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# Monitoring the Impact of COVID-19 Fortnightly Homelessness Briefing 8: Focus on benefits

## Introduction

*“I am currently living in a shed in my sister's garden. I have been living here for 4 months. I was living in a hostel until lockdown began. I have been trying to set up counselling and housing for myself, but a lot of the services haven't been available. I've been receiving food from a food bank every two weeks. The food lasts about 4 days. I was sanctioned by the DWP in March for 3 months and it was only lifted in June”*

Our [previous briefings](#) have illustrated how people experiencing homelessness have been struggling to meet their basic needs during the COVID-19 pandemic. The impact of insufficient benefit entitlement has become more apparent as support services closed, or the support provided reduced. The Government's increase in rates for Universal Credit, whilst welcomed, has reinforced the argument that pre-COVID levels of benefits are insufficient to meet people's needs. This briefing outlines how despite changes in benefit entitlement during the pandemic, people experiencing homelessness have continued to face hardship due to the benefits system. The causes include the continuation of existing sanctions and through difficulties in communication with the DWP.

This briefing is the eighth in a series of briefings that outlines what we hear through conversations with our staff and volunteers, the [#HealthNow](#) network, telephone interviews and from our mobile reporters with experience of homelessness. This themed briefing reflects insight gathered throughout the project specifically in relation to benefits and social security. Further details of this research project and previous briefings can be found here: [‘Monitoring the impact of COVID-19 for people experiencing homelessness’](#).

## What is the policy context?

People experiencing homelessness face significant barriers when engaging with the welfare system. [Research by The Trussel Trust](#) (2016) outlined key issues impacting people's access and receipt of their benefit entitlement, such as sanctioning, administrative errors and a lack of understanding amongst staff. These issues can be linked to the causes and continuation of deprivation and consequently homelessness. Despite easements being available for people experiencing homelessness, [recent research](#) by Groundswell, the London School of Hygiene and Tropical Medicine and King's College London illustrates how people continue to have poor experiences of accessing and engaging with the welfare system and face significant barriers to claiming Universal Credit (UC). The increased challenges that people experiencing homelessness face means that during the COVID-19 pandemic, it is likely challenges have persisted and worsened as need increases.



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Since the COVID-19 pandemic hit the UK over 1.8 million people have applied for UC, one of the main working-age benefits. The COVID-19 pandemic led to a raft of changes to the way that the welfare system operates. This was experienced alongside increases to benefit entitlement for some and in certain cases changes to the conditions of their benefit receipt. Face-to-face assessments for health and disability-related benefits have been put on hold and appointments at Jobcentres have temporarily been stopped. Despite this, people have continued to experience difficulties with their benefits and when maintaining an adequate standard of income.

## Key policy responses

**16 March** - Face-to-face health assessments for benefits suspended amid COVID-19 outbreak.

**25 March** – The Guardian [reports](#) that 477,000 people had applied for the benefit in the past nine days.

**27 March** – [DWP announce](#) that all work-related requirements for Universal Credit and Jobseekers Allowance were suspended for 3 months.

**13 May** - DWP launch new online service for landlords to request direct payments of rent or rent arrears.

**19 March** - 'Special arrangements' in place for people claiming support and new applications for benefits.

- People receiving benefits do not have to attend Jobcentre appointments for at least 3 months.

**26 March** - [Charities call for](#) work conditionality rules for benefits to be officially suspended.

**6 April** - Universal Credit and Tax Credits have been increased by £20 per week.

## Data collection so far

We have received **370 daily diaries** and reflective logs, carried out **74 telephone interviews** with people experiencing homelessness and our mobile reporters have been feeding into the project about their experience and what they have heard from their community.

## What are we hearing about the impact of COVID-19 on benefits for people experiencing homelessness?

*"There has been many issues and financial repercussions [of the COVID-19 pandemic], my benefits weren't coming through and my backdated claim was not followed up... I am limited basically and without the food bank and surplus food I wouldn't eat... The DWP are sending some forms for my backdated claim I managed to call them but it's unresolved"*

Although challenges for people experiencing homelessness and engaging with the welfare system are not new, insights from this project illustrate that in some cases challenges have been perpetuated by the pandemic. Homelessness and benefits are therefore intrinsically linked and, in some cases, issues with benefits lead to people becoming homeless. This is particularly the case for people who were facing existing sanctions.

## Sanctions during lockdown

***"[My] universal credit benefits have been cut off for around 2 months"***

We heard from several people who were experiencing homelessness who explained that they had no income during the pandemic because they had incurred a sanction. In some instances, people had to beg to ensure they had enough money to meet their basic needs like adequate food, however, the pandemic also made this challenging from the lack of footfall due to preventative measures.

