

# The Big Debate: Welfare Reform

## QUESTIONS

The questions raised at the Big Debate on the 17<sup>th</sup> January are listed below with answers included where possible.

### Universal Credit

Question	Answer
How will Universal Credit be tested?	A pilot is taking place in the North West of England. It will take the form of an agile system designed to change and adapt as lessons are learnt.
How will Landlords be informed that they won't get housing benefit in a block payment?	This communication will be tested in the pilots in Cheshire, Oldham (check Pilot areas and include in here) and will be informed by the Direct Payment Pilots.
How can such a big change be implemented?	It is possible that some elements of Universal Credit could change before it is implemented in Shropshire in October. The pilots involve real people with the same diversity of circumstances and challenges faced by Shropshire's residents. It is hoped that many of the blockages and obstacles will be removed at this testing stage. The changes are phased starting with new claimants and existing claimants will be migrated over to Universal Credit from 2014 to end of 2017
How broad is the scope of the pilot work? Does it just involve groups of people with particular circumstances?	No, the pilots are starting with certain groups but will cover the whole spectrum before Universal Credit is fully rolled out. Current information suggests that roll out will be every 2 weeks to another group of people.
Is there easy read promotional information available for clients to start explaining Universal Credit?	No, nothing has been released yet. This should come once learning has come from the pilots.
Other systems (such as legal aid, prescriptions, free school meals) use benefits/means testing to inform their processes. How will this work with Universal Credit?	At the moment no information has come out on this issue – will need to keep this in mind for later on.
Universal Credit is for 16-64 year olds – how does this link to the pension age?	The age range will move as the pension age changes.
People with mental health problems – how will they be able to budget their universal support?	We recognise that some claimants may need additional help to budget, particularly during the transitional period. We are working with the advice sector to ensure that claimants are able to access appropriate budgeting support services to enable them to manage

	<p>their money successfully.</p> <p>For some claimants an alternative payment arrangement may be needed to support them in the move to UC, this could be a more frequent payment, a split payment within the household or payment of housing costs direct to the landlord. We see this as being time-limited and would look to put in place the appropriate support to help them in the transition to the Standard Monthly Payment.</p>
<p>What provisions are there if universal credit is stopped?</p>	<p>See below and also Local Welfare provision may be appropriate.</p>
<p>Will hardship payments be the same then as they are now?</p>	<p><b>Hardship Payments</b>  Section 28 of the <i>Welfare Reform Act 2012</i> (March 2012) allows for additional payments of Universal Credit to be made where the claimants' award has been reduced as a result of a conditionality sanction and the claimant is or will be in hardship. Regulations make provision as to when a claimant is to be treated as being, or not being, in hardship.</p> <p><b>Conditions for Hardship Payments</b>  A hardship payment will be made to a claimant, who complies with their work search and preparation activities, and who can demonstrate that as a result of the sanction they cannot meet their household's basic and essential needs in respect of accommodation, heating, food or hygiene because of the imposition of a sanction.</p> <p>To be eligible for hardship payments, claimants will need to demonstrate they are doing everything reasonably possible to access and rely on alternative sources of support and have made every effort to reduce non-essential expenditure. This requirement ensures that claimants act responsibly with the resources that are available to them and focuses those resources on the essential needs for their family.</p> <p>Hardship payments in Universal Credit will only be available to those who have complied with their individual work search or work preparation requirements in the seven days previous to making their hardship application. They will be expected to continue making every effort to find or</p>

	prepare for work to be entitled to hardship payments. This provides a continuing incentive to prepare for or to look for
What happens if the person in a household/ family who is best suited for a job is not looking as required?	There is legislation laid down for Universal Credit but until the pilots in the northwest have been worked through detailed customer journeys have not been produced.
Payments will change from fortnightly to monthly. What if they have not got a bank account? Where will the payments go?	<p>DWP is currently working with a range of banking and financial product providers to make financial services more accessible and supportive to low income households. DWP is exploring options for accounts or alternative financial products with additional budgeting functionalities.</p> <p>DWP have also published draft guidance explaining who could be paid by alternative arrangements under Universal Credit.</p> <ul style="list-style-type: none"> <li>• <a href="#">Universal Credit alternative payment arrangements cover note</a> (23KB) </li> <li>• <a href="#">Universal Credit alternative payment arrangements guidance</a> (97KB) </li> </ul>
How many people can manage their own cases? Are there enough support workers?	<p>Universal Credit Local Support Services Framework was published on 11<sup>th</sup> February. The framework will be put in place for the introduction of Universal Credit in 2013, to help claimants who may require extra support to access Universal Credit. The framework explains:</p> <ul style="list-style-type: none"> <li>• who may need help</li> <li>• what services they may need</li> <li>• how these services will be provided through locally developed partnerships.</li> </ul> <p><a href="http://www.dwp.gov.uk/policy/welfare-reform/universal-credit/latest-on-universal-credit/#">www.dwp.gov.uk/policy/welfare-reform/universal-credit/latest-on-universal-credit/#</a></p>
Has it be confirmed that a change in rent will be identified as a change of circumstances?	It hasn't been confirmed that this is a change in circumstances. The changes envisaged are detailed as natural events such as starting work or having a baby. As the pilot progresses more detail on this may be available.

