

# Voices from the frontline...

## Digital by default

### Introduction

The Scottish CAB Service forms the country's largest independent advice network. Citizens advice bureaux (CAB) are the key frontline service that hundreds of thousands of people turn to and they deal with over half a million new issues every year.

As welfare changes begin to affect clients, Citizens Advice Scotland (CAS) is producing briefings in our series Voices from the frontline. These provide personal experiences of welfare reforms as they take effect in households across Scotland. Through these briefings, citizens advice bureaux show the human impact of welfare reform.

### Summary

In November 2012, the UK Government launched its [Government Digital Strategy](#)<sup>1</sup>. This paper sets out how the Government will transform the way it delivers services to citizens, including moving services online – a change in ethos to “digital by default”.

The strategy includes an expectation that 80% of benefits applications will be completed online by 2017<sup>2</sup>. This new strategy comes at the same time as the Government's unprecedented changes to the welfare system which, coupled with at least £18 billion of cuts to the welfare budget, will cause significant upheaval for citizens currently in receipt of benefits.

Citizens Advice Scotland is concerned that a digital by default approach to welfare benefits could exclude some of the most vulnerable and marginalised members of society from accessing the very services they rely upon.

### Applying for benefits online

Universal Credit is the new benefit that will replace Jobseekers Allowance, Employment and Support Allowance, Housing Benefit, Income Support and tax credits. It will be introduced from October 2013, with full roll out expected by 2017. Around 700,000 Scottish households are due to be migrated onto Universal Credit over the period.

According to the Department for Work and Pensions, all Universal Credit claimants will be initially signposted to the self-service online channel, and other channels will be used as an exception rather than the rule.<sup>3</sup> There will be no paper form, but telephone claims may be completed where appropriate. Where online and telephone claims are not appropriate, the DWP will provide face-to-face support to complete online forms in exceptional circumstances.

Under current arrangements, individuals make their claims via a mixture of paper forms, telephone claims, and online claims depending on the benefit involved. Due to a number of factors - including the complexity of forms, literacy problems, and health conditions – thousands of people approach citizens advice bureaux every year for help with their applications.

**In 2011/12, citizens advice bureaux in Scotland helped clients to complete 19,463 benefit forms – that is 75 for every working day.**

# Voices from the frontline...

## Digital by default

### Problems with internet access

We are concerned that the DWP's focus on online applications may leave a significant minority of claimants behind. A number of sources suggest that claimants in Scotland are less likely than those in other parts of the UK to have access to the internet in order to make an application. The Scottish Household Survey<sup>4</sup> found that around a third of households in Scotland do not have access to the internet, with less than half of households with an income of less than £15,000 having access to the internet.

Ofcom recently found that only one in three Scottish households earning less than £17,500 per year had broadband compared to 56% of equivalent households in the rest of the UK. Glasgow has particularly low access to broadband (60%) compared with other UK cities such as Liverpool (77%) and Leeds (86%). Ofcom found that the 45-64 age group in Glasgow had a particularly low level of broadband take-up (35% compared to 79% GB average) as well as the DE socio-economic group (36% compared to 56% average).<sup>5</sup> Claimants in Scotland, and Glasgow in particular, are likely to face greater barriers to making an online application for Universal Credit. In turn, this will impact on advice agencies supporting these claimants.

It is therefore imperative that support is in place to help the thousands of claimants for whom online applications may be inaccessible. In recent DWP research, 45% of participants said that they would need support to claim and manage their claim online.<sup>6</sup>

### Jobseekers Allowance

In recent months, Scottish citizens advice bureaux have seen an increasing number of clients who are told that they must apply for their benefits online. This is a particular issue for people currently claiming Jobseekers Allowance (JSA). The Jobcentre Plus Annual Report and Accounts for 2010/11 detail the DWP's ambition to move 80% of JSA applications online<sup>7</sup>.

Evidence from bureaux suggests that this move is having a detrimental effect on potential claimants who are unable to access the support they need. This results in financial hardship for the client and increased workload for the CAB Service. CAB advisers also report that clients are actively referred from Jobcentres to the bureaux for help with online applications. We believe that Jobcentres should be offering this support in the first instance. Where clients need additional support from their CAB because of the Government's policy change, the CAB Service should be fully resourced to provide this.

The following cases show claimants for whom the online application process proved unsuitable and who turned to a citizens advice bureau for support to claim their entitlement.

- ▶ A West of Scotland CAB reports of a client who was told during a telephone call to the Jobcentre that he can register online for Jobseekers Allowance at his CAB. The client was told this after informing the DWP adviser that he did not have access to a computer and did not know how to use one.