***"They were begging to try and earn money for hostel accommodation. They used to earn £30 a day but now they are making no money to even eat. He feels forgotten about. He has no benefits due to sanctions"***

Similar issues were faced by people who were in temporary accommodation or newly housed who were currently paying off arrears on council tax payments or previous crisis loans which are automatically deducted from their benefits. This means that the benefit they increased was significantly reduced. This left people struggling to meet their basic needs, such as accessing food, and increased anxiety about how they would make ends meet throughout the pandemic.

***"they are only getting half of their benefits as they are paying off arrears"***

***"DWP have started making [me] repay back loans [I] owe. The first payment was this month and it was almost £100. [I'm] surprised about the amount they are taking back as it seems excessively high"***

People discussed disputing arrears due to exemptions on council tax not being applied correctly and the impact that this had on their benefits in the meantime. During the pandemic, resolving issues such as administrative errors or exemptions has been harder due to support services offices being closed or advocacy services having reduced and only remote capacity.

***"Experiencing problems with their council tax - apparently £2000 in arrears and the council are chasing them about it but they dispute the cost as partner is on ESA and in the support group so was supposed to be exempt"***

We also heard about payments that were stopped due to changes of circumstances, such as a claimant not updating their address. This is particularly concerning as we know that people experiencing homelessness, especially during the pandemic, often need to move between temporary accommodation and out of area.

***"Through another follow on call a gentleman who had no electricity or food due to his benefits being stopped due to DWP not receiving his change of address details now has his claim back up and running and should be paid by April"***



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Although not as a result of the pandemic, when people are re-assessed for their benefit, this can also lead to a change in the level of entitlement they receive. The changes of this can have a significant impact on someone experiencing homelessness as a front-line worker, who supports people with their benefit claims, outlines below.

### Case study - lasting impact of changes to entitlement

*"An individual in receipt of UC had attended an assessment prior to COVID and was removed from the Support Group and placed in the work-related activity group as it was deemed, they were no longer entitled to be placed in that category. This meant their UC payment entitlement decreased. Their housing was being paid by UC and they had met the Benefit Cap. This meant that for the month, they received zero, as all the payment was put towards the rent payment – not allowing any funds for paying utilities, food, travel etc. Unfortunately, this resulted in them having to surrender the property and moving in with a friend, now looking for cheaper accommodation".*

### Job-loss and making new benefit claims

Changes to the benefits system has had a significant impact on people experiencing homelessness - not only those currently claiming benefits but also those who have begun claiming them as a result of COVID-19. A number of people have discussed how they have lost their jobs or had reduced income due to changes in their employment during this period. This was particularly the case for people who were on temporary or zero-hours contracts.

***"He was working earning £800 a month doing security work. He's been laid off and now he's on universal credit so it's a big shock to go universal credit. It was difficult when he first signed on. He was working part time, so he was getting benefits, but he is now much poorer. He really misses going to work...Not sure if he's going to get the job back when this is over."***

### Mobile report – the impacts of loss of wages

*"Myself and my partner have been impacted financially throughout this whole pandemic. More so, my partner but the knock-on effect cannot be understated. My partner works for an agency. Work slowed down quickly and for 6 weeks she had no income at all. We both assumed that meant she could get furloughed, however, because the agency was still open she was refused. We're going to be playing catch up with the bills for the foreseeable future. Not much fun, just another life change to deal with. This year is a complete write off, but, like everyone else, we have to get on with it!... Luckily work didn't change for me but I'm only part time. We could eat at least. My partner doesn't cope very well if things change and she has been extremely depressed knowing that certain bills were piling up. Not to mention having to stay in all the time. The atmosphere has been terrible. I took it upon myself to contact everywhere. I managed to get most of my accounts out on hold. However, most places have had a skeleton staff and getting through has taken hours of my time".*

Due to changes in the way the system operates, new claimants must apply for benefits via telephone and often have to follow up through emails or by accessing online forms. This is particularly problematic for those who are unable to access the internet and do not have a phone or sufficient credit to make long phone calls, especially for those people living in temporary accommodation or rough sleeping. The issue of digital exclusion for people experiencing homelessness is already significant, the further reliance by the DWP on digital methods of communication will cause



increased barriers for people navigating the benefits system. More so as lockdown measures were imposed, the places (e.g. libraries and daycentres) where people experiencing homelessness may have previously accessed computers to support their claims have often closed.

