**CAS submission to the Work and Pensions Committee consultation on Benefit Delivery**

**September 2015**

Citizens Advice Scotland (CAS), our 61 member Citizen Advice Bureaux (CAB), the Citizen Advice consumer service, and the Extra Help Unit, form Scotland’s largest independent advice network. Advice provided by our service is free, independent, confidential, impartial and available to everyone. Our self-help website Adviceguide provides information on rights and helps people solve their problems.

We are champions for both citizens and consumers and in 2013/14 the Citizens Advice Service in Scotland helped over **330,000 clients** in Scotland and dealt with **over one million issues** overall. In addition, the Scottish zone of our self-help website Adviceguide received approximately **4.2 million** unique page views. In 2013/14, our citizens advice bureaux recorded a financial gain for clients of over **£125 million**.

Citizens advice bureaux record the advice issues that clients present with when they seek advice. This gives the Scottish citizen advice bureau (CAB) service a unique insight into how policies, practices and processes are impacting on people in local communities across Scotland.

In 2014/15, Scottish bureaux dealt with **337,720** issues relating to benefits, tax credits and national insurance, making up 37% of all issues brought to bureaux that year. The case studies used in this response were all collected during a three month period between April – June 2015.

**Summary**

Poor administration of Department for Work and Pensions (DWP) benefits can leave some of the most vulnerable people in society without any money to live on for weeks at a time. CAS has extensive case evidence which suggests that a gap in benefits has a detrimental effect on both physical and mental health, and can lead to crisis situations such as homelessness and unmanageable debt. The Scottish CAB Service has seen a dramatic rise in the number of clients in crisis having to access charitable support such as food banks.

Administrative problems also present a barrier to people accessing employment, and impact upon other commitments, for example care responsibilities. When people have to spend time understanding and dealing with problems with their benefits claims, they are unable to devote this time to job searching or acquiring the skills that would help them into employment.

To improve benefits delivery overall, changes must be made in the following areas: processing of benefits to minimise delays; mail handling systems to prevent loss of documents; communication with claimants; and training of DWP staff. Until these changes are made, the DWP in Scotland will continue to spend valuable time and resources dealing with problems resulting from poor administration. Citizens advice bureau advisers spend hours dealing with issues around poor administration of benefits, which means that DWP staff are also spending time and resources resolving problems which could have been avoided by implementing better procedures.

This response covers some of the most significant areas where benefit delivery could be improved:

1. **Summary of recommendations**
2. **Processing Issues**

Delays

* Medical assessment delays
* Delays in transferring from one benefit to another
* Universal Credit delays
* Mandatory Reconsideration delays
* The impact of delays on those being released from prison
* Short Term Benefit Advances

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1. **Communication issues**

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1. **CAS research into benefit delivery**

**Summary of recommendations:**

In order to improve benefit delivery, CAS recommends that:

* As a priority, the Department should implement solutions that will minimise the occurrence of delays.
* The DWP manages its contracts effectively, and contracts out to companies who are able to deliver adequate services (particularly in respect of medical assessments).
* A fast-track system is implemented that will allow for claimants ending one claim and beginning another with minimal disruption to their benefit payments.
* Given that, with any new Universal Credit claim, it will take five weeks to process before the claimant receives a benefit payment, the department should make extraneous efforts to minimise delays in the roll-out of Universal Credit.
* Impose a time limit within which the Department must process a mandatory reconsideration request.
* The DWP should ensure that systems are in place to provide support to those being released from prison.
* Clients who have been in receipt of one benefit and have experienced a delay in the processing of their claim for a different benefit should be automatically entitled to a Short Term Benefit Advance.
* The DWP should make it known that claimants who have experienced a delay in the processing of their benefit claim may be eligible for a Short Term Benefit Advance.
* The DWP should allow for claimants and parties acting on behalf of claimants to fax correspondence and medical evidence directly to the relevant DWP department.
* The DWP should undertake an urgent review of mail handling processes to prevent mail being lost within the DWP system.
* The DWP ensures that all staff are adequately trained in all relevant aspects of the benefits system.
* The Department should ensure that three-hour call-backs are only offered when appropriate, and that when they are offered, the claimant does receive the call-back within the agreed time frame.
* Measures should be taken to ensure that up-to-date phone escalation routes are provided and, where possible, single points of contact (SPOCs) for third parties acting on behalf of clients to liaise with at local Jobcentres and Benefit Delivery Centres.
* Digital Jobcentres should provide phones for claimants to use if they do not have access to a phone at home.
* The Committee investigate the extent to which the Oakley Report recommendations have been effectively implemented.
* When a client’s contributions-based benefit claim is coming to an end, an automatic letter should be sent, clearly stating that they could be eligible to claim income-related Job Seekers Allowance (JSA) or Employment and Support Allowance (ESA).
* The DWP introduce procedures which ensure a proactive approach is taken to identifying people in vulnerable situations, ensuring that any relevant personal circumstances such as mental and physical health issues and care responsibilities are identified as early as possible when the claimant commitment is initially being drafted.

