

Written evidence from MIND (UCR0137)

Introduction and background

1. We're Mind, the mental health charity for England and Wales. We believe no one should have to face a mental health problem alone. We campaign to improve services, raise awareness and promote understanding.
2. Our network of 136 local Minds deliver services across England and Wales. For some of these local Minds, one of the services they provide is benefits advice. This response is based on our knowledge at a local level, on the issues people with mental health problems have been coming to us and local Minds about.
3. Money and mental health are strongly linked. We know that having a mental health problem can make managing money harder but also that experiencing financial difficulty has a significant effect on a person's mental health. When people fall out of work, struggle to access benefits, or find themselves at risk of losing their housing, the sustained anxiety that causes can develop into problems with their mental health.¹ For those with existing mental health problems, financial insecurity can be a barrier to recovery, preventing people from living their lives independently and focusing on the things that help them stay well.
4. For people to stay well and avoid a vicious cycle of poor mental health and financial insecurity they need to be able to access their entitlements at the right time, and to receive flexible and compassionate support to navigate the benefits system. We are concerned that current issues with the design and delivery of Universal Credit are preventing that from happening. Unless resolved these risk increasing the prevalence of poor mental health and preventing people from mental health problems from being able to focus on their recovery.

Payment schedule

5. With the initial seven waiting days, payments in arrears, and processing time, people have to wait for at least six weeks from their claim to receive any payment. Local Mind advisers have told us that many of the people they support struggle to manage during this period, do not have existing savings, and often experience a deterioration in their mental health. We also know that one in four people in contact with mental health services are already in problem debt.² Those who will need to claim Universal Credit are likely to see this exacerbated by the six week delay. When one in two people with mental health problems have felt suicidal because of money, housing or benefits issues, this has huge implications.³
6. Monthly payments are making it very hard for many people with mental health problems to manage their income and expenditure. Mind advisers have seen people spending their money very quickly, leaving them struggling to buy food later in the month.

¹ Mental Health Foundation (2016), [Poverty and Mental Health](#)

² Jenkins R et al. Mental disorder in people with debt in the general population. Public Health Medicine 2009; 6, 3: 88-92.

³ [Mind \(2006\)](#)

7. Advisers have seen people who were not told that their housing allowance would be included in their monthly payment, which for some has led to rent not being paid on time and a build-up of rent arrears. Others simply have had to use the money to cover bills, debts, and food after the wait for their first payment and not had enough left for rent, leading to arrears.
8. We have heard that people with mental health problems are not routinely being offered Alternative Payment Arrangements (APAs), often because Jobcentre staff have not asked them questions about how their mental health might affect their ability to budget. In some areas there are barriers to securing a timely APA, for example the requirement to first attend a generic budgeting course. This support often doesn't address the way in which someone's mental health might affect their ability to manage money, and so by itself is not sufficient to support people through the changes to their payments.

Online account

9. Having to manage the Universal Credit account online causes problems for many of the people accessing Mind services. Many people do not have access to computers or do not know how to use computers. As many people with mental health problems struggle to go out to use external facilities to access a computer, the account being online poses significant difficulties.
10. Although as part of Universal Support there should be training available to learn how to use the online account and computers in general, this is not enough for people to be able to use the online account from the start. Many people need to be able to talk to someone and connect on a human level in order to understand the status of their claim, what is expected of them, and in order to reduce their anxiety. Few of the advisers we spoke to were aware of any services in their area commissioned through Universal Support.
11. Guidance to call centre agents states that they must find overwhelming evidence that a caller is digitally excluded, and then are only required to 'consider' taking the claim from them. The agent must then stress the importance of claiming online and that in the future all claimants are expected to manage a claim online.⁴ This barrier to access is too high, and a stressful process for people who are likely to already be worried about how to claim, as they struggle to access the internet. It is unnecessary, and potentially frightening, to emphasise the need to claim online to people who have expressed that it would be very hard, or impossible, for them to do so.

