



'ACCESS DENIED'

Universal Credit and Digital by Default



A report by York and North Yorkshire Citizens Advice Bureaux.

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Advice North Yorkshire

Advice North Yorkshire is the partnership between the eight Citizens Advice Bureaux in York and North Yorkshire. The bureaux involved are:

Craven , Hambleton & Richmondshire, Harrogate, Ripon & District, Ryedale, Scarborough & District, Selby District and York & District

Citizens Advice

Citizens Advice Bureaux deliver advice services from over 3,400 community locations in England and Wales, run by 360 registered charities (as of 31 March 2012). Citizens Advice is also a registered charity, as well as being the membership organisation for bureaux. It sets standards for the quality of advice and provides training, information systems and support to bureaux. Together they make up the Citizens Advice service.

Citizens Advice Bureaux are free, confidential and independent charities that give advice on a huge range of issues, including debt, benefits, consumer and employment. We value diversity, promote equality and challenge discrimination. The twin aims of our service are:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

During 2010/11 we helped 2.1 million people to solve 7.1 million problems through advice. Alongside this, social policy is extremely important within bureau to help solve reoccurring problems and prevent undue stress on current and potential clients. We do this through collecting evidence from the advice given, which is then used to influence policy locally and nationally. We also take part in a number of campaigns and write regular reports. In 2011/12 an estimated 5.6 million benefited positively from the Citizens Advice service policy work.

For further information on this study please contact:

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Executive Summary

A study by the Citizens Advice Bureau in York and seven Bureaux in North Yorkshire has investigated the effect of the introduction of a *digital welfare service* and has revealed its possible adverse impact on many of the people who are receiving, or may in the future need to receive, benefits.

The Government has made radical reforms to the welfare system. These changes are still underway and their impacts have yet to be fully determined. Universal Credit will replace six currently available means-tested benefits and tax credits for those unemployed or on low-income with a single benefit and will be delivered in a new way. Universal Credit will be a digital service following the government's Digital by Default policy. This means that claimants are expected to make their applications online, manage any subsequent changes online and all relevant contact between the DWP and the claimant will be done through the Internet.

The study, conducted between April and July 2013, comprised a detailed survey of 1451 individuals and 26 follow-up interviews. The key figures revealed by our study show that:

- 25% of under 65s do not use the Internet; 62% of over 65s do not use the Internet;
- 50% of disabled people who responded do not use the Internet;
- 37% of those with mental health problems who responded do not use the Internet;
- almost 1 in 10 of under 25 year olds only access the Internet from a mobile.
- 32% do not have an email address;
- 50% of respondents said that without help they would not be able to apply for benefits online;
- 22% of Internet users who previously filled in benefit forms themselves said that without help they would not be able to claim online;
- 32% said they would go to Citizens Advice Bureaux for support to complete their forms online;
- 39% of those who said they would not be able to arrange support or would not know how to arrange support for accessing the Internet and claiming benefits online cited disability or long-term health problems as the reason.

The major concerns facing claimants using a digital Universal Credit service include:

- lack of access to the Internet;
- costs associated with accessing the Internet, in terms of both broadband charges and travel to public Internet sites;
- lack of skills to use the Internet;
- lack of privacy when entering personal data at public Internet sites and subsequent security of personal data;
- lack of confidence and increased anxiety when applying for benefits online;

- signs of discrimination against disabled people and those living with mental health problems.

These major concerns highlight the following urgent requirements:

- readily accessible support, in particular, personal face to face contact when dealing with complex benefit claims;
- customised training for claimants in the use of the Internet and email;
- locally based, free access to the Internet;
- financial support to help people get online;
- faster and more reliable Internet access for rural communities;
- privacy considerations for claimants using public access terminals;
- incorporation of an option to save and come back later to complete forms;
- suitable mobile phone access for online benefit claims;
- optional, multi-channel access available for disabled people and those living with mental health problems;
- telephone application line for people who need to explain complicated circumstances;
- a clear timeline for implementation and roll out to enable advice agencies to develop appropriate support.

With 25% of working age people not able to access the Internet, vulnerable people needing to claim Universal Credit via the Internet will be put at risk. This risk rises sharply when considering disabled people and those living with mental health problems, with 50% not being able to access the Internet. Digital welfare services effectively places an Internet barrier between these people in desperate need of benefits and the benefits to which they are entitled.

Urgent action needs to be taken now, before online Universal Credit is rolled out further beyond the current, very limited pathfinder projects. The Government and local authorities need to develop a workable and effective strategy to support vulnerable claimants. All levels of government need to support, and work with, voluntary groups, such as Citizen Advice Bureaux to ensure sustainable and efficient support is ready and in place to ensure a digital Universal Credit service is a workable welfare claim system.