## Personal Independence Payment

Question	Answer												
Individuals are already assessed by a consultant or doctor why do they need to see another health professional?	Capita's medical assessors will be assessing how the claimant's life is affected and the impact of their condition irrespective of the name of their disability or condition. Many people may have the same condition but the extent it impacts upon their lives can vary dramatically.												
Does the GP have a role to play in PIP?	DWP will identify who the GP or Specialist is in the early part of the process. It will be at Capita's discretion whether they contact the claimant's GP or Specialist and not an automatic part of the process.												
Is mental and physical illness treated in the same way?	The criteria assessed against are the same for physical, sensory and mental health conditions – the focus is on carrying out daily living activities and mobility functions safety, to an acceptable standard, repeatedly and in a timely fashion.												
How do PIP and DLA levels match up?	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;">DLA</td> <td style="width: 50%; vertical-align: top;">PIP</td> </tr> <tr> <td>Mobility - High</td> <td>Mobility - Enhanced</td> </tr> <tr> <td style="padding-left: 20px;">Low</td> <td style="padding-left: 20px;">Standard</td> </tr> <tr> <td>Care - High</td> <td>Daily Living - Enhanced</td> </tr> <tr> <td style="padding-left: 20px;">Middle</td> <td style="padding-left: 20px;">Standard</td> </tr> <tr> <td style="padding-left: 20px;">Low</td> <td></td> </tr> </table>	DLA	PIP	Mobility - High	Mobility - Enhanced	Low	Standard	Care - High	Daily Living - Enhanced	Middle	Standard	Low	
DLA	PIP												
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Can a decision be challenged?	Any decision can be challenged by requesting a Reconsideration or Appeal.												
What level will Capita's assessors be trained to?	Capita's medical assessors will have a range of medical knowledge covering physical, mental health and sensory conditions sufficient to meet the requirements of the contract.												
Will people be able to use mobiles at no additional cost to complete the phone assessment?	An initial telephone call to an 0800 free number will establish date of claim, name of claimant ( and / or Representative ) and nature of disability. Calls will be free from landlines. DWP is discussing the use of 0800 numbers with Mobile Companies but best check with your service provider before making a call.												
If people chose to be seen at a centre rather than a home visit, will that give the impression they are capable of independent travel?	No, claimant's who are required to be seen by a Capital medical assessor will be offered the choice of home or assessment centre.												
If individuals have recording devices can they use these to record the telephone assessment?	The initial telephone call is to establish date of claim, name of claimant ( and / or Representative ) and nature of disability. DWP is unlikely to know if a call is being recorded by the caller.												
What happens if someone is represented by a third party?	If a claimant is represented by a third party, that 3 <sup>rd</sup> party can make the initial telephone claim and make themselves known to DWP. That person may become the person with whom DWP communicates during the entire												

	claim process.
If you are going to lose DLA does this affect your personal budgets?	If a DLA recipient, receiving a personal budget, subsequently loses their DLA – that change in income needs to be reported to the provider of the personal budget.
If you don't get PIP will you be able to get caring allowance? Carers will no longer be legally getting money for caring but they will still be caring, therefore they cannot be expected to work full-time. Are carers exempted?	Carers of people not entitled to PIP will not satisfy entitlement condition for Carers Allowance. If a Carer in that situation was unable to be available to seek work due to their caring responsibilities, they should discuss that matter with Jobcentre Plus.

## Housing and Council Tax Benefits

Question	Answer
What if people find their only option is to move?	Shropshire Council and its partners are committed to supporting individuals as best as possible and if the only remaining option is to move then support will be offered, if needed. There are currently partnership groups in place to try to combine resources so that Shropshire is able to offer the best support possible for local people.
What happens if there is nowhere to move to?	The Discretionary Housing Payment could be used to help. It may not be available in the longer term (Government hasn't confirmed how long this funding is available for) but at the moment this offers a solution.
Will the contact Shropshire Council has with individuals change in future?	Yes, when Universal Credit is introduced, this will change the way Shropshire Council engages with individuals. One of the ways Shropshire Council is working with its partners is to develop hubs in public buildings. There is currently a hub in the Guildhall, Shrewsbury, this provided one to one meeting spaces and hot desks so that people may receive support from service providers and make use of IT facilities. A greater meets people on arrival, gains understanding of the support requires and then facilitates the right support from others.
VCS organisations are in touch with a wide range of service users and often with vulnerable people. Is there more partnership work that could be developed between these VCS services and Shropshire Council?	Yes, as Benefits Manager, Damian is keen to make contact and can speak to VCS organisations and their members/volunteers on request.
How many families are affected by the benefit cap?	Approximately 87 known to Shropshire Council. Personal visits have been made to each and support offered such as money management.
Will individuals be expected to move to accommodation with fewer rooms even if it is	They will be expected to investigate it and see how feasible this is

