

## **Universal Credit Case Study: Alan's Story**

This collaborative case study was produced following a semi-structured interview between Alan, a Fulfilling Lives Newcastle & Gateshead (FLNG) client, his DWP Work Coach, his FLNG Service Navigator and a FLNG System Broker and senior lead within DWP February 2018. The purpose of the interview was to hear Alan's experience of accessing Universal Credit, and to explore the challenges and opportunities inherent in his experience.

### **Alan's Background**

- 30 year old male client referred by Northumbria CRC February 2015
- Poly drug user, acquisitive offences, history of non-engagement with criminal justice system
- Depression/anxiety, prescription for mental health meds, not taking this, no contact with GP
- Two children in foster care, contact 4 times a year
- At time of referral staying at mother's address, due to their relationship this was unstable
- Substance misuse escalating when rough sleeping

### **Alan's case history working with Fulfilling Lives (see also Appendix for visual timeline)**

- Alan's housing needs and offending behaviour dominated support he accessed, despite substance misuse and mental health needs Alan didn't access support across these services instead bouncing between housing providers, homelessness and short term sentences
- There were instances when Alan presented to services as extremely distressed, desperate for a bed and expressing a desire to significantly self-harm; but no referrals were made to mental health services or support at these points (on one instance medication was offered and he declined)
- Between March 2015 and March 2017 Alan had seven arrests, was remanded in custody five times, from 14 days to 12 weeks each time. Four of these five times he was released to no fixed abode.
- February 2017 Alan was released from prison to Recovery Academy Durham (RAD) rehabilitation supported housing in Durham
- On Alan's last release Aug 2017 he was released without accommodation. His FLNG navigator and probation officer supported him to attend a supported housing provider, both gave verbal references to support him and he moved in with immediate effect as he was homeless

### **From ESA to Universal Credit**

- At the beginning of 2017 Alan was in RAD rehabilitation and during this time was receiving ESA of £73.10 per week. Alan was asked to attend a medical assessment on Feb 14<sup>th</sup> but missed the appointment and as a result ESA was stopped on 13<sup>th</sup> April.

- Alan relapsed and was evicted from RAD on 19<sup>th</sup> March and following this spent time sleeping rough and sofa surfing. Alan was shoplifting to manage his heroin addiction and was arrested and sent to Durham prison on 28<sup>th</sup> June 2017:

*“I ended up getting kicked off me ESA, for not putting in fit notes...I needed money...started shoplifting to fund for my drug habit, to buy food...”*

- Alan was transferred to Northumberland HMP during his sentence. Alan reports good contact with the DART Team in Prison, his script was well managed from the prison to Plummer Court. Alan was in contact with the Shelter team in prison but did not feel this was useful in supporting him to find accommodation for release. Crucially, Alan was unaware that he would need to make a claim for Universal Credit on release.

### **Making a claim for Universal Credit**

- Alan was released on 29<sup>th</sup> August with no accommodation, his FLNG Navigator and Probation Worker worked together to secure supported accommodation for Alan. Alan moved in on 30<sup>th</sup> August. Alan tried to claim Employment and Support Allowance on release unaware that his change of circumstances now required him to claim Universal Credit instead; his FLNG Navigator was the first person to mention Universal Credit to Alan and his supported accommodation worker took a lead on supporting Alan with his claim. During our interview DWP confirmed that Alan’s Universal Credit claim was finally made on 9<sup>th</sup> Oct.
- We talked to Alan about why it took from 28<sup>th</sup> August to 9<sup>th</sup> October to make a claim, together we identified a few reasons for the delay and FLN&G acknowledge that we could have been more responsive in supporting Alan sooner where his key worker did not have time:

*“Me key worker in the SVP had got other clients...I needed a bank account, ID, proof of address...I had to get a tenancy agreement, a letter with me picture on and a DWP letter. It took a while to get that stuff together. For the bank card to come through took well over a week. Just relying on foodbanks, some days I would go with nothing, or relying on food at the hostels, biscuits, fruit, cakes, some weeks I was going with nothing having to use the soup kitchens.”*

- According to FLNG notes, Alan continued without a benefit payment and was accessing food banks/personalisation into November although the date of the first UC payment is currently unknown. Alan and his Navigator talked about how he manages his money, though he budgets well for himself he has some challenges related to rent arrears and a large court fine (over £6,000 which, paid in small increments will continue to impact Alan’s financial situation until at least 2040):

