

70) UNIVERSAL CREDIT - UPDATES - The latest in a series of articles by  
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On Sunday I got up at my usual 5am, cleared a mountain of annoying paperwork and emails, and decided to head back to bed for a well-deserved snooze. But there was a problem. My side of the bed was largely occupied by one wife and two cats and my attempts to regain my lawful territory were met with a series of hisses and growls, extended claws and bared teeth. When Liz is in that sort of mood I tend not to argue, so I settled for the much-diminished space available to me and eventually managed to nod off for an hour or so. It would be fair to say that my attempts to negotiate a satisfactory outcome failed miserably.

Fortunately things are going much better at CCAB. A large part of our work involves negotiation and representation and we regularly raise issues with Government to inform social policy and change. The most serious problem we have these days is Universal Credit, the new benefit designed to replace six existing entitlements, and which has proved to be something of a disaster. We made it very clear at the outset that whilst the concept was fine, the way the system was set up was far from it. The main issues were that it was designed to be online only, payments were to take 6 weeks to start, “rent money” was to go to the claimant, not the landlord, and all payments would be monthly. Well, none of that was going to work and it hasn’t. According to recent reports the Highland Council are now faced with costs amounting to some £2.4m as a result of the implementation of UC (largely debt) and they are calling on the UK Government to clear this burden. Good luck with that, but fortunately some of the UC problems have been recognised by Westminster, largely as a result of agitation from CAB and other leading charities, and a degree of change is afoot. Holyrood swiftly intervened early on and as a result it is possible (in Scotland only) to have payments made fortnightly and for the rent element to go straight to the landlord.

This helps considerably, although we strongly maintain that all benefits should be claimable offline – many people in Caithness do not have, or cannot afford, internet access and legislators need to remember this. It is certain that a large number of readers will need to claim UC at some point, perhaps due to ill-health, or simply because they have started a family or are working part-time – over half of all UC claimants are in employment – and the default centre for assistance is always going to be CCAB. At long last it has been realised that we must be supported to deliver the huge amount of work involved and the Secretary of State for Work and Pensions has announced that her department will fund us to “deliver a comprehensive, enhanced support service helping people to make a Universal Credit claim”. This is overdue but is very welcome.

As with all benefits please do not assume that you have no entitlements or be put off by the complexity of the system. If you need help or want a benefit check then we will always help. It is complex, but we will assist you to negotiate the minefield whether you need to claim UC or anything else.

And now I propose to have another snooze – I think I will try the sofa