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# UNDERSTANDING BENEFITS AND MENTAL HEALTH:

A national rethink on how government  
supports vulnerable people moving  
onto Universal Credit



THE SALVATION ARMY,  
UNITED KINGDOM TERRITORY  
WITH THE REPUBLIC OF IRELAND





Authors note

## UNIVERSAL CREDIT



You hear on the news that Universal Credit is working, but it's not. Being on Universal Credit is hard. The support that was promised for people on Universal Credit just isn't there.

**SALVATION ARMY MAJOR**  
ABERDARE



**YES, ANOTHER PAPER ABOUT UNIVERSAL CREDIT. ANOTHER CRITICAL REVIEW OF HOW GOVERNMENT INACTION AND INABILITY TO DESIGN AND IMPLEMENT SUCH AN IMPORTANT SERVICE IS IMPACTING PEOPLE ACROSS THE COUNTRY.**

SO, WHY? WHY DO WE CONTINUE TO HAMMER AWAY ABOUT WHAT HAS BEEN SAID SO MANY TIMES OVER SO MANY YEARS?

**It's for the older lady in Wrexham whose tears fell on my hands as she explained to me how the pressures for her advance loan repayments means she is left relying on her kids, whose struggle to support her is causing family breakdowns.**

It's for the young, very bright man I met in Birmingham who wants to work, but after being re-assigned eight different Work Coaches in two months, no longer sees the point with engaging with the labour market.

And it's for the two guys I met, sitting one morning on the church stairs in Bristol, who told me they once tried to set up a Universal Credit claim, but after the Jobcentre dropped their claim with no understanding why, have fallen through the cracks – now sitting on the steps of a Salvation Army church, unsure of what to do next.

We know people want to work. People want to get on in life. But we've created a system

that pushes some people down. It prevents them from lifting themselves up, denying them the support they require to tackle the barriers they face. In order to engage with the labour market, people need to have financial stability. We need to get Universal Credit to work, so individuals can access their social security, and get the support they need to move on.

The Salvation Army surveyed 160 individuals in England and Wales who have been referred from Jobcentre to our employment support programmes about their experience with the benefits system, and then followed up with focus groups. Overwhelmingly the people we surveyed said that mental ill health was the main barrier to successfully setting up a Universal Credit claim.

And most worryingly, our research identified that those with mental health barriers to claiming were not getting the initial wrap-around support they

need, including financial and digital support.

This isn't just another paper for decision makers to ignore and label as scaremongering. These are people's lives. There is a wealth of previous evidence available about the barriers vulnerable people face when moving on to Universal Credit, but more can be done to implement the changes needed to make Universal Credit a success. We hope that this paper does not simply add to this library of evidence, but also provides the practical, easily implementable solutions to enable people who are at their most vulnerable to succeed.

**ANNIE DELL**  
AUTHOR AND POLICY ANALYST  
THE SALVATION ARMY



# EXECUTIVE SUMMARY

ACROSS BRITAIN, THE SALVATION ARMY SUPPORTS THOUSANDS OF PEOPLE EACH YEAR TO MOVE INTO SUSTAINED WORK AND ACCESS OPPORTUNITIES THAT PREVIOUSLY FELT INACCESSIBLE.



**We know that people want to work, but we also know that for those we support, the journey can be a long one. Individualised and tailored support is key to tackling the complex and multiple barriers that people often face in moving into and sustaining employment.**

However, the introduction of Universal Credit has brought new challenges to engagement. For example, we know that one in five claims to Universal Credit gets dropped before they are completed.<sup>[1]</sup>

This means that 20% of people who are eligible for Universal Credit due to low pay or unemployment are being either temporarily or permanently denied access to employment support.

Universal Credit isn't simply a financial safety net. It is the gatekeeper to employment support, and the national mechanism to help people successfully move into work. In order to access employment support, individuals need to be engaged with the social security system. Once a person has successfully engaged, they can receive employment support directly from a Work Coach or be referred to specialist support delivered by organisations like The Salvation Army.

However, the packages of support – announced first at the beginnings of Universal Credit roll out<sup>[2]</sup> and again reiterated by the then Work and Pensions Secretary Esther McVey on 1 October 2018,<sup>[3]</sup> to support people with the critical digital and financial skills needed to succeed on Universal Credit – have not fully met their stated objectives.

