, vocational, University-based course

Catherine was in receipt of Child Benefit, Child Tax Credit, Council Tax Support and Housing Benefit. Previously, Catherine had also been in receipt of Income Support as she was working 16 hours per week. Catherine had been in receipt of these benefits for three years. Catherine had found out about her possible eligibility for these benefits via a Health Visitor and her Midwife. Catherine had investigated Housing Benefit herself by visiting Council offices. Catherine said that she would ring the relevant telephone numbers provided to her if she wanted to find out more about her benefits, or go to the Job Centre if she wanted to find out more about Income Support in the future. Generally, Catherine had found the experience applying for benefits as very long-winded and 'a nightmare whilst waiting [for them to be processed]'. She found filling out application forms straightforward enough, but noted that she had applied for most of hers over the phone. Catherine would have liked better advice so she could understand things more easily. Catherine felt that there was nowhere to go where she could explain her situation and then get advice more specific to her circumstances, which would have been helpful.

Catherine has a three year old child and lived in a two-bedroom, privately rented flat. Ideally she wanted to move to a larger property, as she felt she

didn't have very much space. Generally Catherine felt that her health was good, and was training as a health care professional, which she was really enjoying. Financially however she felt she was struggling, as Catherine's Housing Benefit had halved since she had started her training. This was because she was receiving a bursary whilst she trained, which had been taken into account when calculating her Housing Benefit. The bursary however only paid for a percentage of her childcare, and she had to top up the rest. Catherine was paying everything else out of her child tax credit and child benefit – all utilities, phone bill, food and going out.

Catherine was frustrated by the feeling that it was so much easier to do nothing, as 'you have more money to live on'. Catherine felt that it had made it harder to do things with her life. On the other hand, she could understand why they do give it to people who are completely unable to work.

'My mum helps me a lot. I sell things that I used to have, second hand stuff. I'm getting by this way. Things are tighter when I go shopping. I buy more things that I need rather than want. More of a basic shop'.

In relation to going out and socialising, Catherine reported that she wasn't able to go out regularly, and did so rarely.

'I need to look forward and persevere. It was so much easier when I was at home with my son. Most of the people who I go to University with who are relying on Housing Benefit are struggling for that reason'.

Catherine thought that idea of having benefits paid together in one lump sum each month was generally a good idea, but wasn't sure how you'd survive during the transition period.

Catherine didn't have a computer but often accessed it at her mum's or at University. She didn't think the idea of benefit services being 'digital by default' was a good one.

'The last thing I'd have to spend money on is the internet. First thing to go if someone is struggling'.

Catherine felt that it would be more difficult if you had to go out to access it for this purpose. She preferred to find out about changes to benefits by phone or to go into the Job Centre to talk to someone. Catherine felt that services could be more personalised.

'I know it takes up people's time and stuff. But I had meetings with people about Income Support. It was there that she advised me about how to get into college and stuff. A lot of people think it's too hard because they don't know what they're doing. If they could go somewhere where they could get better help they could know how to improve'.



In November 2012, the UK Government launched its Government Digital Strategy.

This paper sets out how the Government will transform the way it delivers services to citizens, including moving services online – a change in ethos to ‘digital by default’. The CAB is concerned that a digital by default approach to welfare benefits could exclude some of the most vulnerable and marginalised members of society from accessing the very services they rely on. Borough of Poole officers, as well as external partners, have commented that it is particularly difficult to get people to come along to courses for money management and computer skills courses, and that community-based, one-to-one support for claimants is likely to be more successful.

Case Study 5b

Rachael's story – an unemployed lone parent living with 6 children in social housing

Rachael was living in a 4 bedroom house with her 6 children aged between 2 years and 17 years. She was in receipt Housing Benefit, Council Tax Support, Income Support and Child Benefit. Rachael's Child Benefit paid most of her rent, and Rachael had had to start paying some of her Council Tax following the changes. She therefore mainly lived on the Income Support she received. Rachael was expected to go for an interview at the Job Centre every 6 months as part of the conditions of receiving Income Support. When asked about how she finds this experience, Rachael said;

'It's alright I suppose. It's something I've got to do or they stop my benefits. I suppose they are helpful'.