***“Clients are required to be tech-savvy - majority of our clients are not. For those who know how to use computers, they do not necessarily have the up-to-date versions which can accommodate all sorts of logging on issues; downloading forms, constant email access, etc. Due to their health conditions even checking emails and text messages is a strain on them and causes them anxiety”***

More so, the pandemic has led to closures and reduced service availability for welfare advice and advocacy services who claimants often relied on to support their welfare claims. Often services have used digital methods to adapt the service they provide which can perpetuate the digital divide and attach a cost to the advice people need.

***“...finding someone who will help with benefit advice is really difficult. A lot of clients cannot use the internet for their claims and rely on support staff at centres to help, as they are closing not doing face- face appointments it’s difficult for some people...DWP have brought out a call back service to claimants of benefits as it is so difficult to make a claim as no one can get through due to too many people claiming during COVID”***

### Communication and new ways of working

Overall, communicating with the DWP when making a new claim or for support with an existing claim was a significant issue for several people experiencing homelessness and those who were advocating for others. For people who are already claiming benefits, communicating with the DWP is often significantly anxiety-inducing due to fears in changes to entitlement.

***“The constant to-ing and fro-ing has caused a distinct level of anxiety to the individuals, several months on, no further forward”***

***“...benefits are a big issue as no one can get through to them and people are scared they will get sanctioned or their claim won’t get dealt with”***

Challenges in communicating with the DWP were also faced due to difficulties in getting through to a member of staff through the phone number.

***“[I usually get a] half price Oyster card as [I am] unemployed but find it impossible to get through to the DWP to update [my] status and reapply for a new Oyster. Still using public transport for shopping and to go to the post office so this is an issue for [me] as it makes traveling twice as expensive”***

Front-line staff from homelessness services who have vast experience in supporting people with their benefits have noticed changes in how challenging it is to communicate with the DWP. This raises significant concerns about how people who are newly claiming or who have reduced access to technology are able to reach the DWP themselves. One front-line worker explains some of the challenges experienced by herself and those she supports below:

***“There is noticeable delay in getting access to services, for example calling DWP to get answers has been a nightmare - have to hold on the line for at least one hour before we can speak to someone (if one is lucky to get connected). There are times when the call is dropped or we have to discontinue the calls due to other incoming calls or other urgent enquiries and have to later start the queue again. There is no clear-cut definition of the best time to call - sometimes we opt to call first thing in the morning, or later but it always the same waiting***

***time. When finally connected, there is not enough support given by the service providers and we are sometimes referred back to their websites”***

Further issues arise when benefit claims are dependent on evidence from a claimants GP as lack of face-to-face GP appointments and difficulty in [accessing primary care](#) raise another barrier to accessing a benefit claim.

## Positive impacts of benefit changes

***“My UC has increased so I'm really happy about that as I can pay this lass for staying here”***

A minority of people we have heard from discussed how the changes in benefit amount had a positive impact on their lives.

***“Gets his first benefits payment tomorrow including the increase which is larger than the £96 stated by DWP and during COVID-19. DWP are no longer taking money off his benefits for crisis loans incurred pre lockdown. This will make his life easier”***

***“Had his first telephone interview with his job coach last week after 3 months of not having contact but as of yet hasn't been told to look for a job. Has also been receiving an extra £90 in benefits per month due to DWP promised benefits increases and his loans have been suspended which has made his life easier”***

Furthermore, some people described the process of communicating with the Jobcentre as easier during the COVID-19 pandemic as it meant they did not have to travel and pay for travel costs to appointments.

***“Made it easier. Haven't had to go to the Jobcentre for 4 months. Before I'm spending £5 to get there and I'm only in there two minutes and now it's just done automatically”***

## Important considerations for the benefits and homelessness

***“it would be great for benefits advisors/key workers in day centres, COVID hotels, shelters and hostels to be able to conduct interviews so benefits payments can be released”***

The COVID-19 pandemic has led to significant changes in how the welfare system interacts with people experiencing homelessness. This has led to both positive and negative experiences for those we have heard from. The flexibility of some elements of the system presents an opportunity for changes in the way benefits are accessed post COVID-19. The section below outlines some key considerations for the DWP and the wider benefits system going forward.

- Benefit entitlement should be reviewed, especially in relation to the impact of COVID-19 and how the pandemic has significantly impacted people's levels of income and their access to support services, such as food banks and daycentres.
- People also rely on benefit services to access vouchers for food banks. The DWP and services supporting homelessness need to ensure people have access to adequate income and appropriate food.
- The review of benefit entitlement levels is important, but this needs to be addressed alongside a review of eligibility for those who have health conditions but are often not

placed in correct benefit category e.g. the ESA support group. People should be supported to have the right information about their entitlements and how to appeal decisions.