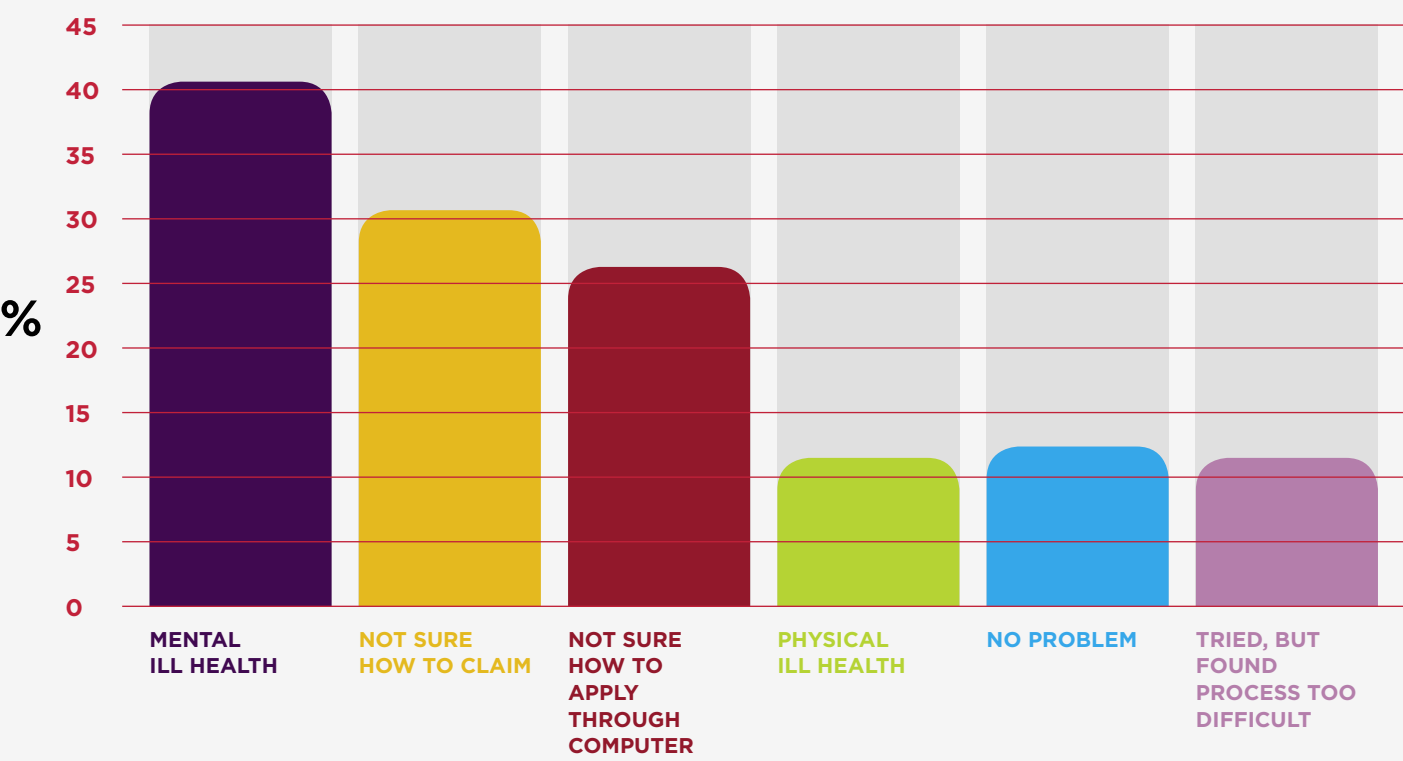
This is principally due to lack of identification and failure to signpost vulnerable clients.

Our research demonstrates that further changes are required and need to be implemented quickly. These changes range from national, to local, to individual. Our research finds that in order to make Universal Credit work for vulnerable individuals, there needs to be:

- a national rethink from the Department for Work and Pensions on how it supports people's mental health, including helping those experiencing mental ill health to move on to Universal Credit;
- a regional rethink from Jobcentres on how to consistently deliver basic support, including digital and budgeting support for new claimants;
- a local rethink on how Work Coaches deliver support, including investment in lower caseloads, to enable staff to properly identify and support vulnerable claimants; and
- an individual rethink on how claimants engage with Universal Credit, including a rethink of how Claimant Commitments are used to ensure that individuals are accessing the right support based on tailored needs.

# HEADLINE STATISTICS

GRAPH 1: MAJOR BARRIERS TO CLAIMING UNIVERSAL CREDIT



**Of those surveyed, only 14.5% of people identified said that they had no problems moving on to Universal Credit, meaning nearly all individuals identified difficulty in making their Universal Credit claim. And while the problems people identified were varied, three key themes stand out.**

Mental ill health was overwhelmingly the biggest barrier to claiming Universal Credit. Almost half (42.3%) of individuals surveyed said that mental ill health was a barrier to successfully claiming Universal Credit.

