

44) UNIVERSAL CREDIT - The latest in a series of articles by Iain Gregory of Caithness CAB

I see that the BBC today (Sunday) reports that allegations have been made by a former secretary to a certain Government Minister that she was sent by him to purchase particular items, perhaps most accurately described as being of a personal and private nature, and indeed of a type and description which most people would regard as being best kept to oneself (so to speak). Apparently the Cabinet Office is going to assemble and, with due gravitas, decide "whether or not the Ministerial Code of Conduct has been breached". Well, if the allegations are true then I would sincerely hope it has. Anyway, at least this will create a buzz in the corridors of power I suppose.

I spend a lot of time studying politics and economics and these can be somewhat dry subjects (although I find them fascinating) so it is actually quite refreshing to read something a little more light-hearted such as this (which involves both topics), although it would seem from various reports in the press that there is still a culture of misogyny and homophobia in Westminster which seriously needs to be dealt with whoever is involved. And it would be very nice if our elected representatives would stop this sort of nonsense and cease fighting & trying to score points off each other and perhaps concentrate on what they are actually in power for – looking after the people who put them there.

Which brings me nicely to today's topic – Universal Credit. I have mentioned this before and, at long last, it seems to be cropping up in the headlines which is why I am talking about it again, because we have a chance to raise public awareness and we need to take it. Universal Credit is the "new" benefit, designed to replace a number of existing entitlements and – in concept – Citizens Advice have no objection to this. We have argued for years that the entire system is unwieldy, insanely complex, and very difficult to navigate, especially when the only major organisation available to assist people is the severely overstretched and under-funded CAB. Unfortunately, our advice to Government when the system was being set up was of course completely ignored and – as we predicted – disaster has now struck. The first problem is this – you may only claim online. Now. Think about that. A very substantial percentage of people who are going to have to make a claim for the unemployment or sickness elements of UC may already have been out of work or sick for some time and have no money whatsoever. It is highly probable therefore that they have no broadband or PC and no access to same. They may also have no PC skills and, in many cases, they may, through no fault of their own, have poor literacy or numeracy skills. They may also not have a mobile phone, a passport, other ID docs or – and this is another issue – a mobile phone (or if they do have one, no cash to top it up). There is little or no public IT access available to people and even if one goes to say, a library, then there is nobody there to help the unfortunate claimant. Why we cannot have telephone claim lines seems inexplicable to me, but then I suppose this would mean people would have to be paid to

answer them. So the answer to this problem is – as always – go to CCAB where we can advise and assist you, and our colleagues at Ormlie Community Association, who have a staff member available at Thurso and Wick CAB, will help you to maintain the dreaded “online journal” which you must keep or face being deprived of your benefit.

The second issue relates to the fact that it takes at least 6 weeks from the moment CCAB presses the “send” button on your claim until you get any money. Once again, most claimants have no savings and how they are supposed to live for six weeks until they are paid, I have no idea. That said, we are getting round the system slowly but surely and we can now assist you to get an advance payment – this will help, but of course you have to pay it back and heaven help you if you manage to get a few hours’ work whilst waiting for the claim to be paid, because at some point most of that will be deducted at a later date and you will be left pretty well penniless. I cannot believe how many vouchers we are issuing for food parcels in Caithness and how many times we are having to go to the energy firms for advance electric and gas credit – and this is simply because many people have absolutely no money, no food and no heat because of UC.

The third issue is barely credible, but despite our dire warnings it was decided that instead of the old idea of Housing Benefit being paid direct to the council or other landlord, the new system would be such that it would go straight to the claimant, who was responsible for paying the rent. Even worse, UC is paid in arrears and a lot of rentals have to be paid in advance. Rent arrears are absolutely guaranteed and I see that local papers throughout the Highlands are full of such horror stories and I note that Highland Council has about £1.6m owed in rent arrears, with about £1m owed by UC claimants. There is only one way that they can claw that back and that will be via tax so we will all be affected sooner or later.

So what can be done? Well, locally I am regularly publishing items on Facebook and Twitter (including an online video highlighting the subject) and, nationwide, CAB and other charities are pressuring politicians to act to halt the roll-out (and my personal view is that the whole system should be scrapped) with a view to ending the misery. The First Minister of Scotland recently described what is happening as “morally repugnant” and she is absolutely right. I find it “morally repugnant” when I have a young Volunteer in tears in my office because she has just had to deal with someone who had absolutely nothing and who was near suicidal. (And that young Volunteer stepped in where the official system failed and she helped the person and did a superb job before letting herself go in private and I am proud of her). The Scottish Government have – to their credit – taken action as far as they can within their powers and have introduced what has been termed the “Scottish Flexibilities”. From the 4th of October 2017 all new claimants can ask for their “Housing Element” to be paid direct to the landlord and can have the rest of their benefit paid two-weekly instead of monthly in arrears and this will help a lot. From a date to be announced in January all existing claimants will have

the same rights and I intend to make sure that they ask for them in every case. So in the meantime please come and see us at CCAB – we are busier than ever and you might have to wait, but we will help – always.

And now – on an entirely different note – I am off to administer a stern lecture to our cats who are acting in a most prejudicial manner towards the local mouse population and seem to wish to deliver the unfortunate rodents to us as tributes