

Pathways to support - 2016

A framework for Universal Support

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Ensuring the right support is available for those making the transition to Universal Credit, and who need support at the time they need it, through the appropriate channel

Draft - Confidential

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1. What is Universal Support?

Universal Support is the name we use to describe the support that will be available for those needing it as they make the transition to new working age benefits arrangements under Universal Credit (UC).

Universal Support has been developed through collaboration between the Government department responsible for UC (Department for Work and Pensions) and local authorities across GB, including Southwark Council, where prototypes of Universal Support have been tested and trialled since 2013.

An internal evaluation of support provision under those tests was published at the end of 2015¹ and all the recommendations set out in that report have been accepted and are provided for in this framework.

2. Why is Universal Support necessary?

Universal Support should provide an effective means of at least partly mitigating a number of the major risks to the Council and its residents that we believe UC roll out implies - and above all the risks to major sources of Council income – especially rent. The effectiveness of support as a means of mitigating major risks will be carefully monitored and assessed.

We also expect that the support offered and taken up by those needing it will enable recipients to develop greater resilience, independence and control over their own lives as they meet the challenges that the transition to UC is expected to present for many

This framework will provide the Council with greater confidence that the support needs of our residents and service users moving to UC are properly understood and accurately identified at the time of need. It will also ensure that our support offer is seen to be independent, and that it is attractive to those needing it.

3. What forms will Universal Support take?

Support will be offered to those needing it to cope with two major changes under UC and will take two main forms - *personal budgeting support* and *digital support*. We expect that the majority of those needing support will require personal budgeting support (c. 80%) We also expect that any support to claimants to help them deal with those changes may be offered separately, or as a single package

Universal Support 1 - Personal Budgeting Support

The change

UC will be paid monthly as a single payment to a named member of the household and will include an amount in respect of any housing costs that are due. The household must have a suitable bank account into which their UC may be paid each month

Those receiving UC will need to take greater control of their own finances and manage priority bills – particularly rent

Support

The support offer should strengthen claimant's competencies in respect of financial capability. The key outcomes we would expect to see from support provided include the following

¹ *Universal Support – Better Placed Tri-borough Evaluation Report*, LB Lambeth, LB Lewisham & LB Southwark, Dec 2015

- claimants will have a budget plan that enables the household to manage their money effectively and meet priority bills – especially rent
- claimants will have a suitable transactional bank account into which UC may be paid and that includes features such as direct debit
- claimant will understand how to reduce their bills (through the use of price comparison websites, changing contracts and other behaviour changes)
- claimants will have set up direct debits or equivalent arrangements in respect of their priority bills – including rent
- claimants with significant debts will be sign-posted to appropriate debt advice provider/s

Universal Support 2 - Digital up-skilling

The change

UC will be offered as a digital by default service. Claimants and their partners will be required to make their claim on-line, to set up a digital UC household account and to manage that account, reporting changes in household circumstances through a self-service, digital channel. UC claimants will also be required to carry out and log mandated work-search activity through digital channels.

Those receiving UC will have to develop confidence in exercising the digital skills they will need, not just to enable effective management of their UC account, but so they are equipped to take advantage of the wider potential benefits of digital inclusion – for example, improved employability and lower household bills.

The offer

The support offer will be competency based and should provide the claimant with basic digital skills. Key outcomes we would expect to see from digital support provided include the following

- claimant can independently communicate by email and use social media
- claimant can manage their Universal Credit account – updating as necessary where changes in circumstances occur, and also recording work search related activity.
- claimant has knowledge to make secure digital transactions for a range of goods and services – including rent and other payments to the Council
- claimant can independently search for and apply for jobs on-line and upload their CV where appropriate
- claimant understands on-line security and can use internet services securely

4. Who will be offered Universal Support?

Universal Support will be available to any Southwark resident claiming UC and who is identified as needing support. Learning from testing and trials suggests that we may expect up to one in three of those making the transition to UC to require some form of support, though individual needs are expected to vary considerably. Moreover, a range of evidence suggests that it is *social housing tenants* – above all the Council's own tenants - who will be *most likely to require support* and it is our assumption that

social housing tenants will also be *most likely to be offered support*. This is partly because it is expected that the impacts of UC changes will disproportionately affect those living in rented social housing, and partly due to some of the characteristics of social housing tenants compared with similar households who own their own homes or who rent their home privately.

