

Managing the impact of Universal Credit

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If things had gone according to plan, social landlords would now be reflecting on how income management had changed due to Universal Credit and tenants would be enjoying the support of a benefit system that moved smoothly with their changing circumstances.



Delivering a massive overhaul of working age benefits was never going to be easy though, and things have definitely not worked as originally intended with the creation and rollout of Universal Credit.

I remember listening to the vision for Universal Credit years ago, when the Centre for Social Justice was young and Iain Duncan Smith still had a spring in his step. I'd spent several years helping tenants to jump the hurdles that the benefit system created for people with insecure employment or who wanted to take a job after a long period of worklessness. The ambition to smooth out those lumps and improve the financial return for taking lower wage employment seemed genuine. The desire to encourage people to behave differently sprang from a belief that their lives could be better, not from contempt for the way they lived currently. It sounded good to me.

From the perspective of someone whose role is to support professionals to make changes, Universal Credit has been a nuisance. It's hard to stress that getting ready for change is important when rollout is slow and implementation dates keep getting put back. It's hard to guide people on how to work with a new system when the rules are being made on the fly and keep changing.

From the perspective of someone whose role is to influence policy design, Universal Credit has been painful. I soon got sick of saying 'but people's lives don't work like that' when discussing claim procedures, payment periods and payment methods. I got frustrated by government's decision to ravage the welfare budget for short term gain rather than pursuing a transformative longer term prize.

It's a whole year since I wrote a suite of 'working with Universal Credit' guidance. In that year things have got harsher with longer waiting times for new claims, greater sanctions for claimants, and reduced payment amounts. The media regularly reports on how new claimants are caught out by the system, and the perversities of 'in work conditionality' are just coming to light. Social landlords have growing numbers of tenants claiming Universal Credit and, despite advance preparation, the pressures on their systems and processes are more keenly felt.

In short it's not easy to work with Universal Credit, and it's evidently not great to claim it either. The changes to income management and wider housing practice that it's driving ought to be more modern, more efficient, more people focused. The challenge of getting the rent in and sustaining tenancies seems harder than it should be, however. As Universal Credit continues its slow rollout, discussions on how to manage its impact continue to be extremely important.

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