out of area and further from work?	
Is there more that can be done in Shropshire to pool resources? How can we work together to support vulnerable people more effectively?	Yes – work is underway to pool resources and work collaboratively with partners
How will people who find it difficult to share accommodation be treated? For example people with Autism may find the idea of sharing accommodation very difficult.	Each case is look at on its merits.
How will it work when parents are separated and they want to have spare accommodation for their children to visit?	There is no provision in the legislation to accommodate this. The under occ rules would still apply to them

## The Impact of Welfare Reform

Question	Answer
Will PIP be paid as part of universal credit or come as a separate payment?	
Where is support available out of hours? And.... Is support available for people who can't travel?	It is too early to answer this question yet. We don't have details.
How will free prescriptions and school meal decisions be made?	
What will happen to crisis loans? Currently support is offered such as electric cards and food parcels.	This will transfer to the Local Authority on the 01.04.13. For more info please contact the Benefit Service on 0345 6789001
We would like information on food banks across the county how we can refer and when they are open?	Shropshire Rural Community Council has collated information on local food banks. For more information please follow this link to their website: <a href="http://www.shropshire-rcc.org.uk/carers/foodbanks">http://www.shropshire-rcc.org.uk/carers/foodbanks</a>
Support for carers, training for workers who are not benefit advisers, more communication for the general public.	These are helpful points to raise for consideration in local implementation. There is a local partnership group looking at such issues.
Will people who haven't attended receive the information from the event?	A link to the report and all the presentations will be made available to all VCS Assembly members but it will be more difficult to circulate more widely than that.
This event is targeted at the voluntary sector – will public sector workers receive the information too?	The VCS Assembly can ensure the presentations and Big Debate report are circulated widely within the public sector and made available on websites.
How will particular client groups be affected or dealt with under UC? • People in refuges. breaks of claim, transitional period, payment of new claims be dealt with, short term advances	It is too early to answer this question yet. We don't have details.
What payment periods will be used?	It is too early to answer this question yet. We don't have details.

If advocates have to be present with the claimants for telephone applications - will this mean more home visits?	It is too early to answer this question yet. We don't have details.
What will happen to discretionary housing payments after the two years when they finish and what is the eligibility criteria?	Eligibility is based in income and expenditure.
Will there be support or where can people get support for help with budgeting?	Yes as now.
Will there be any passport benefits to 100% council tax support?	Yes as now.
Is there a scheme that provides laptops for people who don't have Access to IT and cheap packages for broadband?	Not that we know of – if VCSA members know of schemes that may be helpful please pass on details.
Are there financial products available for people such as bank accounts that are cheaper to run but provide direct debits so housing Benefits could be paid direct to the landlord?	Credit Union Fairshare and Justcredit provide these in Shropshire and Telford.
How will Shropshire Council staff members who work in the hubs be trained and what local information will they use to make sure people are being signposted to the right agencies for support and information and advice?	Full training will be provided to all staff.
When people apply online will they get the opportunity to print off the form? These forms can be 50 pages long so how will they print this off in libraries or broad places? Could memory sticks be provided for people to save the forms?	We don't know how this will work yet. The question includes helpful suggestions that may be taken into consideration at the local level.
Will there be longer opening hours for DWP and Job Centres in the evenings and weekends?	Until the changes are rolled out it is difficult to determine how services will adapt to possible changes in demand.
How will it work for mixed age couples where there's a working age partner and an older person receiving pension credits? If the younger partner is the person paying the bills will they experience the cuts?	
What are the arrangements for vulnerable people? What are the definitions of this, and will they be different under Universal Credit and for council tax support? Will organisations have a say in defining vulnerability?	
What happens to people who were sanctioned because they don't have access to IT during the Christmas holidays when they cannot access public IT?	
What will happen to disability working tax credit? Does it still exist?	
A lot of clients have fixed term contracts for small hours but the employer requires flexibility for extra hours. Will people be sanctioned if they can't apply for the work	

that might impinge on this?	
Under universal credits how will we know if the client is not fit for work or on long-term sick?	
What constitutes a spare room does it have to be big enough to fit a bed?	
How will personal budgets be affected?	
What are the limits of volunteer hours claimants can do before it affects their benefits?	
How will students be affected by the bedroom tax? e.g. if you have a non-dependent at University coming home for the holidays	
The pointing criteria for home point is one room for a 16 year-old. Does this apply for the bedroom tax?	Yes
Will all benefits staff be able to deliver advice? Should all be trained in unison?	Yes