**Processing issues**

***Delays***

Delays in the processing of benefit claims, reconsiderations and appeals often cause severe financial hardship for clients, meaning they must resort to applying for Crisis Grants from the Scottish Welfare Fund, or charitable support from local food banks, neither of which are sustainable solutions. Delays can be a result of numerous pit-falls in DWP systems, for example, mail relating to Scottish claimants having to be dealt with by a mail handling service in Wolverhampton, mail going missing in internal mail processing systems, or information not being saved correctly on DWP electronic systems.

*A South of Scotland CAB reports of a client who came to the CAB to request help with a Crisis Grant application. He had applied for Job Seekers Allowance (JSA) online three weeks ago and had not heard anything since. The client had not received a letter, and his attempts to contact the DWP by telephone had been unsuccessful. The CAB contacted the DWP by telephone and discovered that his post code had not been accepted by their system and that this happens in about 1% of cases. In this case, the client's claim ended up not being dealt with.*

*An East of Scotland CAB reports of a client who left his job last year. He had applied for JSA online but heard nothing. On phoning his local branch he was told to apply online again, which he did. The client still heard nothing. The CAB called the relevant helpline and they had no record of our client at all. The only advice they could offer was to apply again online and if client had not heard anything in 48 hours he should call again with his reference number.*

*An East of Scotland CAB reports of a client who was found fit for work following a work capability assessment and was informed of this in a letter dated 13th April 2015. However, he was told in the letter that he would not be paid ESA from 26th March 2015. So the decision takes effect from 19 days prior to the letter being written. This means he had no prospect of having any income for this period.*

**Recommendation:** As a priority, the Department should implement solutions that will minimise the occurrence of delays.

Medical assessment delays

Scottish CAB continue to report of considerable delays in the delivery of Employment and Support Allowance (ESA) medical assessments, now carried out by Maximus. In some cases, clients experience delays of up to 18 months before receiving a medical assessment, during which time the client will be in receipt of the assessment rate of the benefit only, which can cause financial hardship as well as stress and worry. This is a particular problem for clients who live in rural areas where there are fewer assessment centres, but people should not be disadvantaged because of where they live; proper provisions need to be made for people who live in more sparsely populated areas.

*An East of Scotland CAB reports of a client, aged 63, who was a biochemist at a research institute and suffered severe brain injury following a mugging at a cash machine some 10 years ago. He spent 11 weeks in a specialist hospital and is now slow of thought with slurred speech, poor memory, shaking hands and poor mobility. The client was switched from Incapacity Benefit (IB) to ESA in October 2014. Seven months on, he is still on the assessment rate of ESA (£73 a week) because he has not been called for a medical assessment. Both DWP and Maximus say there is nothing they can do to accelerate the process and he will just have to wait in the queue. Maximus say the 13 week target for assessments has not applied for "about a year". The client is suffering financial hardship because of the delay.*

*A South of Scotland CAB reports of a client who had been on the assessment phase of ESA since February 2014 (14 months). The CAB telephoned the assessment provider on behalf of the client. They advised that the client is in the ‘final stage’ of the process and they are waiting for appointments to be allocated from the assessment centre. If the client had been placed in one of the component groups he would have received in excess of £1200 (40 weeks at £30) more than he has received.*

**Recommendation:** Although the cause of these delays may be the companies who hold the contract for carrying out assessments, the delays are ultimately the responsibility of the DWP, who must manage those contracts effectively, and contract out to companies who are able to deliver adequate services.