- Local authorities should review their approach to retrieving rent and council tax arrears to prevent this being the cause of a person becoming homeless or a significant worsening in their accommodation situation.
- To ensure people experiencing homelessness can communicate with the DWP for new claims and to meet their claimant obligations digital access should be reviewed as part of the assessment process.
- DWP should log the communication preferences with the claimant to ensure they have the means to communicate effectively and to log any communication difficulties that might exist.
- Local authorities should work with the DWP to ensure people have access to appropriate technology, access and support to claim.
- In order to ensure people experiencing homelessness are able to communicate effectively with the DWP and the Jobcentre, outreach models for delivery of services could be considered. Any new methods of service delivery should be considered alongside an equality impact assessment to ensure it meets the needs of the homelessness population.

## Example responses to COVID-19

### Welfare advocacy in Newcastle

[Crisis Newcastle](#) have continued to support people with their benefit issues during the pandemic.

They explain the story of one person they have supported here. Jess (not her real name) was referred to Crisis Newcastle for support with housing and benefits by a family member in the early stages of lockdown. Jess suffers from significant mental health issues and until January 2020 had been living in her own tenancy, she was claiming Universal Credit with Housing Benefit however, due to her mental health she had failed to answer calls from Department of Work and Pensions (DWP) staff and had been sanctioned. Due to a deterioration in her mental health Jess was admitted to a psychiatric hospital on an involuntary basis where she remained until the week before lockdown. As a result of the Universal Credit sanction, Housing Benefit was not paid for the property and Jess was evicted while she was an inpatient. She had a housing assessment but was deemed to not be in priority need so went to stay with a relative on discharge when she was referred to Crisis.

Jess' mental health results in her facing severe communication difficulties, particularly using telephones and computers. Crisis' mental health worker spent a lot of time building a relationship with Jess via text so that Jess felt comfortable speaking on the phone and agreed to be referred to a Progression Coach where she was able to give consent for Crisis to liaise with the DWP and housing options service on her behalf. Jess' Progression Coach supported her to make a mandatory reconsideration challenge to the DWP which was rejected, this was appealed and rejected again. The Progression Coach supported Jess to make a new claim for Universal Credit which is not subject to sanction. Her Progression Coach also raised a complaint with the Local Authority about the handling of her assessment and is trying to support Jess to secure appropriate accommodation to meet her support needs.



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## DWP work in collaboration with partners to support 'Everyone In'

In Manchester the DWP assigned a named contact to be the primary person to support people experiencing homelessness who were accommodated as part of the local 'Everyone In' response. Liaising with the local providers the DWP representative ensured that staff at the accommodation were fully supported to check whether or not residents had an open benefits claim, if not staff were given advice and guidance about making new claims for Universal Credit and guidance on the changes to Universal Credit requirements as a result of Covid-19.

Accommodation staff had a single point of contact at the DWP to address any queries or problems and check the status of benefit claims. The priority was to ensure that residents were able to access funds quickly, DWP staff were then able to support residents to ensure they were able to claim all benefits they were entitled to. As people moved on from the hotels DWP staff have provided ongoing support to ensure claimants are able to maintain their benefits. The DWP also worked closely with the Manchester Street Engagement Team to ensure that anyone rough sleeping was also able to access telephone support to make and maintain claims for Universal Credit.

## Progression support at Groundswell

As [Groundswell's progression team](#) have been working remotely, they wanted to ensure the peer volunteers were receiving as much support as they could offer. During the initial period of working remotely the progression team undertook welfare calls with the peers and some team members. The welfare calls were divided between us so that everyone received a call at least once a week, however, some peers requested daily calls as they were living alone and had very little to no contact with others, which was agreed. The calls lasted various amounts of time, all depending on the individual and how they were coping. During this time, the progression team have supported peers through applying for Personal Independence Payments, Universal Credit, mandatory reconsiderations and appeals and a successful immigration tribunal.

## What next?

We want to hear from you! If you are homeless or working alongside people experiencing homelessness, we would like to hear your views and experiences. We are specifically interested in hearing from people about experiences of people who have no recourse to public funds.

In partnership with [On Our Radar](#) we have recruited a team of 'Mobile Reporters' who are being trained and supported to collect and report information from their local areas. Find out more about getting involved or sharing your views and view our information sheet [here](#).

If you want to talk to someone about this research, contact Groundswell's Research Manager Jo: [jo.brown@groundswell.org.uk](mailto:jo.brown@groundswell.org.uk). Or, if you want to receive regular updates about this project and other related work, please subscribe to our #HealthNow newsletter [here](#).