Those living in social housing in all parts of GB are, for a number of reasons, generally more likely to be “excluded” by a range of measures² – including economic activity, access to a mainstream bank or building society account and financial capability more widely, and access to the internet and digital skills – than those living in other tenure types. Southwark has a higher proportion of households living in rented social housing than any other local authority area in England and Wales³.

Test & Trial 1 - Direct Payment Demonstration Project

The Council participated in DWP *Direct Payment Demonstration Project* between 2012 and 2014 which tested an approach under which Council and other social housing tenants were paid their housing cost support directly in a way that would replicate Universal Credit payment arrangements as closely as possible.

The key findings from the project evaluation were that rent payments among tenants moving to a direct payment arrangement fell steeply during the three months following the change before recovering somewhat. However, the evaluation also found that where tenants remained on direct payment, continuously, for sixteen months, their rent payments for the period as a whole *were more than 2% lower* than among other tenants in a control group who did not move to a direct payment arrangement. Evaluation was based on cumulative results from across six test sites in different parts of GB. The rent loss for Southwark Council tenants participating in DPDP was much greater than 2%⁴

The analysis of rent accounts conducted as part of the project evaluation⁵ found

These results point clearly to the need for mitigating action during the transition to direct payment [taking the form of]

- *support to tenants*
- *close monitoring of rent accounts*
- *cautious assessments of tenant’s readiness for direct payment*
- *on-going support processes or other interventions*

The analysis concluded that

In many respects the key consequence of the introduction of direct payment [is that it] introduced the potential (or risk) for tenants to underpay rent by a significant amount....Direct payment has not just introduced a degree of risk for landlords but also for tenants many of whom are managing on limited budgets and already have debts and financial commitments they are struggling to meet. The package of support available is important in this context.

The Council’s own evaluation identified a potential failure among those tenants transitioning to UC to engage

² John Hills *Ends and means: The future roles for social housing in England*. CASE report 34, 2007

³ Office for National Statistics *Social housing stock – Housing Summary Measures Analysis*, – Aug 2015

⁴ LBS & Family Mosaic *Southwark DPDP – testing direct payment of HB – summary of learning from the project* March 2014

⁵ DWP, *Direct Payment Demonstration Projects: key findings for 18 months Rent Account Analysis*, Dec 2014

with the offer of support as a very high risk in terms of both impact and likelihood. Take up of the prototypes of support offered to tenants participating in the DPDP and identified as needing support was very low

5. How will claimant's support needs be identified (what will be the pathways to support) ?

We expect that support needs will be identified at differing points and stages as claimants make the transition to UC or where life events expose new needs. Examples may be found at Annex A

It is also expected that support needs will usually – but not always - be identified as claimants move through the standard customer journey for those making a new claim for UC, or who are migrating to UC (see Annex B). Specific support needs will be identified through claimant responses to “triage” questionnaire/s (see Annex C), or from other evidence about the claimant available to the Council or its partners e.g. a recent history of significant rent arrears. Those offered support will be asked to give their written consent to allow relevant information relating to their support needs to be shared with other parts of the Council or other partners (see Annex D). All information relating to claimants personal support needs or support offered will be handled securely and any information sharing will be via secure channels.

6. How can we be confident that claimants will engage with our offer of support?

The support offer will be clearly defined and competency based. It will also be clearly linked to the recipient's personal experience, their personal ambitions to improve their competencies - and how the immediate barriers to realisation of those ambitions may be overcome. The support offer will hold out the prospect of tangible benefits for the recipient beyond those relating to their ability to manage the transition to UC. However, helping the claimant through that transition will remain the core rationale for support provision.

We will be flexible about how and where support is provided. However, our approach to how and where support is to be offered and provided will draw on two key lessons from tests and trials carried out over the last two years. It is expected that all referrals for support will be channelled through JCP in the first instance.

Test & Trial 2. Universal Support Delivered Locally

Tests and trials were carried out between 2014 and 2015 as part of a wider collaboration between the Council, Lambeth and Lewisham councils and the DWP. The purpose was chiefly to understand our future approach to identifying support needs and the engagement of those identified as having support needs.

A key finding from test and trial activity was that claimant engagement was found to improve when support was initially offered, face to face, in the Jobcentre (JCP) and evaluation found that this was for two main reasons.

The first benefit of co-location is that it enables an immediate referral to on-site support to be made by the JCP work coach where the claimant's responses to triage questionnaire identify support needs.