Delays in transferring from one benefit to another

One circumstance in which delays are likely to occur is when clients are transferring from one benefit to another, particularly from JSA to ESA or vice versa. The client has to end one claim and make a whole new claim, then wait for that new claim to be processed which takes at least two weeks. If there is any delay in processing the new claim, it can mean that the client is without any benefit payment for a number of weeks – four weeks is not uncommon. Because the client has been on an out-of-work benefit previous to this, they will not have had any opportunity to save money. The DWP’s policy is not to advertise that benefit advances are available, meaning that the claimant is unlikely to receive this kind of financial assistance unless they seek help from a third party such as a CAB. The likelihood is that they will seek crisis support from the Scottish Welfare Fund or local food banks.

*An East of Scotland CAB reports of a client who had been in receipt of ESA, but the Jobcentre told her that she was fit for work, so she ended her claim (her last payment was on 5th June) and applied for JSA on 11th June. To date (26th June), she has not received any JSA payments. The CAB contacted the DWP on her behalf and was advised that the client’s benefit claim was not due to be looked at until 29th June, which is within the 14 day period.*

**Recommendation:** a fast-track system should be implemented that will allow for claimants ending one claim and beginning another to do this with minimal disruption in their benefit payments.

Universal Credit delays

With the introduction of Universal Credit (UC), these transfer delays will become a major concern. When claimants begin to be migrated onto UC from other benefits, the processing of these claims are likely to take a number of weeks, especially when the seven ‘waiting days’ are added on to the usual processing time. Despite the roll-out of Universal Credit being at a relatively early stage in Scotland, citizens advice bureaux have already advised clients who had been caused hardship, or even needed a referral for a food parcel because of administrative delays.

*A North of Scotland CAB reports of a client who started an application for Universal Credit on 27th April. His first award was to be made on 2nd June, although he was given a £350 advance. Each time he has phoned to ask why he has not been paid they ask him for another document. They have promised money 'by the end of tomorrow'. Nothing has come through. The client is extremely stressed, has no money, and had to have a food voucher which he sees as a great disgrace. Also, although he listed his children on the application form, he has received no 'child element' on award. Now after phone call from CAB they will register a 'change of circumstances’, but not make any payment for money due since 2nd June until 2nd July.*

One emerging cause of delays is due to uncertainty over whether a client is eligible for UC or JSA. There is a lengthy list of factors that currently disqualify applicants from claiming UC[[1]](#footnote-1), which can result in their claim being rejected online and directed to claim JSA. However, some claimants have then tried to make a claim for JSA, the system has rejected their claim and directed them to claim UC. This does not seem to be entirely confined to the online system.

*A West of Scotland CAB reports of a client who had tried to claim Universal Credit online but was unsuccessful. She then claimed JSA online as directed, but when she visited the Jobcentre Plus she was told she would have to claim UC online. The client tried again, but again she was told she was ineligible. The client has had no money since finishing her college course last month and needs help. The CAB adviser tried to phone escalation contacts but was told that Jobcentre staff aren’t supposed to help with Universal Credit claims.*

Other emerging administrative issues relating to UC include claimants whose housing element has not been included due to documentation being lost; issues with the Universal Credit application website crashing mid-claim; long or multiple phone calls being required to contact the UC Contact Centre; and frequent unannounced changes to UC escalation routes for CAB advisers.

**Recommendation:** given that, with any new Universal Credit claim, it will take five weeks to process before the claimant receives a benefit payment, the department should make extraneous efforts to minimise delays in the roll-out of Universal Credit.