*“I’m seeing me kids on the 12<sup>th</sup> I got a call from the social worker...looking at contact and I want to ring up and say can we make it on the 15<sup>th</sup> when I’ve got me money. I want to wait, even though me girls don’t expect nowt I want to turn up with chocolates and biscuits and pop, even though they’re not wanting anything, they’re wanting me, I always think negative before the positive and think what if the girls don’t want to sit with us. Obviously even if I only had the chance to see them on the 12<sup>th</sup> I would; I’d feel a bit embarrassed in case the kids thought why’s me Dad not brought nothing.”*

*“The massive queues yeah, I am embarrassed and I’ll just wait at the back til the queues have gone, by the time I get something it’s all gone, and I’ll say just give us a little bit of that soup, and they’ll say do you want a packet of biscuits and I’ll say aye. I’ll wait til there’s nowt, I’m not used to using them....”*

## Alan's relationship with his Work Coach

- On 12<sup>th</sup> October Alan attended JCP and met his Work Coach who took him through the ID checks. On 13<sup>th</sup> October an advanced payment was made of £158.91. On 27<sup>th</sup> October Alan received a Budgeting Advance – amount unknown. On 30<sup>th</sup> October Alan attended JCP and completed the claimant commitment – this was the last stage in the process to complete the claim.
- DWP strives to provide a named work coach to work with the claimant throughout their claim; whilst this is not always possible Alan's experience highlights how positive an experience this can be. Alan was allocated the same Work Coach who completed the initial ID checks; since this time they have been working well together, building an excellent relationship. As a result of this collaborative approach, Alan has not received any sanctions during the claim:

*Work Coach: "He came back to me for his commitments so I got him which was nice because I had done his ID...you don't always see someone again. I always ring my more vulnerable clients, Alan will always answer..."*

*Alan: "I'd rather get on with everybody, you be polite to me and I'll be polite to you, she had showed us all the ropes and I hadn't had me methadone, I was sweating! Now she'll praise us, Alan you're looking a lot fresher, that boosts me confidence up"*

*Work Coach: "I can kind of relate to our more complex clients, if Alan hasn't made the appointment I'll call, he always answers and I check in, just check he's OK."*

*Alan: "The online journal I'm sweet with that, I'm cush with that...yeah I use the computer at the hostel".*

*Work Coach: "We quite often have a bit chit chat. I've said if you can't get in you don't have to ring me, leave a message on the UC journal and I'll read it... Alan had the option of an easement, he chose not to have that easement, he could have said I'll not come in for 3 months but he wanted to come in, I'll ring once a fortnight and I'll see him once a fortnight and that's for me really just to check he's ok. He could be anywhere in 3 months, it's classed as an easement because he's a prison leaver and has addictions."*

## Life on Universal Credit

- Alan explained that he is struggling to budget on the money he receives and receiving it monthly and regularly does not have enough money to meet basic daily living essentials. Alan has been receiving payments of £209 per month, with a repayment of £80 per month toward the advanced payment. This advanced payment has now been repaid and Alan's entitlement has increased to £289.00 per month.
- Due to the delay in making a claim for UC Alan has fallen into arrears with his service charge for supported housing and now owes £360.00 to his accommodation provider. His FLNG Navigator has accessed personalisation funding for supervised food shopping spends:  
*Alan: "I got paid the Wednesday by the Friday like I pay me rent and bills, me tobacco, food, I've got nowt left. (FLNG Navigator) the other day, he got us £20 of shopping."*
- During our interview DWP staff discussed the potential to apply for an Alternative Payment Arrangement (APA) to receive fortnightly payments – Alan was in favour of this.