These barriers – including lack of knowledge of how to claim, inability to apply digitally, and physical ill health – are longstanding issues that have been identified both by government and third sector organisations.<sup>[4][5][6]</sup>

Despite the existence of best practice on how to overcome these issues,<sup>[7][8]</sup> results from The Salvation Army's survey highlight that people are still unsure about how to claim Universal Credit and that some still struggle to apply independently online.

These issues are not independent, but often multiple and compounding. Close to a third of respondents (32%) identified multiple barriers to claiming Universal Credit. Importantly, for those who said that mental ill health was a barrier to claiming, the picture is much more complex.

A staggering 72% of individuals with a mental health barrier had a second, third, or even fourth compounding barrier to accessing the system.



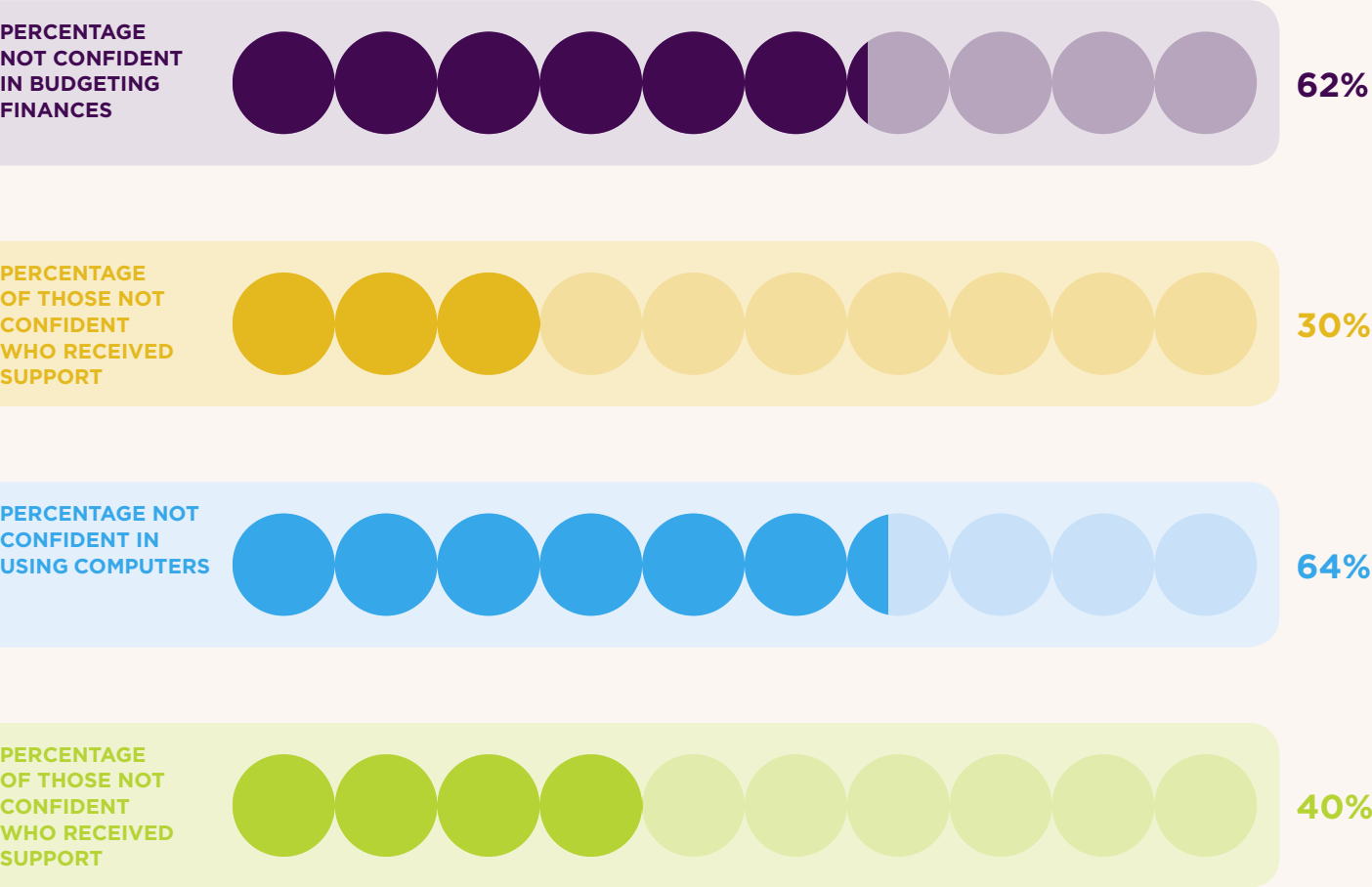
[1] What Needs to Change in Universal Credit: priority recommendations, All Party Parliamentary Group on Universal Credit, July 2019.  
[2] Universal Credit at Work, Department for Work and Pensions, October 2014.  
[3] Support for Universal Credit Claimants, Department for Work and Pensions, October 2018.