Mandatory Reconsideration delays

CAS has also seen delays in the processing of mandatory reconsideration requests for clients who wish to challenge a DWP decision. Currently, there is no time limit within which the DWP must process a mandatory reconsideration decision. Furthermore, if the claimant is challenging a decision concerning their entitlement to the benefit, the client undergoing reconsideration is not entitled to receive any benefit payments during this process. This means that, if a decision regarding a client’s ESA work capability assessment is being reconsidered, the client must claim Job Seekers Allowance (JSA) in the meantime. CAB advisers often find that clients in this situation are reluctant to claim JSA, as they feel that their health is too impaired to keep up with the job seeking and work related activity required of them. In addition, CAS has seen cases in which clients in these circumstances are turned away from the Jobcentre being told they are ‘unfit for work’ and therefore do not meet the criteria for JSA.

*A South of Scotland CAB reports of a client whose Mandatory Reconsideration request was lodged in January, and a decision only received in April. The DWP admitted to losing the reconsideration request and then, when it was faxed a second time, they acknowledged receipt and then admitted to losing it again. It took at least six telephone conversations to sort it out, meaning a lengthy wait for the client, and a strain on CAB time and resources.*

*A West of Scotland CAB reports of a client who requested a Mandatory Reconsideration which was received by DWP on 3rd March 2015. The CAB then contacted the DWP on behalf of the client on 7th April and was informed that this Mandatory Reconsideration request had been passed to the Benefit Delivery Centre who then passed it to a Dispute Resolution Team in Glasgow. The CAB adviser was informed by the Glasgow team that as the notes on their computer system had not been updated they were unable to tell if this request had been started. The main problem for the client is that he has chosen not to apply for JSA because he and his GP feel that he is unfit for work and he would be unable to fulfil his JSA agreement. The client has been living without benefits from 26th February 2015 and will most likely not have his benefits restarted until mid-April, forcing him to live on his DLA money and Foodbank vouchers.*

**Recommendation:** impose a time limit within which the Department must process a mandatory reconsideration request.

The impact of delays on those being released from prison

CAS has seen a number of cases in which clients being released from prison or who have been on remand have experienced difficulties in getting their benefit claim reinstated. There is a lack of support for people in this situation, who may be vulnerable in a number of ways, and at risk of reoffending.

*A West of Scotland CAB reports of a client who was having difficulty accessing ESA due to awaiting release information from prison. He sought help at the bureau as he had telephoned DWP regarding his ESA claim and had been told that his payment was 'sitting there' but had not been released by the decision maker. The CAB telephoned DWP who indicated that the client's claim was being processed but was awaiting confirmation of date of release from the prison before the client's ESA payment could be made. The client said that if he did not receive his ESA by the end of the week, he would return to the bureau for a food bank referral.*

*A North of Scotland CAB reports of a client who had recently been released from prison. The client stated that he had received no help in preparation for his release from prison and no support in respect of claiming benefits. His bank account had been closed while he was in prison. The client was suffering from chronic pain, and requested help from the bureau in claiming ESA and PIP.*

**Recommendation:** that DWP ensure that systems are in place to provide support to those being released from prison.

Short Term Benefit Advances

When benefit claimants experience delays in their claims they ought to be able to apply for a Short Term Benefit Advance (STBA), which is paid to them while their claim is being processed, or the administrative issue in question is being resolved. However, clients are not always eligible for a STBA, as they must be able to show that, because of the delay in paying the benefit there is a serious risk of damage to their own health or safety, or the health or safety of a member of their family. The client must also be able to show that they have no other access to funds, including help from other family members. As the DWP has discretion in such circumstances, applications for STBAs are frequently unsuccessful. Claimants are also ineligible for a STBA if their claim has not yet been processed.

*A West of Scotland CAB**reports of a client who was unsuccessful in her claim for a short term benefit advance because her ‘ESA claim had not been processed yet’.*

**Recommendation:** clients who have been in receipt of one benefit and have experienced a delay in the processing of their claim for a different benefit should be automatically entitled to a Short Term Benefit Advance.

**Recommendation:** the DWP should make it known that claimants who have experienced a delay in the processing of their benefit claim may be eligible for a Short Term Benefit Advance.