In order to find out anything about her benefits, Rachael would usually call the telephone numbers given on correspondence to her. If she needed help with Housing Benefit, she would do the same, or she knew she could come down to the Civic Centre.

Rachael had heard of Universal Credit. When asked how being paid both her Housing Benefit and Income Support in one lump sum, and both directly to her rather than to her landlord, would impact her, Rachael said,

'Wouldn't have a lot of choice in the matter. I'd do it [pay her rent] by direct debit, I wouldn't want to get bank charges'.

Rachael liked living in her current housing. She reported that her children

really liked school, which was really nearby for all of them, and that she mainly 'kept herself to herself'. She said that she knew she could work for up to 16 hours a week and believed that she would then be entitled to full Housing Benefit, rather than the small amount she was currently in receipt of. But at the moment, Rachael preferred to stay at home, as she wanted to be around for her children. She wanted to work in the future however, once her youngest child had started school full time.

Rachael reported her health as 'OK'. In relation to how she was coping financially, Rachael said,

'Well, I wouldn't say OK. I'm not in debt. I did have some housing arrears but I'm getting back on track now'.

Rachael was very keen that she remain out of debt for the sake of the children and wanted to ensure that she could remain in her home. Rachael lived within her means.

'We've had to go without things because of the previous arrears. No, I can't buy the things I need for the children. Now they're getting older they don't want to be going to school in cheap shoes. I've had some pressure from S [oldest son] wanting money. I probably over spend when I don't need to. I don't know why. Maybe it's my way of showing the kids I love them. We don't do an awful lot together. It's hard with the bus fares now. I can't just go to Poole with them all because obviously they want things.

Rachael didn't receive any financial help from family or friends;

'I wouldn't put myself in that situation. I can't understand these people who have nothing in their cupboards. Obviously people do get in that situation and it's sad and that. Everything these kids have is from me'.

Rachael did not have a computer at home.

'There'd be too many arguments. I wouldn't know how to access the internet. I'd like the kids to have one, but it's not something I've ever looked into'.

When asked how she would manage dealing with benefits more online, Rachael said she would get her children to go with her to show her how. She thought she might ask someone at the library to help her. Rachael added,

'There must be a lot of people who've lost their houses. I couldn't let that happen. I've had to budget because I've always been on my own'.

Donald Hirsch, Director Centre for Research in Social Policy at Loughborough University, believes that Universal Credit has only shifted the work incentive problem, rather than eradicate it. This is because incentives and adequacy under UC will vary considerably by family type. Those without children fall furthest below a minimum income if they do not work, but also find it easiest to get above this standard by working, particularly if they live as couples. Lone parents get considerable state support if on low or no earnings, but this disappears rapidly once they work more than about ten hours a week, creating an income 'plateau' at below the minimum required for an acceptable standard of living as measured by the Minimum Income Standard (MIS) – unless they have above-average wages. Similar conditions apply to a second earner in a low-wage couple with children. However, since the income plateau is strongly affected by childcare, families with older children and families who get free childcare experience much less severe disincentive effects, and can potentially achieve an adequate income by working full time on a modest wage. See [Joseph Rowntree Foundation](#).