[4] Delivering on Universal Credit, Citizens Advice Bureau.  
[5] Rolling Out Universal Credit, National Audit Office, June 2018.  
[6] Universal Credit: making it work for supported housing residents, Policy and Practice, October 2018.  
[7] The Benefits Assault Course, MMHPI, March 2019.  
[8] Universal Credit: support for disabled people, Work and Pensions Select Committee, December 2018.



# MENTAL HEALTH STATISTICS

GRAPH 2: PEOPLE WITH MENTAL HEALTH BARRIER WHO SAID THEY WERE NOT CONFIDENT USING COMPUTERS OR BUDGETING FINANCES



Our respondents made clear that Universal Credit is not working for those experiencing mental ill health.

The Salvation Army is particularly concerned about lack of identification from Jobcentre staff to support people with mental ill health to make and maintain their claims. Importantly, people with mental health barriers are finding the process difficult to navigate. While 35% of our respondents who did not identify a mental health barrier said making and maintaining their Universal Credit claim was easy, this was true for only 1% of respondents with a mental health

barrier. While 35% is still a low number, we are concerned that nearly everyone with a mental health barrier said the process was difficult. Previous research shows that budgeting and digital literacy issues are frequently top barriers to making and maintaining claims on Universal Credit,<sup>[9]</sup> and our survey demonstrates this is even more so for people with a self-identified mental health need. 62% of people with a mental health barrier surveyed said they were not confident managing their finances. Despite this, just 30% of people with a mental health barrier had received any

budgeting support from their Work Coach directly, or following a referral to specialist support. Moreover, 64% of people with a mental health barrier identified that they were not confident using computers, compared to 41% of people who did not identify a mental health barrier. However, those with a mental health barrier were less likely to have received support. Only 40% of those with a mental health barrier who said they were not confident using computers, got help with digital capability, either by signposting or directly from their Work Coach.

WHEN GIVEN THE RIGHT SUPPORT, MOST PEOPLE WANT TO WORK. NEARLY 70% OF ALL SURVEY RESPONDENTS SAID THAT GIVEN THE RIGHT SUPPORT, THEY WOULD LIKE TO START WORK IMMEDIATELY, WITH 60% OF ALL INDIVIDUALS KEEN TO MOVE INTO FULL-TIME WORK.

The stresses and impact of Universal Credit on people's mental health apply to everyone, not just those who declared mental ill health as a barrier.

The stresses of both being out of work and moving on to Universal Credit are holding people back and adding significant strains on many people's mental health. Just 17% of individuals surveyed agreed with the statement that claiming benefits was simple. We need to make the system easy to access, so people can get on. 74% of all respondents said being out of work caused them stress, with just as many also agreeing that being out of work was causing them increased anxiety.

We need a national rethink from the Department for Work and Pensions on how it supports people's mental health, including those experiencing mental ill health, when moving on to Universal Credit.

We need a system that helps people up, not pushes them down when they are at their lowest point.

# CASE STUDY

## PUSHING PEOPLE DOWN AT THEIR LOWEST POINT

'I suffer with anxiety and depression and have been coming to The Salvation Army's foodbank off and on for two years since I was put on Universal Credit in 2017.

'Being on Universal Credit is really tough and I've been sanctioned for missing appointments I couldn't get to because I was ill.

'I've also been sanctioned for not spending time online looking for work. But I don't have access to the internet now because I had to pawn my laptop and my phone to get money to look after my kids.

'It's causing me a lot of stress, but the Department for Work and Pensions have told me they're allowed to take up to 40 per cent of my Universal Credit if I'm in arrears with my rent, and they can take all my money from me if I'm sanctioned.

'During that four and a half months, my rent arrears were building up and my depression was getting worse. On top of that, I've got the pressure of looking after my family and it didn't help my depression or anxiety.

'I don't want to have to come to The Salvation Army's foodbank, but they help me a lot with fresh fruit and bread, pasta and rice, because that means I can cook meals for my daughter.