Contact with the Department for Work and Pensions

12. Individuals tend to be contacted through their online journal or by email. This requires access to a computer, and skills and knowledge of how to use it, which poses a barrier for many. When Jobcentres do send letters with appointment information, these are often delayed or not received and so the claimant receives a sanction for not attending the appointment.

⁴ DWP (n.d) [Support by Telephone](#).

13. Claimants have experienced long delays in their calls with DWP as they are transferred around departments and have to wait long periods for decisions. When Local Mind advisers have called DWP they have been put on hold for up to 45 minutes before they can speak to anyone. There is then no continuity with the staff looking at cases, and so often they are unable to answer the query. In some cases, agreed action is not taken because notes from calls are not appended to the records, so record of the call is lost.
14. The removal of implicit consent in UC full service makes it harder for advisers to advocate for their clients. When advisers are having to wait on the phone for long periods of time, it is not practical to assume that the person whose benefits they are calling about is always going to be able to be with them for each call to give explicit consent.
15. The calculation of Universal Credit has often been delayed when people are appealing PIP or ESA decisions. There is a gap here in which people who are waiting to hear whether or not they are entitled to receive disability benefits are left with no financial income and unable to receive Universal Credit.
16. The system does not take into account the way in which most people's mental health problems fluctuate. Whilst individuals may sometimes be well enough to attend appointments and fill in their journal, other times they may not be able to manage this. There is not the flexibility in the system to be able to deal with this or look at alternatives for people when their health is at a low point.

Conditionality

17. We are concerned about the effect that changes to the conditionality regime under Universal Credit will have on people with mental health problems. In the legacy system, those waiting for a Work Capability Assessment can be offered employment support on a voluntary basis, but will not face the risk of a sanction unless they have been placed in the WRAG or found fit for work. Under Universal Credit people will be subject to conditionality by default. This means that many more people with severe conditions and intensive support needs will be required to attend Jobcentre appointments.
18. We know that in the current system the fear of sanctions can push people with mental health problems further away from work, and damage their trust in employment support. We are concerned that early conditionality in Universal Credit will exacerbate this situation as it will cover a group of people who are likely to be more unwell. Research from the Department for Work and Pensions has found that Work Coaches are often 'uneasy' about 'how forceful they can be' when setting requirements for people with mental health problems. The same research also found that Work Coaches can find having conversations about mental health 'uncomfortable, personal, and difficult to handle'.⁵
19. Work Coaches do have discretion to 'switch off' requirements where they believe someone is too unwell. However, as these appointments will take place before a Work Capability Assessment, Work Coaches will have little information on which to make these decisions.

⁵ [DWP \(2017\), The 2015 ESA trials: A synthesis of qualitative research with Work Coaches](#)

Summary and recommendations

20. Our initial feedback from advisers has found that people with mental health problems' experience of Universal Credit has been shaped by many of the wider issues with the benefit that the Committee has already taken evidence on. Payment delays, the move to monthly payments, and the focus on communicating digitally have all had a disproportionate impact on people with mental health problems who need to receive support in a way that is flexible, compassionate and able to take into account their needs and circumstances.
21. We support calls to make same-day Advance Payments offered to all who need them and to reduce the six weeks waiting times built into the system in order to avoid people going into arrears. We also believe the Government should:
- Remove the initial seven waiting days from a new claim for all people claiming, as a first step to reducing the time before the first payment.
 - Remove barriers to alternative payment arrangements so that people can receive payments more frequently and are made aware of their options.
 - Monitor the uptake of alternative payment arrangements by people with mental health problems and make sure that Jobcentre staff locally are trained to understand the connections between money management and mental health.
 - Reform the current processes of implicit consent so that carers and advisers can more easily support people with mental health problems through their claim.
 - Reduce barriers to accessing support over the phone or in person, including by improving 'vulnerability' guidance for Universal Credit call agents.
 - Create a conditionality 'easement' within Universal Credit for those whose fit notes indicate they have health-related barriers to work.
 - Change the conditions of hardship payments so that they do not have to be repaid, as in legacy benefits.

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