

Appendix 6

Report of Survey into the Impacts of Welfare Benefits Reform, November 2015 Wendy Eades, Postgraduate Research Student: Centre for Human Rights in Practice, University of Warwick

Introduction

A Survey into the impacts of welfare benefit reform was developed, in conjunction with members of the Evaluating the Impact of Welfare Reform group, and distributed to people accessing local advice services and agencies over a 4-week period in March/April 2015. Services distributing the Survey were: Coventry CAB, Coventry Law Centre, the Job Shop, NW and NE Children's Centres, Whitefriars Housing Association and Coventry Independent Advice Service.

This Survey forms the initial phase of the research project 'Measuring the Impact of Welfare Reform on vulnerable people in Coventry'. The main purpose of the Survey was to identify people willing to participate in longitudinal research over the next 2 years to explore how welfare reform and public sector spending cuts have affected vulnerable individuals in the city, particularly those affected by cumulative changes to benefits. The Survey identified immediate findings reported on below (full statistical findings and full verbatim transcript of comments available).

This report was taken to the Coventry Partnership Welfare Reform Working Together Group in July 2015 and has been shared with other partner agencies contributing to the research.

The survey asked respondents to indicate which benefits they received, for how long, and if they had been affected by any of the key welfare reform policies implemented since April 2011 (the 'Bedroom Tax', Benefit Cap, migration from DLA to PIP or from Incapacity Benefit to ESA, benefit delays or benefit sanctions). They were given an opportunity to provide more detail about how the benefit changes had affected them. They were also asked about their awareness of Universal Credit and their access to, and confidence in using the Internet. Respondents were asked to describe their household, age group and ethnicity. Finally, they were asked to indicate their interest in being interviewed over 12-18 months.

237 people responded to the survey, including a good mix of ages and ethnic background (51% described themselves as White British/Irish, 15% African Black/Black British and 10% White European, 19% other ethnic categories). 110 respondents provided additional comments, most of which described adverse effects from benefit changes.

Participants in Longitudinal Research

108 (46%) of survey respondents expressed an interest in being interviewed about the impacts of welfare reform. In follow up telephone calls, 59 (25%) confirmed that they are willing to be interviewed.

Research is forecasting that those on disability benefits, young people aged 18-24 and lone parents with dependent children are likely to be particularly susceptible to the cumulative impacts of Welfare Reform, therefore the intention is to prioritise these client groups. 49% of respondents received disability benefits, 30% were lone parents and 14% young people, but a smaller proportion of the last two groups expressed interest in being interviewed, so agencies may be approached to ensure greater representation in those interviewed.

Initial interviews will be conducted January – March 2016. Repeat interviewees will be selected from the initial sample, incorporating an even spread of the priority groups. The same cohort will then be interviewed at least twice more over the following 18-month period and interim reports of findings from each set of interviews will be presented to the members of the Welfare Reform groups, culminating in a Final Report in 2017.

Survey Findings

1) Access to the Internet and confidence in using it is becoming essential for individuals claiming benefits, hence its inclusion in the Survey. 70% of respondents stated they had access, either via a computer (59%), smartphone (38%) or tablet (14%), at home, but only 40% felt confident in using for to apply for jobs or benefits, or to manage personal finances. 7% said they didn't have access to the Internet and 8% couldn't or wouldn't use computers and were reliant upon help from friends, family or advice services to help them apply for benefits – 25% used their local library. An increase in the number of online benefit applications shouldn't therefore presuppose that all claimants will be able to complete them (and report changes in circumstance) independently. These findings rather suggest that the 'digital by default' policy espoused by the government may be problematic for many individuals and may place additional burdens on advice services.

2) Awareness of Universal Credit: Respondents were also asked about their awareness of Universal Credit: 54% did not feel well-informed about it and 26% did not feel they would be better off with it. 55% of respondents stated they did not know. Whilst unsurprising, given the timing of the Survey, the rollout of Universal Credit to Coventry in December 2015 indicates a need for urgent awareness-raising and preparation of potential recipients. Universal credit will impose more stringent conditionality requirements on working age claimants and require recipients to take more responsibility for managing their own finances, the implications of which need careful explanation.

3) Effects of Benefit Changes: A number of respondents commented on how the benefit changes had increased their stress levels and/or led to significant mental and physical health problems, particularly those already experiencing disability and poor mental health. 49% of respondents were on disability benefits specifically Employment Support Allowance, Disability Living Allowance, Carers Allowance and Personal Independence Payments, and many sought help from advice services because their benefits had been significantly reduced. Many respondents on disability-related benefits commented on how the changes to their benefits had increased their stress and anxiety:

"My wife is on Incapacity Benefit - threatening to stop benefit. I've had to go on antidepressants because of the stress caused by all of this. Still waiting for a letter about the Carers Allowance for wife." (DLA)

"I was found fit for work when I was assessed for ESA in 2013 and my money was stopped. I felt suicidal and saw my GP several times. I won my appeal but only got WRAG and appealed further." (ESA and DLA)

These kind of comments are associated with the complex and protracted cycle of migration from one type of disability benefit to another, and the requirements for reassessment or mandatory reconsideration of benefits, increasing levels of anxiety and stress on people with disabilities or chronic health conditions. This confirms the need to conduct further research into the 'lived

experiences' of this client group, who have been identified as particularly susceptible to cumulative adverse impacts of welfare reform by recent research. 16% of respondents stated they had experienced benefit delays, and 12% had been sanctioned. Some respondents described the seriousness of the impact of this on their lives:

"Claimed PIP 14/10/13. Award by tribunal 16/3/15 Long delay. Currently claiming JSA as failed work capability assessment & have appealed. Sanctioned for JSA as not available for work."

"I was on Incapacity Benefit of £136 per week despite being unfit for work this has now stopped due to the 365-day limit. Placed on Contributory ESA. I am £136 per week worse off since March 2014. Over £7000 per year."

4) Effects of Bedroom Tax and Housing Benefit/Council Tax Support changes: 37

respondents reported that they had been affected by the Under Occupancy Charge (or 'Bedroom Tax'). 11 commented that they had experienced the removal of, or reduction in Housing Benefit or Council Tax Support, and 13 respondents commented on how the Bedroom Tax had affected their finances significantly:

"My daughter has severe learning difficulties and autism, we cannot move house – consultant wrote a letter to Housing benefit but they've cut her money, leading to rent arrears..."

"Changed from ESA (over 4 years) to JSA and HB/CTB removed. Have come to CAB for help because of removal of HB/CTB I have gone into rent arrears and face eviction."

This suggests the need for continuing liaison between Benefits and Revenues department, social housing providers and DWP on decisions to remove or reduce Housing Benefit. Currently, the Council provides some advice and help to tenants on Housing Benefit at risk of eviction. It is unclear what advice and assistance will be provided in the future. Housing Benefit receipt is often dependent on entitlement to other working-age benefits:

"Failed work capability assessment ESA stopped Housing Benefit Council Tax Support stopped. Not well enough to claim JSA Once appeal accepted ESA not reinstated. Facing eviction."

"I have been receiving DLA Higher rate care & lower rate mobility. When reassessed for PIP I was refused both parts. When I transferred from IB to ESA I was only given WRAG but later moved to Support Group However my HB claim was disrupted. I almost lost my house & I was very ill & in hospital I have bipolar disorder & mental health problems"

The complex effects of these multiple changes on individuals' lives also speaks to the need to further develop a Vulnerability Index, in order to identify those claimants most at risk from cumulative benefit changes.