6/ Lone parent – older child(ren)

2,351 in 2011 Census
(child(ren) 5-15 years)

1,359 Claiming Housing Benefit/
Council Tax Support (October 2013)

Most (92% or 1,248) were female
parent

One quarter (24% or 332) were
aged 40 to 44 years

19% (254) were aged 35 to 39
years

18% (243) were aged 45 to 49
years

45% (614) were private tenants

22% (296) were LA tenants

19% (263) were Housing
Association/RSL tenants

81 (6%) Under occupying social
housing

12 benefits capped

Half (50% or 677) had earned
income

11% (153) were in receipt of a
disability benefit

One in ten (10% or 138) received
carers premium

9% (125) received disabled child
premium

Case Study 6a

Frances' story – living in privately
rented accommodation with 4
children aged 6 to 22, and caring for
her eldest child

Frances had four children aged 22, 19, 10 and 6. She was the main carer for her oldest child who still lived at home. Frances was in receipt of Income Support, Child Tax Credit, Child Benefit, Carers Allowance for daughter, Housing Benefit, (although this was currently suspended until her daughter's income was verified), and Council Tax Support. Frances reported that a letter had been sent to the Council with proof of her daughter's employment, but that the Council had not received this. Frances was not aware of any changes happening to her benefits in the future. Frances had not been transferred over to JSA as she was the main carer for her eldest daughter.

Frances found out about Income Support and Child Tax Credit through the Job Centre. She found out about Carer's Allowance through a friend. Frances has been going to the Lone Parent Advisor at the Job Centre, and was able to 'just ring up for appointment'. She had not been anywhere else for help with benefits and had found the experience generally helpful. She had recently received a letter about changes to Child Benefit however, which she said she didn't understand. She wasn't aware of any changes happening to her in the future.

Frances was on medication for depression, following family issues the previous year and a bereavement.

She was privately renting a house, which was 3 bedrooms but had been made into four. Frances slept downstairs, having a bed in the lounge, as her house wasn't big enough for her and her four children. Her son could no longer share a bedroom with one of her daughters due to their ages, so she had had to split them up. Frances was looking for somewhere else to live, but said that there weren't many four bedroom houses to rent which she could afford.

Frances was very keen to work, as she found it boring when her children were at school. She had worked previously but had to stop doing this as it created issues with the children at home. Frances said she needed work which was school time hours. Financially she felt she was coping 'alright'. She mentioned that she had just started budgeting, which she was finding hard. She got advice about this from Hamworthy Money Advice, where she'd booked an appointment fairly quickly. She was happy with what she felt able to buy in terms of food and clothing for her and her family. She didn't receive any other help from family or friends.

In terms of how benefits may change in the future, Frances preferred that her Housing Benefit continued to be paid directly to her landlord, as she was worried she would spend it otherwise. She wasn't sure whether changes, such as those instigated under Universal Credit, would have a positive impact on her or not. Frances did have a computer at home. Mostly she used it to go on Facebook and order clothes. Frances stated that she wouldn't want to access benefits online, but 'I guess I

would have to do it'. She preferred communication by letter in relation to upcoming changes to her benefits.

In 2012, analysis found that middle and lower-income families with two children will be more than £300 a year worse off by 2015, as a result of their child benefits being frozen and suffering real-term cuts under the coalition. Critics say that the failure to keep benefits in line with top-rate inflation will throw the Government's pledge to protect people on lower incomes 'completely into reverse'. According to the Centre of Research in Social Policy at Loughborough University, lower-income families will be hardest hit, because they will also face cuts to their tax credits. The TUC also suggested in 2012 that some families could lose over £3,000 as a result of the Government's ongoing tax credit cuts. A Treasury Spokesperson, responding to these claims, said that 'The Government is delivering child benefit reforms as simply and fairly as possible. Those with the broadest shoulders should carry the greatest burden, and 85 per cent of all families with children will continue to receive child benefit in full and see cash rises from April 2014'. The Independent December 2012.

It was announced in March 2014 that the government will meet 85% of the childcare costs of poorer families on the new Universal Credit, rather than the previously planned 80%. This could save low-income families as much as £1,500 a year.

The Guardian March 2014.

Currently, if you claim Housing Benefit and have a non-dependant' living with you, deductions will be made from the amount you receive. This is known as a non-dependant deduction'. A non-dependant can be an adult son, daughter, relative or friend and they can't claim Housing Benefit for any payments they make for their keep. Non-dependant deductions are imposed on a sliding scale calculated according to the income of the non-dependant, regardless of the rent due. However, the current system does exempt under 25 year old jobseekers, since their lower rate of JSA (£56.80 per week in 2013/14) leaves too little money to pay part of the rent.

