

## Universal Credits

Pamela Morrison, CYCJ

Universal credit is currently rolling out across Scotland and is set to be the most significant change to the welfare state in many years. Research by charity [Unlock](#) has indicated that at least 75% of people who leave prison will not have paid employment to go to upon release. Most will be dependent on benefits and/or other financial help for a period after their release. For this reason, it is important that those working with young people on their release from custody are aware of the implications of these changes.

### Overview

Universal credit is paid monthly and directly into the bank account of the individual. This includes housing payment which is then to be paid directly to the landlord/council. This requires the individual to be able to budget their claim; although this encourages independence, consideration is required to ensure that they have basic budgeting skills to manage it. DWP has indicated that following assessment, individuals can be considered a high priority for budgeting support or alternative payment arrangements, and everyone will be dealt with on a case by case basis.

Although criteria states that a claimant must be at least 18 years old to claim Universal Credit, 16/17 year olds can claim in exceptional cases if they are lone parents, disabled or if they are estranged from their parents.

### Making a claim

To make a claim an individual needs their prison release documentation, National Insurance number and details of their bank account for payment.

Claims must normally be made online, with claims made by telephone accepted only in specified cases. Subsequent contact must usually also be online, including claimants having access to an online account with details of their award and a facility for reporting any changes of circumstances. Face-to-face support can be provided, for those who require it, in partnership with local authorities and should be requested if there is a specified need. The amount of contact required to be made online raises issues with the process. Young people often have difficulty accessing computers due to practical constraints as well as personal issues. Additionally, in the SPS prisoner survey Broderick et al (2013) found that young males reported difficulties with writing (22%), reading (21%) and numeracy (20%), all of which were higher than those reported by adults. This report indicates a high number of individuals that are likely to require support to make a claim and manage it rather than access the services online.

### Claimant Commitment

On making a claim, individuals will be required to make a claimant commitment. This is drawn up during the initial discussions between the individual claiming and a work coach, and details what is required to be done in relation to seeking employment. It is expected

that those who are seeking employment do this on a full time basis and are able to evidence of this to their work coach. Where the system states that consideration is given to support those who are progressing towards the labour market, concerns are raised in relation to young people who lack the social and soft skills that they require prior to being ready to search for employment. This requires them to be fully understood in order to ensure any employment they do obtain is sustained. Smith et al, 2014, found that 61% of young men in custody had no previous employment or training. Such lack of experience in addition to having a criminal record are barriers to employment, which should be taken into consideration when making a claimant commitment. It is important that where possible, support is given to individuals in developing their claimant commitment with a work coach.

### Timescales

Following a new claim for Universal Credit, payment will not be received immediately. This means that an individual, who cannot claim Universal Credit until they have been released from custody, will have to wait for a period of time before receiving payment. The time taken to receive payment, known as the assessment period, is usually around five weeks.

However, once a claim for benefit has been made it is possible to claim a short term benefit advance to provide financial support until regular benefit payments start. The advance can be applied for during the assessment period at any point until three days prior to the universal credit payment. This is then deducted from the amount received when the Universal Credit starts and is paid back over a six month period. Although this is set up to help ensure that individuals are not left in a destitute state, the amount they receive at times is not a true reflection of the universal credit they will receive and in some cases they may be paid at a higher rate. Regardless of this, all money received during this time is required to be repaid which can cause issues for individuals further down the line.

For example, this becomes problematic if an individual were to be incarcerated again during the time that they were repaying their benefit advance. Being in custody would cause them to no longer be eligible for Universal Credit (exception below) and payment would cease. On leaving custody the next time, there would be an outstanding debt against the individual that would still have to be repaid in addition to any further advance.

### Periods in prison

If the Universal Credit was set up prior to the individual being admitted to custody and their sentence was less than six months, their housing payment is continued throughout their period of incarceration. This helps to ensure that they have a tenancy upon release. If they are sentenced to six months or more, their Universal Credit stops and they are required to reclaim upon release. This process presumes that the individual would have had a direct debit set up to pay their landlords whilst they are in custody, however, this is not necessarily always the case.

In areas where the Universal Credit full service is in place, it is now possible for prison based work coaches to make an advanced appointment for an individual for the day of their release. This supports the individual with practical issues like ensuring they have ID which should prevent unnecessary delays. Following this initial meeting they continue to be required to make the claim online as per the process. Further support can be gained from [citizens advice](#).

### References

Broderick, R., McCoard, S. and Carnie, J. (2013). Male Young offenders 2013. Edinburgh: SPS.  
Smith, S., Dyer, F. and Connelly, G. (2014). Young Men in Custody: A report on the pathways into and out of prison of young men aged 16 and 17. Glasgow: CYCJ.

w [www.cycj.org.uk](http://www.cycj.org.uk)  
e [cycj@strath.ac.uk](mailto:cycj@strath.ac.uk)  
 [@CYCJScotland](https://twitter.com/CYCJScotland)