***Lost mail***

Documents relating to clients’ benefit claims can get lost at various stages between the client, the Jobcentre and the benefits centre. This can include benefit applications, medical evidence and even original documents for proof of identity, despite documents being sent by recorded delivery. This suggests that the majority of lost mail is being lost not in the post *on its way* to DWP, but being lost *within* DWP mail-handling systems. Loss of documents relating to claims causes delays for claimants, which in turn can cause financial hardship, but it also takes valuable time for CAB advisers and DWP staff to resolve the issue.

*An East of Scotland CAB reports of a client whose ESA claim had gone missing in the post along with her fit note. The client was advised to make telephone claim and ask for fast-tracking but she was told this will take two to three weeks to process. The CAB adviser phoned the Benefit Centre regarding her ESA claim and they still have no record of receiving it. The client made the claim via phone and was then told that the first payment would be made by 9th or 10th (a month and a half after initial claim form was posted). I explained that the client had had no income since her husband left and is now without money or food.*

*A West of Scotland CAB reports of spending seven weeks trying to negotiate a payment plan on behalf of their client, but delays and errors in mail handling significantly slowed down the process. Most recently, the CAB received a letter from Customer Advisor DWP (Main Handling Site A, Wolverhampton) returning the CAB’s completed 'Authorising your Agent' form. The letter requested that the CAB send this to Debt Management, PO Box 171, Mitcheldean, Gloucestershire GL17 0XG. The CAB submitted a complaint.*

*A South of Scotland adviser states:**“The DWP have outsourced all of their mail handling to a massive site in Wolverhampton. It is taking weeks for important documents, such as an ESA50, to get to the right department and sometimes the documents never arrive. The client in this case had his ESA claim closed on the grounds that he did not return the form in time. This has a knock on impact on other benefits, e.g. Housing Benefit.”*

Improvements might be made if paper documents were scanned by the DWP and saved in electronic systems at the first opportunity. Also, it is a regular problem that the DWP refuse to receive faxed documents, which is unhelpful to clients and bureau staff. It would help if a fax number was supplied so that citizens advice bureaux could fax documents directly to the DWP. To ensure that proof of identity documents do not get lost, a service could be provided by the local Jobcentres whereby documents are scanned and saved during an appointment.

**Recommendation:** allow for claimants and parties acting on behalf of claimants to fax correspondence and medical evidence directly to the relevant DWP department.

**Recommendation:** DWP undertake an urgent review of mail handling processes to prevent mail being lost within the DWP system.

***Errors***

CAS has extensive evidence of cases in which errors and inaccurate information have caused delays in the processing of benefit claims. This appears to be due to DWP staff being unaware of proper procedures, or lack of awareness of the wider benefits system out with their specific area of expertise.

*A West of Scotland CAB reports of a client who claims JSA and attends a centre to help him find a job. He attended an army training day as he intends to join up. The client advised the Jobcentre and the centre that he would not be able to make his appointment, handed in the required proof and was told not to worry. But following this, his JSA was sanctioned for four weeks. The client went to the food bank so he could use the money he did have for bus fares to the job centre.*

*A West of Scotland CAB reports of a client who was given the wrong information regarding his ESA claim. He was sent two letters, each telling him he had not paid the correct National Insurance contributions when in fact he had. Following this, he received a call to tell him that the DWP had made a mistake, and he was in fact entitled to contributions-based ESA. However, by this stage the client had so little to live on that he was making a claim for assistance with food, heating and electricity from the Scottish Welfare Fund. The client was undergoing chemotherapy, so was feeling the cold.*

**Recommendation:** that the DWP ensures that all staff are adequately trained in all relevant aspects of the benefits system.

**Communications Issues**

When claimants experience benefit delays and problems with the processing of their claims, there is not always clear communication about what the difficulty is, or what the claimant can do to resolve the issue. Clients frequently contact their local CAB because their benefits have stopped and they don’t know why, or they have received contradictory information from the DWP, or they were expecting a phone call or correspondence which they did not receive. These issues cost the bureaux and the DWP time and resources to resolve, and cause clients undue hardship, confusion and stress.

