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The impact of the roll out of Universal Credit

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Universal Credit Research Questions

- What are the health and social effects of the roll out of Universal Credit in Gateshead?
- What are the benefits and risks of the transition to UC for different groups?
- Whose HWB is affected, in what ways, and what is the wider impact on the claimant, their family, and local services?
- What are the effects of the Council's actions to mitigate the impact of Universal Credit?
- What are the implications of the findings?

Qualitative methods

Interviews with UC
claimants living in

Gateshead (n=22)

Newcastle (n=10)

S.Tyneside (n=1)

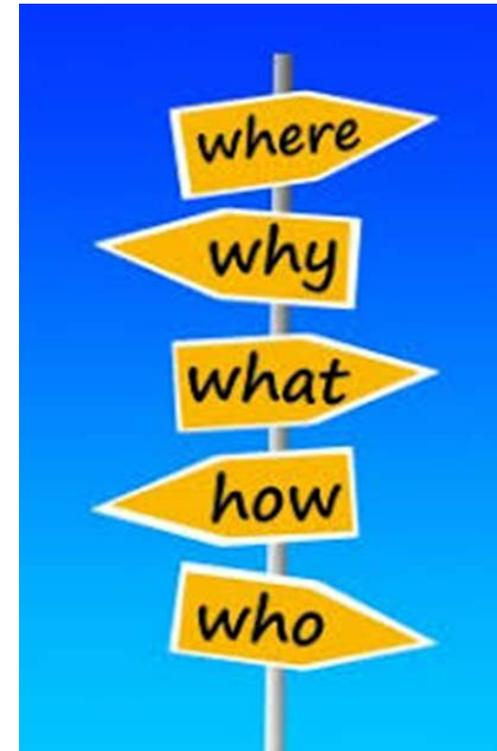
Total (n=33)

Interviews and FGs
with staff working in
Gateshead (n=37)

Housing (n=4)

Local Authority
(n=11)

VCS organisations
(n=22)



Aims of Universal Credit

- Simplify the benefits system
- Make work pay
- Reduce fraud / error
- Encourage people into work



“I believe in fairness and compassion, standing beside people when times get tough and helping everyone reach their full potential. These are the values at the heart of Universal Credit, and I am determined to deliver them.”

(Amber Rudd, speech on 11th January 2019)



Issues identified by claimants

Online claims process

5 week assessment period
difficult to manage / delays

Advance payments

Incorrect awards

Monthly payments

Deductions (leave people in
hardship and destitution)

Resolving issues difficult
(passed from pillar to post)

Appeals process overlong

Increased debt / borrowing
(reliance on family & friends)

Impact on claimant's physical
/ mental / social / financial
health / housing security /
employment prospects



Online application process

If you wanted to devise a system that discriminated against people with learning disabilities, this would be it ... it absolutely particularly discriminates against people with mental health problems and people with learning disabilities (Staff IV 8).

If you're not au fait with a computer, it can be really a bit daunting (UC IV 6)

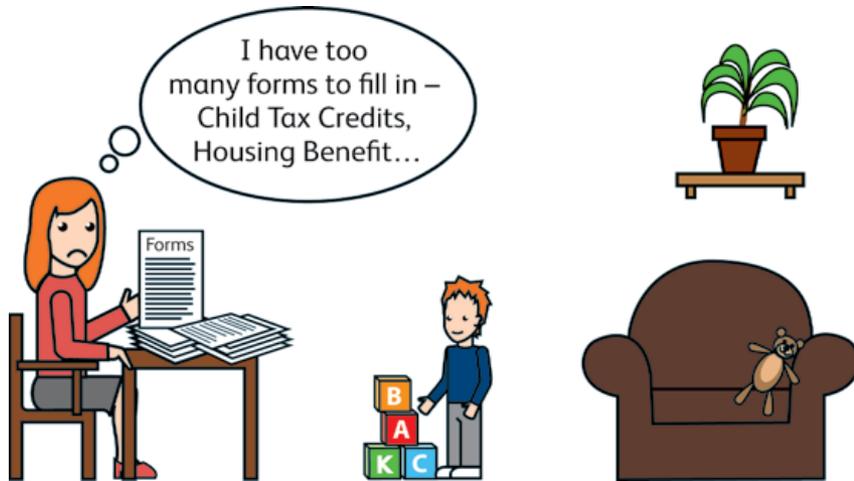




DWP staff attitudes

*It was quite a minefield
really to navigate through
(UC IV 19)*

*He was talking down
to me...he was quite
patronising. It's almost
like he felt I was lying,
type of thing...he
didn't understand the
whole recovery process
(UC IV 5)*