'I don't want to come here, but I have to. But in my head I feel I'm taking food from people who really need it, such as the homeless - but I need to feed my children. I've sold almost everything I own - my computer, my mobile phone, my DVDs - everything apart from the television which I keep because my daughter can watch it.'

CASE STUDY  
LOCATION WITHHELD



[9] Universal Credit: from disaster to recovery?, Institute for Government, September 2016.



# ACCESS TO BASIC SUPPORT FOR DIGITAL EXCLUSION AND BUDGETING

THE SALVATION ARMY IS CONCERNED BY THE CONTINUED LACK OF SUPPORT FOR DIGITAL AND BUDGETING BARRIERS THAT MANY PEOPLE FACE WHEN MOVING ON TO UNIVERSAL CREDIT. 50% OF RESPONDENTS WHO SAID THEY HAD A MENTAL HEALTH BARRIER ALSO SAID THEY WERE NOT CONFIDENT USING COMPUTERS OR BUDGETING THEIR FINANCES.

We know that the Department for Work and Pensions has made recent progress on these important areas. All new claimants are supposed to be asked if they need support with budgeting, and Jobcentres have partnered with Citizen's Advice to help people with digital and budgeting issues to make their initial claim.

There is also welcome news that Department for Work and Pensions is investing more money into supporting vulnerable people to move on to Universal Credit.<sup>[10]</sup>

However, it is clear from our survey that more needs to be done, and we are concerned that customers are being missed due to lack of identification and signposting. In particular, Work Coaches need to do more to identify and actively support people with the basic digital and financial support needed not only to maintain their claims, but also to be able to look for and move into work. At a minimum, people

need the digital and financial skills to find and stay in work. We need a regional rethink from Jobcentres on how to consistently deliver basic support, including digital and budgeting support for new claimants. Despite improvements, less than half of all individuals who said they were not confident using computers had received any support or been signposted to digital support from their Jobcentre.

For the 60% of individuals who identified a mental health barrier to claiming Universal Credit who also experienced budgeting difficulties, under a third (30%) were signposted by their Work Coach to specialist support. We need a rethink on how basic support is identified and delivered by Work Coaches.

As with support delivered by the third sector, there is a responsibility for staff to track that they are identifying and delivering the appropriate services.

## CASE STUDY

### LACK OF IDENTIFICATION FOR BASIC SUPPORT NEEDS

'The worst thing I think about Universal Credit is that it is rolled out to people who are already in or could potentially be in debt - without, it seems, any guidance, advice or support on how to budget or manage the money and prioritise how they spend it.

'What happens is that people come here because they've run out of money paying off their debts or they've had to spend it on their bills.

'A lot of the people do not have the skills to budget and look after their money and potentially turn their lives around, and because they can't look after their money they get into trouble. I think the major problem with Universal Credit is that people do not know how to budget or have the lifeskills to look after money or know what to do with a large sum of money that they're meant to make last a month.'

CASE STUDY  
MORRISTON,  
WALES



## HIGH WORK COACH CASELOADS

Work Coaches have a very difficult job, and we know that they are capable people who come to work every day to work hard and try their best to help people.

They also go through significant amounts of training, and are expected to help many different types of people, all with unique needs and journeys to employment.

There was wide understanding from the focus groups that their interaction with Work Coaches was the key factor in shaping their experience of Universal Credit and looking for work.

If the Work Coach is empathetic and supportive, then customers feel empowered and encouraged to proactively look for work.

However, for those who had bad experiences with either a former or current Work Coach, they felt disengaged, let down, and were more likely to believe that they were not ready to move into work.



## EXPERIENCES OF INDIVIDUALS SURVEYED: INDIVIDUAL RESPONDENT FEEDBACK

'You're not actually given any information on where to get advice about what benefits you can actually claim. I had to browse a lot of other sites to get that information rather than get it from the Department for Work and Pensions site itself.'

'It's easy if you know what you're doing, but I didn't know what I was doing and nobody explained this to me.'

'More care into the general Work Coach this could be improved as a lot of them don't seem to really want to help; they just look for anything and ask people to apply rather than getting to know the people as individuals and striving to find what they want to do for work.'

### VARIOUS RESPONDENT FEEDBACK TO SURVEY



WE NEED A RETHINK AT THE LOCAL LEVEL ON HOW WORK COACHES DELIVER SUPPORT, INCLUDING INVESTMENT IN LOWER CASELOADS TO SUPPORT STAFF TO PROPERLY IDENTIFY AND SUPPORT VULNERABLE CLAIMANTS.