***Long waits on the phone and access to phones***

Although the DWP is encouraging the majority of benefits claims to be made online, there is still a large number of people who need to make their claims over the phone. Only half (54%) of CAB clients seeking advice on benefits have an internet connection at home, and 76% of CAB clients have said they would struggle to apply for a benefit online[[2]](#footnote-2). It is vital to have well-functioning customer helplines and escalation routes in order that claimants and advisers can resolve issues in the quickest and most straightforward way. CAB advisers often have to wait for more than 10 minutes and can be referred via several advisers before reaching someone in the correct DWP department. This is time which prevents advisers from seeing other clients in need.

*An East of Scotland CAB reports of a client who received a letter to inform him that he was due a payment of income related ESA but that this was being held by Aberdeen Benefit Centre. The client’s letter told him to contact Aberdeen Benefits Centre if he had not heard from them within five days. The client had tried to contact Aberdeen Benefit Centre on his mobile and he could not get a reply and this cost him £10.00 of his credit on his phone. The client does not have a landline.*

***A South of Scotland CAB*** *reports of requesting a call back from Greenock Processing Centre. It took the adviser 20 minutes to persuade the contact centre to allow the call back. After more than four hours the adviser still had not heard anything so called the Contact Centre again. The adviser states: “this is an ever increasing problem. Processing centres refuse to leave a name and number in order that calls can be returned, therefore we end up going through the Contact Centre two or three times before eventually speaking to required person. This makes it difficult to assist vulnerable clients. This client is becoming increasingly worried and is without funds. He has significant mental health issues.”*

The DWP have implemented a policy of offering claimants three hour call-backs, but CAS has seen a significant number of cases in which these call-backs are not received. It is also not always appropriate to offer a call-back if the claimant is being supported by a third party (such as a bureau), and will not have the adviser by their side in three hours time.

**Recommendation:** the Department should ensure that three-hour call backs are only offered when appropriate, and that when they are offered, the claimant does receive the call-back within the agreed time frame.

**Recommendation:** measures should be taken to ensure that up-to-date phone escalation routes are provided and, where possible, single points of contact (SPOCs) for third parties acting on behalf of clients to liaise with at local Jobcentres and Benefit Delivery Centers.

With the introduction of the new Digital Jobcentre model, clients are no longer able to use phones in the Jobcentre Plus to resolve administration issues and delays. This is a problem for clients who do not have access to a mobile or a phone at home. Having no phones available to use in the Jobcentre also leads to inappropriate referrals to other services – often charities – simply to use a phone to call the DWP. This creates a burden on citizens advice bureaux who do not have the resources to provide a ‘warm phone’ service for clients to use. CAB interview rooms and adviser time is spent waiting with a client while he or she makes a phone call to the DWP, having been turned away from the Jobcentre and told to ‘go to your local CAB’.

*An East of Scotland CAB reports of a client who is in receipt of JSA but there has been a problem in getting paid this fortnight. He has just been to the Jobcentre and requested a Short Term Advance. He needs to know if this has been granted but they will not let him use their phone. He has no credit on his mobile so he came to ask if he can use the CAB’s phone to contact Clydebank Benefits Centre.*

**Recommendation:** Digital Jobcentres should provide phones for claimants to use if they do not have access to a phone at home.

***Benefits being stopped with no explanation***

When clients have their benefits stopped without an explanation, this is usually because they have received a sanction, suspension or disallowance. Clients in these circumstances often do not receive clear and transparent information about what has happened to their claim, nor do they receive adequate information about how to appeal or have the decision reconsidered. Case evidence received from bureaux suggests that the recommendations made in the Oakley Report have not been implemented across DWP services.

*A West of Scotland CAB reports of a client who had had her benefits stopped since February and this had led to an eviction order. The client has £989.93 arrears. As far as the client was aware, she had been sanctioned, but was unaware how long the sanction was to last as she had had no correspondence from the DWP. The CAB called the DWP to find out about the sanction, but discovered that the client's claim had been stopped and not sanctioned. This was due to her not attending a work focused interview, and therefore she would need to make a new claim. If she had been informed that her claim had been stopped rather than sanctioned, she would have been able to make a new claim previously, and potentially have avoided her eviction order.*

The best way to improve communications around sanctions is to provide adequate training to DWP staff about the proper procedure to follow, and to give claimants a written warning before they receive a sanction.