Non-dependant deductions have almost doubled in the past three years. As a consequence, in 2013, the lowest rate of deduction (applied in cases when the non-dependant is claiming JSA) is £13.60 per week compared to £7.40 in 2010.

Under Universal Credit, non-dependant deductions will be replaced by 'Housing Cost Contributions'. In place of deductions made according to the income of the non-dependant, it is claimed that the new flat-rate deduction of £68 per month will effect the poorest hardest. It will also, for the first time, apply to unemployed 21-24 year olds, meaning a cut of over £800 per year for young people on JSA.

See [Crisis What are non-dependant deductions.](#)

Appendix 1

Method

Findings from the literature review, local quantitative analysis and informal stakeholder interviews suggested that some groups will be more impacted by the changes to welfare provision than others. These groups include disabled recipients of benefits (including those with physical disability, mental disability or with a learning disability), lone parents and large families. Changes to Local Housing Allowance regulations have also predicted to impact heavily on single young people (meaning between the ages of 17 and 34) living alone. The table below lists these groups and summarises the reasons for identifying them as target groups for qualitative interviews:

Interviewees were identified and selected via advertisement within Borough of Poole public offices, and with the help of Community Outreach Workers and Social Workers. They were selected on the basis that the participant was an adult over 18 who was competent to give consent; they were deemed safe to work with by practitioners who had already worked with them and would pose no obvious risk to researchers, and they could be classified under one of the groups identified above.

Semi-structured interviews were then held with participants, covering the impacts of changes to the welfare system on six key areas of their lives: health, well-being, housing, finances, employment and education. We also wanted to understand specifically participants' experiences and opinions

of the systems and processes used to administer benefits, including future processes such as direct payments and future online services by default.

There is the potential for participants to have been chosen as a 'convenience sample' (Thomas, 2009), in that these were residents, through whatever reason, were available and able to participate fully rather than being a truly representative sample of residents in Poole from the research groups listed. There may also be sample bias, in that the practitioners within different services, whether consciously or unconsciously, chose to invite participants who would feed back about negative or positive issues experienced with welfare reform. There is little control that researchers can exert over this, apart from specifying criteria by which families needed to be chosen in the first instance, as they had limited awareness of the participants involved and a deadline for results to be shared more widely. Borough of Poole would like to follow up with participants in the future in order to understand further impacts and produce a more robust evidence base. How this will be structured at present is still unknown.

Constraints and limitations

It was not possible to find two participants who fit the criteria of each group identified as being impacted most heavily by changes to the welfare system. Therefore, only one participant from groups 3 and 4 were interviewed as part of this research.

Table 1: Identified groups of benefit claimants believed to be impacted most severely by welfare reform

Group	Definition	Reason	Numbers
Physical disability	Claiming Incapacity Benefit (IB)/Employment and Support Allowance (ESA) and not in the 'Mental and Behavioural Disorders' group	Large volume of long term claimants. Change from Incapacity Benefit to Employment Support Allowance via Work Capability Assessment.	2,480 claiming Incapacity Benefit/Employment Support Allowance who are not classified in the 'Mental and Behavioural Disorders' group. [1]
Poor mental health (or learning disability)	Claiming IB/ESA classified by DWP as 'Mental and Behavioural Disorders'	Large volume of long term claimants	2,040 claiming Incapacity Benefit/Employment Support Allowance classified in the 'Mental and Behavioural Disorders' group. [1]
Large family	Two adults with three or more children	High costs of housing and high child costs. Child Benefit freeze from 2011.	377 claiming Housing Benefit/Council Tax Support, half were living in private rented accommodation and one third had earned income. [2]
Single person - young	Living alone 17 - 34 years	Impact of housing costs and changes to Housing Benefit - Local Housing Allowance	237 claiming Housing Benefit/Council Tax Support, half were in receipt of a disability benefit. [2]
Lone parent – young child(ren)	One adult and at least one child under 5 years of age	Large number of claimants and children affected.	667 claiming Housing Benefit/Council Tax Support, seven out of ten were in private rented accommodation and more than one quarter (28%) had earned income. [2]
Lone parent – older child(ren)	One adult and at least one child aged 5 to 16 years, no children under 5 years.	Lone parents transferred from Income Support to Job Seekers Allowance when youngest child reaches 5 years.	1,359 claiming Housing Benefit/Council Tax Support, half had earned income and nearly half (45%) were in private rented accommodation. [2]