The Government must reassess the size of Work Coach's caseloads to allow them the time and space needed to work with people effectively.

The Salvation Army has seen success with caseloads that don't reach any higher than 50. This allows the time for staff to know their customers, while still delivering value for money.

In our follow-up group discussions with respondents, it was clear they felt the problem was Work Coach's lack of capacity to deliver individualised support. This directly reflects previous research on the impact of the high caseloads Work Coaches face to deliver the right support that people need to succeed on Universal Credit.<sup>[11][12]</sup>

Respondents spoke about rushed appointments, with a focus entirely on signing their Claimant Commitment, and not enough time spent on individual need.

[10] £10 Million Fund to Help Vulnerable People Claim Universal Credit, Department for Work and Pensions, November 2019.

[11] The Future of Jobcentre Plus, Work and Pensions Select Committee, November 2016.  
[12] Supporting Disabled People to Work, National Audit Office, March 2019.



DELIVERING THE RIGHT  
SUPPORT: USE OF CLAIMANT  
COMMITMENTS

OUR RESEARCH EVIDENCES THE EXTENT TO WHICH INDIVIDUALS MOVING ON TO UNIVERSAL CREDIT ARE NOT ABLE TO ACCESS THE SUPPORT THEY NEED TO MAKE AND MAINTAIN THEIR CLAIM. THESE FINDINGS ARE PARTICULARLY TRUE FOR PEOPLE EXPERIENCING A MENTAL HEALTH BARRIER TO MAKING THE CLAIM.



Not enough individuals, despite self-identifying basic support needs, are being targeted and signposted by Jobcentre staff to the relevant support. This is particularly true for support around mental health, as well as digital and financial capability.

Identification and support for people to move on to and maintain their claim on Universal Credit is critical to ensure that they are able to access the right employment support, and enable them to move into good work.

Critically, Jobcentres have mechanisms to signpost and track customers to the right support, based on their needs. Claimant Commitments can be used to deliver tailored support and relevant requirements to find and sustain employment. However, evidence demonstrates that more can be done to utilise Claimant Commitments effectively.

Government need a rethink at the individual level on how claimants engage with Universal Credit, including a rethink of how Claimant Commitments are used to ensure that individuals are accessing the right support, based on tailored needs.

The Salvation Army believes that more can be done to ensure that Claimant Commitments are being properly used to support people.

External studies show that only half of individuals believe their Claimant Commitments took their personal circumstances into account, and just over half (63%) felt that what they had been assigned was achievable.<sup>[13]</sup>

Recent findings from the Social Security Advisory Committee indicate that the type and volume of employability activities within a person's Claimant Commitment should be tailored depending on what seems appropriate,

achievable and reasonable given the claimant's circumstances.<sup>[14]</sup>

Government need to rethink how Claimant Commitments are utilised to track not only how people are engaging with Universal Credit and employment search requirements, but also how Work Coaches are identifying need and signposting to relevant support.

This rethink does not mean reinventing the wheel. There is already strong work being done in the employment sector that both Work Coaches and Jobcentres can utilise. The Institute for Employment Professionals, in partnership with sector leaders like The Salvation Army, has developed standardised training to ensure that all customers have access to high-quality, specialist support.<sup>[15]</sup>

CONCLUSION

THE PROBLEMS OUTLINED IN THIS PAPER ARE NOT NEW; MANY HAVE BEEN LAID OUT BY THE THIRD SECTOR AS EARLY AS THE FIRST CONSULTATION ON UNIVERSAL CREDIT IN 2010.

2010–  
2020

While we understand that for many people who are not vulnerable or are close to the labour market, Universal Credit claims can be straightforward,<sup>[16]</sup> we nevertheless believe that social security only works when it works for everyone.

Importantly, our research demonstrates that Universal Credit is not working for those who are experiencing a mental health barrier. Mental ill health is compounding barriers to Universal Credit, and Jobcentres are failing to identify needs to even basic support. A staggering 72.4% of individuals who identified a mental ill health barrier to claiming also identified secondary or tertiary issues to claiming.

We know that people experiencing mental ill health barriers are not receiving equal access to support. While

over 60% of individuals who identified mental ill health also identified a digital and/or budgeting barrier to succeeding on Universal Credit, only a third of them were signposted to support.

As a society, we only succeed when everyone has the opportunity to succeed, and we are concerned that there are key, fixable issues that are still holding people back.