# Voices from the frontline...

## Digital by default

- ▶ An East of Scotland CAB reports of a client who had been to the Jobcentre to request a Jobseekers Allowance claim form. The client was handed a card advising to go on line to complete the claim form. At this time the client advised the person in the Jobcentre that she did not have a computer or a phone. The person in the Jobcentre advised that this was the only way to make a claim. The client then asked the council benefits office for help but the council adviser suggested that the client should visit her CAB and ask them to do the claim for her.
- ▶ A West of Scotland CAB reports of a client who tried to apply for Jobseekers Allowance (JSA) after his appeal for ESA was refused. The client called in to his local Jobcentre and was told that he had to apply for JSA either over the phone or online and that there were no other ways to apply. The client cannot apply by phone as he has hearing difficulties and he has no access to the internet.
- ▶ A West of Scotland CAB reports of an 18 year old client who tried to claim JSA but was told by the Jobcentre that he cannot sign on in person or make a telephone claim, but can only make an online application. The client does not have a PC and his home is a long way from the library where he can access internet facilities. He has no money for the bus fare, so he is unable to make the application. The client tried to make a phone application but the number would not accept calls from a public phone.

### Looking for work

In addition to applying for benefits, access to the internet is becoming increasingly necessary for people on Jobseekers Allowance (JSA) seeking work. People claiming JSA are expected to spend 35 hours a week actively looking for paid work and are required to sign a jobseekers agreement to this effect when they start their claim<sup>8</sup>.

Whilst regulations around the payment of JSA do not currently require claimants to use the internet for job searches, a claimant's Jobcentre adviser can ask them to search online. Claimants are then expected to comply with the conditions set out by their adviser and risk being sanctioned if they fail to meet these terms.

The following cases show that in some cases, sanctions are being applied where clients have not used the internet to apply for jobs, despite not having access to a computer or the skills to be able to use the internet.

- ▶ An East of Scotland CAB reports of a client who had been sanctioned because the Jobcentre thought that he was not "actively seeking work". The client is a 60 year old widower and was sanctioned for two weeks for not applying for jobs online. The client had literacy problems and was unable to use a computer but had been actively applying for jobs in person and by phone. Left without income for two weeks, the client asked the Jobcentre how he was expected to feed himself. The client reported that the Jobcentre adviser replied that it was "not our problem".
- ▶ A West of Scotland CAB reports of a client who received a sanction for failing to apply for jobs online. The client is a 60 year old, ex-labourer, who is dyslexic. He was told by

# Voices from the frontline...

## Digital by default

the Jobcentre that he must apply online for jobs, despite the fact that he is not computer literate, nor does he have easy access to a computer.

Such cases are part of a worrying trend of increasing conditionality in the benefits system which does not take account of the individual needs, capabilities and resources of claimants (our [report on JSA sanctions](#) provides more evidence on this trend). Help and support must be provided for clients who have difficulties using the internet and Jobcentres have a vital role to play in this.

### Conclusion

With access to the internet on the increase across the UK, the Government's digital by default strategy seems a logical step in public service delivery. However we remain concerned that the strategy does not take sufficient account of the differing needs and abilities of individuals, particularly those for whom proficient internet use is unlikely.

The combination of digital by default with deep welfare cuts and significant changes to the welfare state has the potential to be devastating for the most vulnerable in our society.

Frontline advice services, such as citizens advice bureaux, are increasingly likely to be the places where claimants will turn to for support at a time when resources are stretched and demand continues to increase. The CAB Service should be adequately resourced to help those citizens with particular support needs, but this support should be additional to that provided by Government.

The UK Government must ensure that citizens are fully supported to access the benefits to which they are entitled in a way which suits their needs, resources and capabilities. In addition, benefit claimants who do not have access to the internet or who are less able to use it to apply for benefits or jobs must not be penalised for this. Rather, we believe that Jobcentres have a key role to play in supporting people to gain skills and find work and that Government more broadly has a duty to support the roll out of internet access.

### References

<sup>1</sup> Government Digital Strategy, <http://www.publications.cabinetoffice.gov.uk/digital/strategy/government-digital-strategy.pdf>

<sup>2</sup> DWP, *Digital Strategy*, December 2012 <http://www.dwp.gov.uk/docs/dwp-digital-strategy.pdf>

<sup>3</sup> DWP, *Explanatory Memorandum for the Social Security Advisory Committee*, June 2012 <http://www.dwp.gov.uk/docs/uc-pip-claims-payments-draft-regs-2012-memorandum.pdf>

<sup>4</sup> Scottish Government, *Scotland's People: results from the 2009/10 Scottish Household Survey*, <http://www.scotland.gov.uk/Resource/Doc/997/0121124.pdf>

<sup>5</sup> Ofcom, *Communications Market Report 2012* [http://stakeholders.ofcom.org.uk/binaries/research/cmr/cmr12/Scotland\\_CM2012\\_final.pdf](http://stakeholders.ofcom.org.uk/binaries/research/cmr/cmr12/Scotland_CM2012_final.pdf)

<sup>6</sup> DWP, *Work and the welfare system: a survey of benefits and tax credits recipients* <http://research.dwp.gov.uk/asd/asd5/rports2011-2012/rrep800.pdf>

<sup>7</sup> Jobcentre Plus Annual Report and Accounts 2010/11, <http://www.dwp.gov.uk/docs/jcp-annual-report-and-accounts-2010-2011.pdf>

<sup>8</sup> Explanatory Memorandum for the Social Security Advisory Committee: The Jobseeker's Allowance Regulations 2012 <http://www.dwp.gov.uk/docs/jsa-draft-regs-2012-memorandum.pdf>