

# Stability Matters, Evidence Report from the 2016 Tayside CAB Social Policy Conference

citizens  
advice  
bureau

## Findings



### Matters of Instability

**Lack of understanding:** This takes two forms: Top Down – lack of understanding from the government, civil society and the general-public towards marginalised groups. For example, benefit assessments being directed at physical limitations and not inclusive to mental ill health. Both policy makers and service providers do not readily recognise instability in that they fail to fully understand its causes and consequences. Lack of recognition is arguably a catalyst for instability. A similar argument can be applied to the general-public and wider society. Indeed, there is a tendency to blame citizens for their lack of stability.

Bottom Up – Citizens not fully understanding rights and responsibilities. Instability can also be self-generated in that citizens are not always fully aware of their rights and responsibilities (often due to factors out with their control) Those claiming Universal Credit for instance not being aware that they are responsible for paying rent to their landlord.

**Poor Accessibility:** Universal Credit cannot be claimed on paper, putting those without or scant internet access and/or poor IT literacy at a serious disadvantage. Accessibility to welfare hindered by DWP administrative shortfalls including remote call centres and poor inter-agency communication. Cuts to services reducing accessibility, i.e. cuts in social housing reducing choice, forcing many to accept homes that are not fully compatible with their needs. Citizens on low incomes having restricted access to financial products and services i.e. standing orders, direct debits, etc. that would allow them to manage money more effectively. Consequently, they are forced to use high interest credit i.e. payday loans, etc.

Accessibility is a 'psychological' barrier as well as a physical one. Those seeking to retrieve owed wages through employment tribunals will often not do so as less than 50% of employers will default on payment after tribunal. This figure is a clear psychological deterrent.

# Stability Matters: Findings

**Exclusion:** Broadest of all the instability matters considered. Financial exclusion- Being 'unbanked' (not having access to a basic bank account) leads to exclusion as citizens struggle to save money, which prevents them from taking part in activities that those on relatively modest incomes are able to enjoy. Rising housing costs contributing to reduced disposable income and restricted options.

Stigma – Highly negative attitude of general-public towards those claiming benefits and those living with disability and/or illness. Attitudes "skewed by negative news stories and television programmes leading to stigmatising and exploiting vulnerable groups and adding to discrimination". Similar attitudes witnessed in public sector including local authority services and the NHS leading to mistreatment of service users including disrespect and inconsistency in service provision. This in turn discouraged vulnerable groups from using services, increasing exclusion.

**Changing Circumstances:** Changes in policy and legislation contributing to increased instability. For example, Scottish legislation which has demoted employment judges at tribunals to 'legal members' who do not hold the status as members of the judiciary is likely to reduce the effectiveness of employment tribunals, thus creating a further barrier to citizens that have been exploited and mistreated by employers. Welfare Reform including Universal Credit processing delays and increasing use of benefit sanctions by the DWP resulting in citizens finding themselves in financially precarious situations without little to no warning.

**Changes in personal circumstances:** Loss of employment, bereavement, family breakdown, birth of children, etc. can contribute to prominent irregularities in household budgets. Changes in family size can also result in benefits being reduced or stopped altogether.

## Solutions to instability

### Partnership:

- Closer partnership working between public and third sector
- More effective inter-agency referral systems to empower service users to make more stable choices
- Raising awareness of services available within communities
- Service providers should take a more 'holistic' approach i.e. being able to discuss underlying issues i.e. benefits, health, etc. when addressing housing
- Greater consistency in terms of 'quality assurance' amongst service providers, allowing for "potentially discriminatory practices" to be identified and reformed
- Improved exchange of information, particularly between government and third sector bodies i.e. Citizens Advice Bureau, Penumbra, etc. This would reduce duplication of work and contribute to more effective delivery
- Partnership working would present greater opportunities to challenge derogatory stereotypes and challenge decisions
- Examples of good practice should be circulated between agencies.

### Education and Communication:

- Social prescribing: Used primarily by general practitioners and involves signposting patients to non-medical sources of support. This is a model of good practice and service providers should be made fully aware of potential benefits

# Stability Matters: Findings

- Investment in raising IT literacy is essential so that vulnerable groups can access help online
- Service providers must make a greater effort to accommodate the various means by which users communicate with welfare services
- Training in basic budgeting must be more widely available
- Advice materials such as those produced by CAB must communicate rights and responsibilities in plain English. Social media may be a means by which this can be achieved. Materials should also make it clear where appropriate if citizens have a choice as what works best for them.
- Service providers must take care to manage expectations realistically
- Agencies such as the DWP must provide more face to face support
- There should be more widespread training as to how mental ill health can impair an individual's ability
- Education and communication are vital for addressing negative perceptions of those on benefits, particularly negative perceptions exacerbated by the media. Preventative work with children and young people is but one example. Social media could also be used to share positive stories of those with mental health issues, etc.
- Local employers should be included in briefings and consultations on issues such as zero-hours contracts
- Service providers should have easy access to materials and training on matters they are not familiar with. They must also remain current with changing policy and legislation

## **Inclusion**

- Service users must be involved in decisions pertaining to the delivery of social welfare
- Phone lines to DWP departments should be free and phones, PCs and Wi-Fi more widely available in public venues
- Initiatives should be developed to reach out to those least likely to engage with service providers
- It is vital that service providers provide outreach services for those for whatever reason would struggle to access a service at the generic point of delivery

## **Support**

- Those with mental health problems must be provided with the appropriate support to remain in or return to employment and or education
- Support must be readily available to vulnerable users for issues such as rent arrears that require urgent action
- Citizens must be supported at every stage of their engagement with welfare services and should have ready access to advocacy services should they wish to challenge a decision or access information
- "Sensory strategies" should be developed to support those with hearing, sight issues, etc. to access advice and support