[1] Department of Work and Pensions (DWP). May 2013.

[2] Single Housing Benefit Extract, Borough of Poole. October 2013.

Appendix 2

Research Questions

Desired aims and outcomes of interviews with participants are:

- To understand the impact of welfare reforms on participants in 5 key areas: health, housing, well-being, finances and employment.
- Understand and focus on customers' experience and opinions of the systems and processes used to administer benefits, including direct payments and future online services by default.
- Ensure that participants are provided with relevant information about changes as well as signposted to relevant organisations who can advise/guide them about benefits and other help available.

Questions will be structured as openly as possible to avoid leading the responses received. Information about benefits which participants are currently in receipt of should be known before interviews take place. Researchers will ensure that information and guidance is provided about changes taking place and about organisations which may be able to help participants.

What financial help are you currently getting in the form of benefits?

How did you find out about that help?

Do you know what help might be available to you and where to find it?
(Ensure signposting is carried out and info available about Universal Credit).

.....

Have you been for any advice or help about benefits?

How did you find the experience?

Is the system helpful?

How might the experience have been better for you?

.....

Are you currently getting less money in the form of benefits than you've received before?

Are you aware of any changes to your benefits happening in the future?
Do you know how?

.....

Please tell me about your current living arrangements
(family living at home, size/type of house).

How do you feel about living in your current housing?

.....

Are you currently working? How many hours do you work a week/month?

What wage are you receiving?

(If applicable)

How are you finding your job?

(If applicable)

Do you feel you are better off in work now that changes are taking place?





How is your health?

.....

How do you feel you are coping at the moment financially?

(If applicable) How are you coping with getting less money?

.....

How will you cope in the longer term?

Are there things which you go without or stop doing with less money?

Do you receive support from family/friends?

What things do you feel you need which you are not able to have or do with less money? (e.g. socialise/basic necessities etc.

.....

Have there been positive impacts on you of the changes to the benefits you receive?

What do you see might be positive impacts in the future?

.....

(General questions about changes)

Do you understand how changes to payments are being made under Universal Credit (direct payments)?

What do you think about that?

.....

Do you have a computer at home?

Do you often access to the internet?

What do you think about accessing benefit services online?

How would you prefer to find out about Universal Credit

References

Duffy, S. for The Campaign for a Fair Society), (2013). A fair society? How the cuts target disabled people. The Centre for Welfare Reform.

Web links used in this report were last accessed on 22nd May 2014.

Glossary

CAB	Citizens Advice Bureau
CAP	Christians Against Poverty
CMHT	Community Mental Health Team
COAST	Community Outreach and Support Team
DLA	Disability Living Allowance
DWP	Department for Work and Pensions
ESA (WRAG)	Employment and Support Allowance – Work Related Activity Group
ESA (Support)	Employment and Support Allowance –Support Group
HMCTS	Her Majesty's Courts and Tribunals Service
HMRC	Her Majesty's Revenue and Customs
IB	Incapacity Benefit
JSA	Job Seeker's Allowance
LHA	Local Housing Allowance
ME	Myalgic Encephalomyelitis
PAYE	Pay As You Earn
PIP	Personal Independence Payment
SDP	Severe Disability Premium
TUC	Trades Union Congress