Our research finds that in order to make Universal Credit work for vulnerable individuals, there needs to be:

- a national rethink from the Department for Work and Pensions on how it supports people's mental health, including helping those experiencing mental ill health, to move on to Universal Credit;
- a regional rethink from Jobcentres on how to



consistently deliver basic support, including digital and budgeting support for new claimants;

- a local rethink on how Work Coaches deliver support, including investment in lower caseloads, to enable staff to properly identify and support vulnerable claimants; and
- an individual rethink on how claimants engage with Universal Credit, including a rethink of how Claimant Commitments are used to ensure that individuals are accessing the right support, based on tailored needs.

Our paper is not a call of immediate new consequences unless action is taken. The research has identified long-standing issues around Universal Credit. Our paper is a plea. How many more? Everyone deserves a fair chance – a fair chance to find a job, to be independent, and to contribute to society in the best and most individual way they can. Yet unless we tackle the still unaddressed problems Universal Credit is creating, we continue to hold people back. As our research shows, the current unaddressed problems of Universal Credit are inordinately preventing vulnerable people with mental health barriers from successfully starting their claim, accessing the wrap-around support needed, and joining vital employment support to move on.

[13] Universal Credit Full Service Survey, Department for Work and Pensions, June 2018.

[14] The Effectiveness of the Claimant Commitment in Universal Credit, Social Security Advisory Committee, September 2019.

[15] Employability Practitioner Occupation Standard, Institute for Apprenticeships, February 2019.

[16] Helping Hand? Improving Universal Credit, Bright Blue, 2019.

SCOPE OF SURVEY

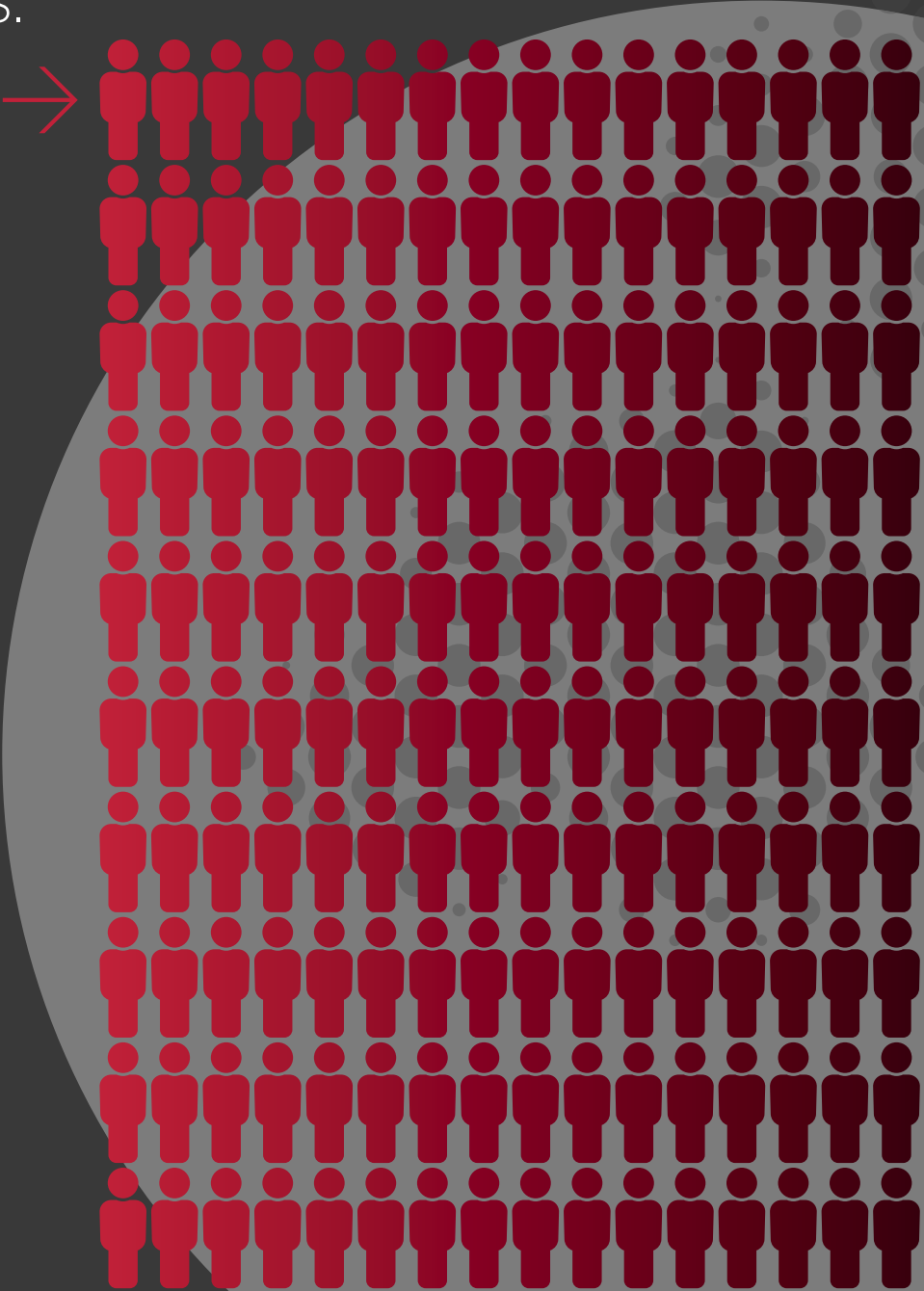
THE SALVATION ARMY SURVEYED 160 PEOPLE ACROSS ENGLAND AND WALES WHO ARE CURRENTLY OUT OF WORK AND LOOKING FOR EMPLOYMENT WITH THE SALVATION ARMY'S EMPLOYMENT PLUS PROGRAMME.