Evaluation of trials also found that where a “warm hand off” from the JCP work coach to the support provider was possible, the likelihood of the recipient accepting and engaging positively with the offer of support increased significantly. Similarly, it was found that where multiple hand-offs were required, or where the recipient was referred to support at a separate location, the likelihood of the recipient either accepting or engaging with the

offer of support fell.

The second benefit of co-location is that it strengthens professional relationships and the understanding of the purposes of support among all the partners, helping to firmly embed the principles of support among those at the front-line and to ensure that the right support is made available to the right people.

The trial was not delivered in a UC environment but support to be offered within this framework *will be delivered in a UC environment*. We believe this fact alone will help increase the likelihood that those identified as requiring support will accept and engage with our offer of support.

It is expected that all UC claimants will be required to attend at least one (and, initially, at least two) face to face interviews at the Jobcentre responsible for their dealing with their claim, This should mean that all UC claimants will be taken through the triage questionnaire (see Annex #) that may identify support needs.

All UC claimants will be required to accept a claimant commitment as a condition of entitlement for UC. The claimant commitment is a contract between the Jobcentre and the claimant setting out the agreed steps that the claimant will take to find work, increase their hours of work, or prepare for a future return to work. Where support needs are identified it is expected that acceptance of the support offer will form part of the “claimant commitment” and that this acceptance will further increase the likelihood of positive engagement on the part of the recipient.

7. Where, or by what channels, do we expect support to be provided?

We expect that the majority of all forms of support will be delivered face to face, mainly in Jobcentres, but support is also expected to be available at other locations and through other channels. Examples of other potential channels and locations are set out below

Personal Budgeting Support (PBS)

PBS may be offered face to face at a number of other locations

- LBS Local Support outreach locations – including GP surgeries
- community and voluntary sector settings
- the claimant’s own home (visits where appropriate / necessary)
- LBS Home-search centre (homeless)

Evaluation of tests and trials suggests that outbound telephone calling did not prove to be an effective or popular channel for PBS. However, SMS reminders for those due to attend support appointments did prove effective and their use is expected to continue.

PBS competencies in respect of budget planning are expected to include greater use of existing on-line budgeting tool products provided free by Money Advice Service and, or, other, similar organisations.

Similarly, those requiring debt advice are likely to be sign-posted to the on-line offerings of Money Advice, Step Change and other independent / qualified, specialist providers

Digital up-skilling

As with PBS, it is expected that commissioned, face to face, digital up-skilling support will be provided mainly in Jobcentres. However, digital support may be offered at a number of other locations, potentially including

- UK Online Centres in Southwark
- Southwark libraries
- LBS tenant's halls (TRAs)
- Other housing providers – RSLs and specialist housing providers
- Community and voluntary sector settings
- Schools and colleges

It is not expected that digital support will be offered through telephone or digital channels during 2016 but the position will be kept under review.

8. Who will provide support?

A national agreement between central government and the local authority associations sets out the terms under which Universal Support is to be commissioned, or directly provided, by individual local authorities across GB, under local partnership arrangements such as those set out in part 11 of this framework.

The kinds of support that those moving to UC will require are not entirely new but the level of demand for these services is expected to rise during the period of transition to UC to a level that will far exceed existing local capacity. There is already a good deal of comparable, existing, support provision, available from a wide range of sources, some of which are already funded, or part funded, by the Council, other parts of Government, or other public funds. Wherever possible, we will seek to build the Universal Support offer on similar, *existing* provision, drawing on existing resources and collaborating with established providers.

We anticipate that there will be a mixed economy of universal support, with a wide range of different providers offering a range of diverse approaches to achieving the standard outcomes set out on pages three and four of this framework document. The Council is currently agnostic on the question of who may be best placed to provide support over the medium to long term but will take a view as evidence becomes available as to which providers, or which models, are yielding the best results in terms of both outcomes and cost effectiveness.

A generic list of potential providers is set out below

- LBS local support team
- DWP / JCP
- other comparable, existing, in house Council provision
- community and voluntary sector
- LBS libraries
- housing providers

9. How will the costs of support be met?

Under the terms of a national agreement between central government and the local authority associations⁶, DWP funding is available to meet costs of universal support provided by local authorities. That funding will be made available to each local authority to meet universal support costs in their own locality, as forecast by DWP. It is expected that the future funding model for local authorities' universal support costs will be partly outcome based

Support costs will be met under a local *Delivery Partnership Agreement* (DPA) to be signed by senior local authority officer and a senior DWP manager in that District (in our case the DWP District is South London).