Delays in payment

It was so difficult around those 6 weeks...the council gave me a food voucher but I still needed nappies for the baby. My health visitor brought some food for us, because when she came, it was so cold, she was concerned (UC IV 2)





Negotiating the claimant commitment



Looking for a job is a full time job anyway. I've got no problems with that. It's the hoops they make you jump through. They make it really, really difficult and they threaten you with sanctions at every turn (UC IV 16)

Employment support

Financially persecuting people is just not going to achieve your aim of getting people into employment (Staff IV 9)

You're not supposed to quit work while you're signed up to UC. I got so anxious thinking I'm going to get into a job and if I hate it, I'm not allowed to leave (UC IV 9)



One lad's kept me going. He's been fantastic, he needs a medal (UV IV 22)

Rising poverty / destitution

It seems to be government policy at the moment to punish people for being poor (Staff IV 12)

The impact has been horrendous (Staff FG5)

I know one lass, her kids had to have shoes to go back to school and she had the rent money, so she spent some of the rent money to get her kids shoes (UC IV 7)





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“It’s hitting people that can least afford it the hardest”

Increased rent arrears

Risk of eviction

Effects of sanctions

Increased hardship / debt /
fuel and food insecurity

Embarrassment & shame

Cumulative impact of
welfare reform

Deteriorating mental and
physical health

Anxiety , stress, stigma

Relationships with family
and friends, social isolation

Increased demands on wider
LA / VCS services

Staff burnout



Food poverty

Some of the months, I'm living on £50 a week...I've even started going to the foodbanks. It's so degrading. I used to donate them. I never thought that one day, in this day and age, I would be using them

(UC IV 30)





Mental health

I ended up being treated for depression and anxiety, anyway, as well as the insomnia, still on medication now. I'm a lot better than I was then. I really was at the lowest ebb that I've ever been in my life I think.

Universal Credit was the straw that broke the camel's back. It really did sort of drag me really, really to a low position, where I don't want to be sort of thrown into again (UC IV1).



Self harm

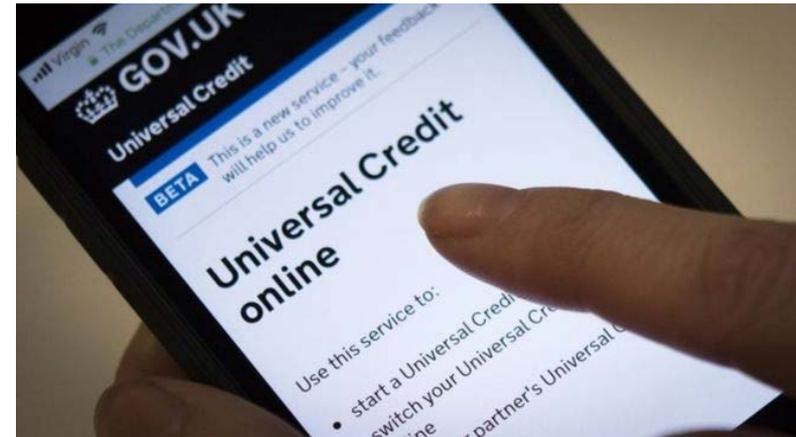
He was in and out of hospital with his depression, like self-harming and that. It was just horrible. He spoke to the psychiatrist in the hospital. He was like, we've got no money, what's the point, I can't go out, can't see people, can't even eat properly (UC IV 11)

It's just not a safety net any more. It's almost being used as a stick to beat people with, you know, and that support network seems to be going (Staff IV 11)



Increased risk of suicide

I got to a stage where I'd actually planned taking my life. It gets me upset when I talk about it...I could've easily done something horrific because these people at the end of the phone...that anxiety I was put through drove me to a place where nobody should be (UC IV 28)





Impact on wider health care system

How much pressure is there on the NHS if let's say a sanction saves DWP £1000, how much is that costing the NHS? Is it costing the NHS £10,000 because you have a hospital admission because of it? (Staff IV 12).

People are being forced to do things that are actually making their health worse, and then that costs the NHS more, and then they reach crisis point, when actually they weren't in too bad a position when they started (Staff IV 9).



UC Equality Impact Assessment

Universal credit will lead to an increase in employment due to improved financial incentives, simpler and more transparent system, and changes to the requirements placed on claimants (DWP 2012: 3

Universal Credit Equality
Impact Assessment)

This Business Case clearly demonstrates that UC provides value for money and huge benefits for claimants, the broader population and the economy as a whole

Neil Couling, DWP 2018:3

UC Programme Full Business Case
Summary.