**Recommendation:** that the Committee investigate the extent to which the Oakley Report recommendations have been effectively implemented.

***Contradictory information given to claimants***

CAS has received case evidence from bureaux in which clients have received multiple simultaneous correspondences from the DWP which contain contradictory information. Or, conversely, bureaux see many clients who have not received expected correspondence from the DWP, whether that is a telephone call, a letter or a text message.

*A South of Scotland CAB reports of a client who came into the bureau as she had received a letter about her ESA saying she would only receive £29.10 a week. She wanted to know why it was so low. The bureau adviser phoned the job centre on and eventually got through. She was told that the client would be getting £73.10 a week paid fortnightly. When the adviser asked why she had received an earlier letter saying she would get just £29.10 a week DWP said the other letter (showing a larger amount) had been sent at the same time. The amounts were different as one was based on income and one on contributions but they always pay the higher amount. This was confusing and distressing to the client as in this instance the client received the letter with the lower figure before the letter with the higher one, and she was upset at how little she thought she was getting.*

*A West of Scotland CAB reports of a client who came to the bureau for advice as he had received a letter from ESA saying his request to be placed in to the limited capacity to work group had been unsuccessful. The CAB had sent a Mandatory Reconsideration form in for him on 2nd March 2015 and it was received on 5th March 2015. The letter also said he could send in a Mandatory Reconsideration if he wanted to appeal the decision, but one had already been sent. There was no explanation as to why the Mandatory Reconsideration had been refused.*

The DWP have started using an SMS text message alert system, which is an improvement in communications, but it should not be relied upon instead of other forms of communication such as telephone calls or letters. More than one method of communication is ideal, especially if it is in regards to important appointments.

***Content of letters***

Lastly, it is vital that written correspondence from DWP clearly sets out all the relevant information. For example, CAS has seen a number of cases in which a client’s contributions-based ESA or JSA claim is coming to an end, but they are not given any information on their options when their benefit payments stop, such as claiming income-related JSA or ESA. This means that clients are left unaware that there is further financial help available to them.

**Recommendation:** When a client’s contributions-based benefit claim is coming to an end, an automatic letter should be sent, clearly stating that they could be eligible to claim income-related JSA or ESA.

**Impact on clients**

***Vulnerable clients***

Lost mail, delays in processing, incorrect information and poor communication can all result in claimants being left without any income for long periods of time. The impact of this on already vulnerable people in financially precarious situations can be devastating, and can lead to food poverty, fuel poverty, poor mental and physical health, drug and alcohol addiction, the threat of homelessness and unmanageable debt.

*An East of Scotland CAB reports of a client who had addiction issues as well as mental health problems. The client was in receipt of assessment phase ESA. The client had had difficulties sending fit notes which he needed to provide for his ESA claim and this had resulted in delayed and stopped payments. This had caused the client to become unwell and also start to use drugs again. To try to avoid fit notes being lost in the future, the client brought the Fit Note to the CAB so that a copy could be taken and sent by recorded delivery for him.*

*An East of Scotland CAB reports of a client who was on New Enterprise Allowance which reduced his amount of benefit received to £65 per week. However, the Jobcentre Plus have now advised the client to sign back onto JSA. Meanwhile, the client was not able to pay his child maintenance and the client's ex-partner has complained to CMS who have put client on collection service which incurs charges for both parties. The client is still waiting on his new claim for JSA to be set up and currently has no income.*

*An East of Scotland CAB reports of a client who is currently on ESA but is still awaiting a medical assessment. She first made her claim in mid-December 2014, so has waited almost six months for an assessment. This has caused severe financial hardship for the client who is suffering chronic kidney failure and depression which affects her ability to do daily tasks. The client is having to resort to foodbank vouchers and apply for a crisis grant.*

**Recommendation:** the DWP introduce procedures which ensure a proactive approach is taken to identifying people in vulnerable situations, ensuring that any relevant personal circumstances such as mental and physical health issues and care responsibilities are identified as early as possible when the claimant commitment is initially being drafted.