It is the Council's view that DWP funding available under DPA *will not* be sufficient to meet the actual costs of support required. Additionally, it is the Council's view that the DWP's commitment to funding universal support over the longer term is qualified and uncertain. The Council will build an evidence base of actual demand for support and will continue to lobby the Department at official and political levels for the great majority, if not all, of the costs of meeting that demand to continue to be met by Government.

The Council's commitment to meeting support costs under DPA is limited to the period February to December 2016 though this position will be reviewed no less frequently than six monthly during the period of UC rollout.

We expect that actual support costs will be met from a combination of the following

- DWP UC programme funding to be provided under local *Delivery Partnership Agreement* with the Council.
- other public funding streams e.g. Big Lottery Fund, European Social Fund.
- existing budgets for partner organisations e.g. RSLs and other housing providers.
- existing Council service / programme budgets – including commissioned services from voluntary and community sector

10. Over what period will Universal Support be available?

We expect support to be available to those residents making the transition to UC and needing support throughout the period of transition to UC, though decisions on what support is available, how support is provided, by whom and to whom, will continue to be subject to six monthly review.

⁶ *Universal Credit - Local Support Services Framework*. Department for Work and Pensions & Local Government Association. February 2013

DWP have shared information on their plans for rollout of UC to those jobcentres (JCP) that serve Southwark residents and these are summarised below

1. A test version of Universal Credit full service (UC digital) began to rollout in Southwark from November 2015 but limited to a single post-code in the London Bridge JCP area (SE1 5~~)
2. UC digital will extend to seven additional postcode districts in London Bridge JCP catchment area from 27th January 2016 (SE1)
3. A simplified version of UC (UC live), available only to defined claimant groups (single people who have become unemployed and who meet a number of other criteria), will roll out in all parts of Southwark outside London Bridge JCP catchment area from 08 February 2016. It is expected that few of those eligible to claim this version of UC will have support needs, or significant support needs
4. UC digital will extend to remaining postcodes in London Bridge JCP catchment area from 23rd March 2016 (SE1 and SE16) and is expected to become full service from May 2016
5. UC full service will roll out to whole area served by Peckham JCP from October 2016
6. UC full service will roll out to whole area served by Kennington and Streatham JCPs by February 2017 – marking rollout of UC full service to the entire borough. After this date all legacy benefits will be closed to new entrants of working age anywhere⁷
7. During period from mid- 2018 to end of 2021 all remaining legacy benefit claimants are expected to be transferred in tranches to Universal Credit. Full details of a time-table for transfer in Southwark is not expected to be confirmed until 2017 at the earliest. We currently assume that demand for that support will be greatest during this final period of transition. That is because the claimant groups with greatest support needs are expected to transfer to UC during this period

11. What will be the governance / management arrangements for support services?

Universal Support delivery in Southwark will be overseen by a partnership forum that will be chaired by the local authority and include representatives of the local authority and the DWP at district level, as well as other partners as appropriate.

It is expected that Universal Support delivery in Southwark will be provided for in a joint Delivery Partnership Agreement between the Department for Work and Pensions and the three local authorities in the south London tri-borough partnership (*Better Placed* – formed of LB Southwark, LB Lewisham and LB Lambeth)

A formal terms of reference is still to be agreed but it is expected that the new forum will

- plan and oversee delivery of local support services for UC claimants
- identify and ensure adequate delivery capability and capacity; and ensure effective and efficient use of resources
- assign resources and commission support as required

⁷ About LBS 500 households live in SE8 postcodes served by Lewisham Jobcentre and will still be able to claim HB

- possess the requisite skills to understand the support required by those with the most acute needs – for example, those who are homeless or facing substance addiction or mental health issues
- ensure continuous assessment and evaluation of the support offer and its effectiveness in helping those claimants with additional needs to become more independent - and to ensure most effective mitigation of identified risks to successful UC roll-out and transition.

The local partnership approach rests on the following assumptions already agreed between central government (DWP) and local authorities (LAAs) at GB wide level. That agreement acknowledges that, as Universal Credit rolls out, local partners are best placed to

- help claimants with accessing and using online UC and digital up-skilling
- applying their experience in helping claimants to gain access to appropriate money advice and personal budgeting support
- provide flexibility as support needs evolve over time and throughout the different phases of transition to UC
- build on existing local infrastructure and provision
- mesh together DWP labour market support and local employment initiatives
- create holistic claimant centred services – especially for those with the most complex needs

Annex A

Pathways to support

We expect to offer at least eight pathways to support so that we may be confident that the support needs of all those making the transition to UC may be identified and met at the time of need. We expect that most of the support needs of those needing support will be identified through what we term *first tier* pathways. However, we also recognise that there will be a number of particularly vulnerable or high risk claimants for whom alternative or additional pathways to support may be required and available at any time. The numbers finding their way to support through these *second tier* pathways are expected to be smaller but the support needs of those referred along these pathways are generally expected to be greater. It is also expected that all referrals for support, by any pathway, will be channelled through Jobcentre work coaches in the first instance.