It's probably costing more money than it's saving because of the impact it's having on society
(Staff IV 6)



Who pays?

The government are consistently taking money away from the people who they need to be looking after the most, the poorest and illest in society and they're the ones suffering the most from austerity
(UC IV1)

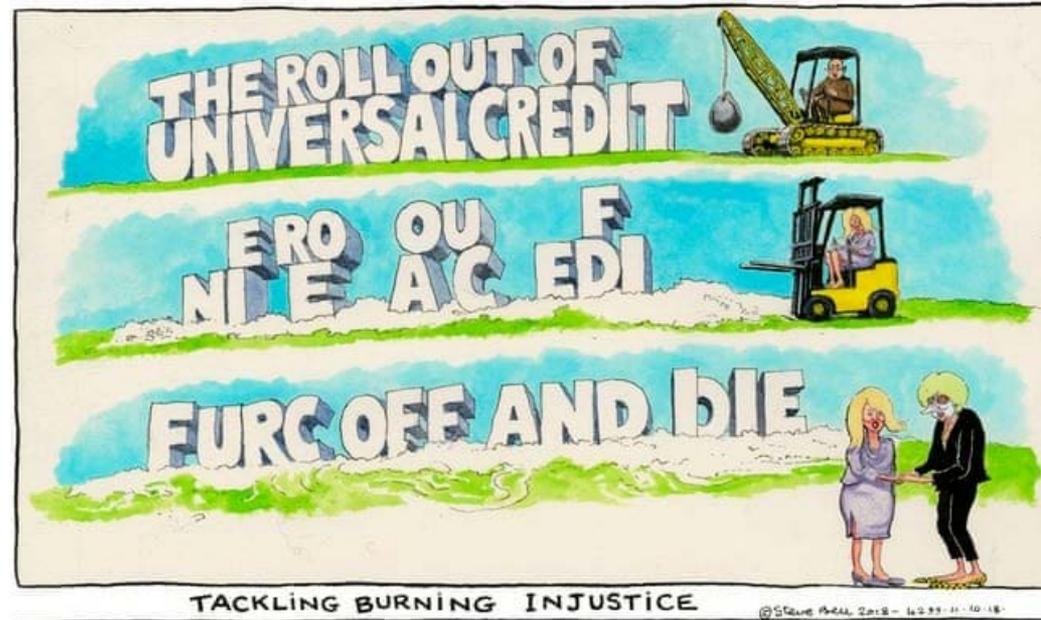


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*I think they should scrap it.
I don't think it works.
I don't think it's legal.
I think it's against human
rights. And I think they've
just tried to cut benefits
below the breadline, which
is illegal. They're not
allowed to do that
(UC IV 34)*

A way forward?



Steve Bell cartoon The Guardian 10th Oct 2018



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Recommendations and implications

Halt UC roll out

Monitor and review effects
before managed migration

Update Equality Impact
Assessment

Implement rec's from VCS /UN

Monitor wider costs / impact
on public spending

Indep. academic research

Integrated poverty
reduction strategy

Challenge stigma and
discrimination

Build local partnerships

Support VCS

Lobby for change /
adequate resources

Use learning



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Media coverage

Doctors' concerns over universal credit are mounting

BMJ 5.12.18

GPs are seeing increased workload related to the benefit change, reports **Sophie Arie**, while public health professionals hear of people considering suicide

Exclusive: universal credit linked to suicide risk, says study

Universal credit claimants driven to consider suicide over stress caused by welfare reform, report finds

New study finds controversial new welfare benefit to be a 'complicated, dysfunctional and punitive' system that makes claimants increasingly anxious and 'simply doesn't work'

May Bulman Social Affairs Correspondent | @maybulman |
Friday 16 November 2018 11:15 | 2 comments |



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The Independent

Research for Gateshead council finds system increases depression and anxiety

Key points from UN envoy's report on poverty in Britain

Summary of Philip Alston's report which says austerity has inflicted misery on UK citizens



Patrick Butler Guardian 15th Nov,
Independent 16th Nov, Chronicle 19th Nov.

Philip Alston, UN Special Rapporteur on Extreme Poverty and Human Rights

*“British compassion for those who are suffering
has been replaced by a punitive, mean spirited
and often callous approach...”*

*The test and learn approach
to the (UC) roll out treats
claimants like guinea pigs and can
wreak havoc in real people’s lives”.*



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QUESTIONS AND COMMENTS?

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