## Looking to the future

Alan spoke honestly about his mental health, his relationship with his children and engagement with services. He talked openly about his rehabilitation and the positive impact this has had on his outlook:

*“I’m not saying I’m an angel, and I miss some appointments...but I’m not saying, like to make anyone feel sorry for us, but the only reason I like didn’t engage with appointments was cos I suffer from anxiety and depression and I hadn’t been getting me anti-depressants for a long time. I was going to get me prescription for me methadone, then going and lying in bed like festering thinking about me kids, me lifestyle and what am I going to do and thinking I’m 30 years of age like what life have I got, haven’t got a house, haven’t got me family.”*

*“People I know, they are going back to re-offending, even though they’re like trying to drag us back into that world I’ll just, I’ll even though I say hello to them they’re just me associates, there’s not me pals, like I’m starting to see me kids again, I’m not going to jeopardise me two beautiful children over pinching something, it’s not worth it. This is the first time I’ve been out of jail and not gone to re-offend, since August. I see the police and they’re like what’s happening?! And I’m like anybody can change can’t they?”*

*“It’s a big thing knowing I’m housed and going to be able to see me kids, that’s one of the big factors I am skint now, been skint for the last three weeks...it’s not entered me head once, because getting caught that’s going to put a massive impact on me accommodation, me housing...”*

## Key recommendations and learning

This is a collaborative case study, so some open questions and reflections that were made during the case study interview, and by the Fulfilling Lives team after the session are opened up here for further exploration:

### Bank account

- For Alan the biggest challenge he faced was getting set up with his bank account, but having this felt like a really positive moment:  
*“The big hurdle for me with Universal Credit was the bank account, I’m 30 years of age and I never had a bank account til now ... I know it’s only a bit of plastic but to me it’s like oh mint I’ve got something, so like that if I want to make savings I’ve got somewhere, to put me money too, I used to put me money in a shoebox. Aye but I haven’t been ever able to get a bank account.”*
- There was a long lead in to getting Alan’s claim submitted, we don’t fully understand all of the challenges here, but Alan reports getting his bank account set up as a big factor here:

*DWP lead: “We’ve got to get that claim set up sooner, Alan waited a long time to get the claim set up, though obviously he didn’t know he couldn’t stay on ESA, so there’s that too”*

### Benefit support in prison

- There are two employment coaches based in Northumberland Prison service, a key question that came out of this interview was how we use those employment coaches in prison. Alan was alerted to this change in his benefits by his FLNG Navigator, many people do not have this support; Alan could have been alerted while in prison that he could no longer claim ESA, at least starting this conversation sooner could help get a claim off the ground sooner. We do not know why Alan was not alerted to this change in prison, FLN&G’s Prison Release Task

and Finish group will explore this issue further. DWP continually up-skill their Coaches including Prison Work Coaches, and are reviewing this situation to ensure they are aware of their responsibilities in coaching claimants to claim Universal Credit on release from prison. Prison Work Coaches could identify homeless/vulnerably housed prisoners so contact can be made with their JCP and an initial appointment set up on release. Best case scenario Alan could have made the initial claim for UC before leaving prison; what would be needed to make this a reality? At present there is no process in place for an offender to make a claim to Universal Credit in advance of release. The prison Work Coach ought to advise the person to make a claim immediately on release and also book an initial appointment at their local Jobcentre on behalf of the person. Improvements to this process are currently under consideration by DWP.

#### Identification

- Homelessness and being without an income are intrinsically linked, Alan was only able to secure a bank account with his tenancy agreement as ID, FLN&G have other clients who do not have any ID. There are different, by exception, solutions available such as Post Office Card Account and Exceptional Payment Service. These can be used and remain in place until the claimant secures a bank account, however FLN&G have other clients who have had some difficulties in accessing these solutions. For example in April 2018 one client travelled to five different local stores to access a PayPoint service, four stores were unaware of the Exceptional Payment Service, one store would not serve the client owing to previous criminal activity linked to the store.

#### Communication between agencies

- The demands and restrictions placed on Alan impacted on his ability to maintain his motivation; he reflects positively on the flex that his navigator secured. The challenges that Alan raised in discussion in relation to contact with his children, and in relation to his court fine highlight just how vital communication between agencies is in addressing the whole person's needs and understanding the impact their role plays in complex client's lives.

#### Workforce development

- Alan's story presents a really positive example of partnership and collaborative working between the Work Coach and the client, his Work Coach identified that she relates well and builds strong engagement with complex clients. Fulfilling Lives are developing resources to identify 25 key skills areas for working with people with multiple and complex needs, this skills matrix could usefully help in matching clients to Work Coaches.

## Appendix- Alan's timeline