We expect that support needs will usually be identified during the initial UC claim process but we also recognise that support needs may be triggered, or exposed, by life events or crises for claimants / households at any time during the period of their UC claim. Examples of pathways to support (first tier and second tier) are set out below

1. First tier support

- a) UC claimant will attend first interview with work coach at Jobcentre. Triage questionnaire will identify support needs (PBS / digital)
- b) UC first contact with social landlord results in a request for alternative payment arrangement (APA) due to high level of current rent / CTAX arrears or a recent history of arrears or other factors that may be predictive of arrears under UC (PBS)
- c) Household placed in temporary accommodation in UC digital area having been found to be homeless - and alternative payment arrangement (APA) requested. (PBS/ digital)
- d) Claimant contacts *Southwark Emergency Support Scheme (SESS)* or *Hardship Fund* (local welfare) seeking emergency help due to crisis and triage identifies support needs (PBS / digital)

2. Second Tier Support

- a) UC claimant presents at GP surgery (*LBS GP surgeries project*) and financial problems / debt are identified by GP as an important factor accounting for poor health, especially where poor health may prevent the claimant from working (PBS / digital)
- b) UC claimant signs up to new social housing tenancy and an APA is requested due to household history / characteristics (PBS / digital)
- c) UC claimant comes to the attention of LBS *Troubled Families* team and new criterion for latest phase of TF programme is satisfied (PBS / digital)

- d) UC claimant comes to the attention of or is known to the South London and Maudsley NHS Foundation Trust (Community Mental Health Teams) and support needs are identified as a factor in remedying or preventing crisis and promoting recovery (PBS / digital)

Annex B

Support needs and UC claimant journey

1. Key steps in making a claim for UC		
Step Description	Identifying Support Need	Pathway(s)
Learning About UC	<ul style="list-style-type: none"> Provide information about UC and help guide claimants appropriately to right channel identifying support where possible (digital) 	1.a
Creating a UC account	<ul style="list-style-type: none"> Provide support with online access Provide assistance with setting up account including how to do that Help claimants build their digital skills - refer for digital support* 	*1.a, 1.b, 1.d, 2.a, 2.b, 2.c
Providing details for claim	<ul style="list-style-type: none"> Help claimants understand information required in support of their claim Help claimants understand how they can stop and save their claim if they want to continue at a later date Help claimants to sort out bank details or set up a bank account 	*1.a, 1.b. 1.c

	(PBS)*	
See likely payment amount	<ul style="list-style-type: none"> • Help ensure claimants understand their likely payment amount and when they may expect to receive it (digital) • Help ensure that claimants understand what the award covers including rent and that the need to pay rent themselves • Help claimants understand their obligations and refer for support where necessary (PBS) 	1.a, 1.b, 2.b
Submitting a claim	<ul style="list-style-type: none"> • Help claimants understand their claim start date (including waiting period) • Help claimants to understand what evidence they may need to provide • Help identify claimants who may required exceptional payment arrangements or advance and refer for decision 	1.a, 1.c, 2.b
Prove ID and sign claimant commitment	Provide advice on responsibilities and refer for support where appropriate	1.a

2. Key steps in maintaining a claim and managing transition effectively		
Step Description	Identifying Support Need	Pathway (s)
Budget monthly and pay rent	<ul style="list-style-type: none"> Support claimants who are struggling to budget monthly and guide / refer appropriately 	1.a, 1.b, 1.c, 1.d, 2.a, 2.b, 2.c, 2.d
Update details	<ul style="list-style-type: none"> Ensure claimants are aware of when and how to report changes – including support in use of online account and digital skills Ensure claimants understand when / why additional information may be required 	1.a, 1.b, 1.c, 1.d, 2.a, 2.b, 2.c, 2.d

Annex C
Support Need- triage/ referral

Personal Budgeting Support

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Digital

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Annex D
Consent form –data sharing



Personal Budgeting
Support and or digital

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