***Disproportionate impact on rural and remote areas***

Problems with benefit delivery can be exacerbated for people living in rural and remote areas of Scotland. Case evidence suggests that people in rural areas often have to wait longer for ESA or PIP medical assessments because there are so few assessment centres to cover such broad geographical areas, and also have difficulty getting a home assessment if they need one.

*A North of Scotland CAB reports of a client who is having difficulty arranging a health assessment due to his location and health issues. The client suffers from anxiety and is unable to go out alone. His doctor thinks he may have Post Traumatic Shock Disorder. The client lives alone on a remote outlying island. The client received an appointment for a PIP assessment that would take place in five days’ time. Getting to the assessment centre would involve two ferry journeys and several long bus journeys. The only public transport leaves his home very early in the morning and returns early afternoon. Therefore a 4pm appointment would mean having to stay on the mainland overnight which is prohibitively expensive. The client wished to have a home visit for these reasons, but when he contacted the assessment provider asking them for this, they refused saying that he doesn’t qualify.*

There are also physical barriers and additional costs that people in rural areas can face which can impact on their ability to access services. For example, jobseekers living in remote areas may have to travel long distances to sign-on and may be expected to accept a job that is a two hour bus ride away and at a significant cost. If it is a low paying job, the cost of travel to and from work may be equivalent to or more than the pay earned during the first two hours of the shift. A study carried out by Highlands and Islands Enterprise (HIE)[[3]](#footnote-3) found that the budget for a household in remote rural Scotland had to be 10-40% higher than in urban areas to reach a minimum acceptable living standard. Higher costs, coupled with barriers in access to services such as internet connection, banks and post offices, can leave people in rural areas harder-hit by any delays in benefit payments.

**CAS research into benefit delivery**

CAS and DWP Scotland are already in the process of exploring solutions to issues around benefit delivery, looking at how things might be improved on both a national and a local level. This workstream encompasses two related projects: partnership workshops and Action Learning Sets research.

During 2015/16, CAS and DWP are working in partnership to organise regional workshops which provide a forum for CAB staff, Jobcentre staff and Benefit Delivery Centre staff to discuss ways of improving systems and communications in order to improve the client’s experience of claiming benefits. In June 2015 CAS and DWP hosted the first two of the four planned regional workshops, which provided useful insights into where improvements could be made, such as more consideration of the client’s ability to meet jobseeking requirements when drafting the Claimant Commitment, and the need for phone escalation routes for third parties and single points of contact within jobcentres for agencies representing clients. The workshops received positive feedback from the participants, who each made a commitment to carry out one action on a local level that would improve partnerships.

Alongside these workshops, research is being undertaken to pin-point benefit delivery issues through using an Action Learning Sets methodology. Ten CAB offices have been partnered with ten Jobcentres offices across Scotland, to highlight cases where clients have experienced problems with the administration of their benefit claims, and then to meet with staff from the respective CAB/Jobcentre office and discuss what went wrong and where there is scope for improvement.

These projects are an example of good practice for improving administration, communication and partnerships at a local level, but equally, they cannot be the only solution to improving benefit delivery, as fundamental improvements must be made at a UK level to ensure that delays are minimised, mail is handled promptly and without loss, and communication with claimants is clear and transparent.

1. Eligibility for Universal Credit – Department for Work and Pensions <https://about.universalcredit.service.gov.uk/kms/Pages/Eligibility_for_Universal_Credit.htm> [↑](#footnote-ref-1)
2. [*Offline and Left Behind: Digital exclusion amongst Scotland's CAB clients*](http://www.cas.org.uk/system/files/publications/OFFLINE%20AND%20LEFT%20BEHIND%20INDESIGN.pdf) *(2013)* [↑](#footnote-ref-2)
3. A Minimum Income Standard: For Remote rural Scotland; Loughborough University, UHI & Highlands and Islands Enterprise; 2013 [↑](#footnote-ref-3)