THE SURVEY, DESIGNED WITH THE HELP OF COMRES, IDENTIFIES THE BARRIERS THAT THESE INDIVIDUALS FACED WHEN ACCESSING OUT-OF-WORK BENEFITS.

The individuals surveyed come to The Salvation Army through a wide range of signposting organisations. Some are referred to support via Jobcentres, while others are on contracted employment support we deliver, via European Social Funded Programmes or through the national Work and Health Programme, for which The Salvation Army is a sub-contractor.

Finally, some come to their Salvation Army corps directly for employment support.

Because The Salvation Army works with all individuals looking for help, participants were screened to make sure that they were currently out of work, claiming out-of-work benefits, and had the right to work in the UK. Unless otherwise indicated, all questions had a drop-down list of options to choose answers from.



SUMMARY OF SURVEY QUESTIONS USED IN FINDINGS

THE FOLLOWING QUESTIONS, WHICH ARE REFLECTED IN THE FINDINGS, ARE BELOW. QUESTIONS THAT WERE NOT INCLUDED IN THE FINDINGS HAVE NOT BEEN ADDED, FOR BREVITY.

1.

Which of the following best describes your current working status?
2.

To the best of your knowledge, do you have a right to reside (live) in the UK and to claim out-of-work benefits here? Usually you will need to be an EU or UK citizen to be able to claim out-of-work benefits or with a visa to work here.
3.

You said that you are not in paid work. Are you claiming any out-of-work benefits at the moment?
4.

On top of any other support, such as from friends, family, or Jobcentre Plus, did you receive any help from The Salvation Army, when you were making your claim for out-of-work benefits?
5.

Did you have any difficulties in making a claim? If so what were they? [drop-down and open space offered for answers].
6.

You may have received support or advice from The Salvation Army to help you claim out-of-work benefits. Please select all options of the support or advice involved.
7.

How easy or difficult have you found the process of claiming benefits online?
8.

Is there anything else you would like to add about your experience of claiming benefits, or your views on how easy or difficult the process is? [open space response].
9.

How confident or otherwise are you about using the computer by yourself to access a service or information? For instance, this could include accessing information from your local authority, online banking, or booking an appointment to see your GP.
10.

How confident or otherwise do you feel about budgeting and spending your benefits payment?
11.

Have you ever received any support, not including The Salvation Army, to help improve your confidence to using computers or the internet?
12.

Have you ever received help from friends or family members, to help you use computers or the internet to access services?
13.

Have you ever received any support, not including The Salvation Army, to help you better manage your money? This could include support with budgeting or advice on managing debts.
14.

Have you ever received help or information from friends or family to help you better manage your money? This does not include getting loans of money.
15.

Do you agree with the statement, 'I would like to find a full time job.'
16.

Do you agree with the statement, 'I don't want a job right now.'
17.

Do you agree with the statement, 'Being out of work makes me feel stressed.'
18.

Do you agree with the statement, 'I would like to find a part-time job.'
19.

Do you agree with the statement, 'Being out of work makes me feel anxious.'
20.

Do you agree with the statement, 'Claiming benefits is simple.'
21.

Is there anything else you would like to add? [open space response].



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While we understand that for many people who are not vulnerable or are close to the labour market, Universal Credit claims can be straightforward, we nevertheless believe that social security only works when it works for everyone.

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**SALVATION ARMY**  
JANUARY 2020