



Learning Disability England

Universal Credit: How is it affecting learning disabled people?

Lots of people have been talking about **Universal Credit**.



Universal credit is a new type of benefit.

You might get it instead of some of the benefits and tax credits you have been on before. For example:

- **Housing Benefit.**
- **Child Tax Credit.**
- **Income Support.**

We want to make sure that people with learning disabilities are included in talking about how Universal Credit is affecting everyone.



We know learning disabled people are affected more than other groups using Universal Credit.

We asked our members to tell us about their experiences.



A self-advocate from [bemix](#) shared their experience with Universal Credit.

“My name is Peter and I used to be on Job Seekers Allowance and a Personal Independence Payment. My finances are looked after by KCC Financial Services.

In January 2019 they stopped my PIP payment which is being appealed. By June 2019 I had no money left and KCC got in contact to let me know. I started using a Food Bank.

It was decided I would be better off on Universal Credit. The paperwork was put in but I had to wait 5 weeks for a payment.

My washing machine broke down so KCC applied for a loan to buy a new one.

I got my first Universal Credit payment in September 2019. It went straight to KCC Financial Services. It was only a small payment because the loan was taken out of it.

The next payment was in October 2019.

I now have £30 a week to live on.

I used Food Banks for 4 months and I am still using them now.”

We know that Peter isn't the only person having to use food banks.



The 2019 [State of Hunger Report](#) from the Trussell Trust says that 10% of people referred to food banks have a learning disability.



A Support Worker from [KeyRing](#) told us about her experience supporting a member to claim Universal Credit.

“I supported a member to claim Universal Credit a couple of years ago. It was a nightmare!

The member paid per hour for support, so each appointment had to be paid for. The only way to claim was online. The member struggles to read and understand information and is unable to use a computer. All information is sent via computer or text message. Someone had to support the member to read them. That meant that in my own time, I was checking the account to check any actions which needed taking.

The disability premium took 7 months to be applied to the account. There is no equivalent of severe disability premium, as there is on ESA. This reduced the income.

Confirming the identity online was another issue. The member didn't have a driving licence or anything and the other ways to confirm identity were about remembering when Credit accounts have been taken out. We ended up having to make another appointment at the job centre, which was more cost to the member.

The member didn't understand that her rent was part of the payment and that she had to top it up. She didn't understand everything that was going on and it was difficult to explain this to her. She found it very confusing and frustrating. When she moved to a new house and changed her name, this was done online without any evidence. When we informed the council, they wouldn't accept it initially. It is also confusing that rent is paid via Universal Credit but council tax isn't.

The first couple of payments were incorrect and then there was an overpayment which gets taken off each month. This happened on the same day!

Now that things are in place, things seem to be ok. I think the initial setting up is a nightmare.”



Self-advocacy group, [Lewisham Speaking Up](#), held a people's parliament talking about benefits.

As part of that, they talked about Universal Credit.

You can read their whole report [here](#).

They were worried about

- People not having enough money, which might mean people can't pay rent, bills or for food
- The information not being clear, accessible and being out of date
- Only 5 out of 20 people with learning disability have a computer or access to the internet, how will people apply?
- Being stressed and anxious
- Worried about waiting a long time, 5 weeks, to get it. Will I be without a benefit?

They spoke about what they wanted to change:

- We want the government to make Universal Credit easier to understand. People to be friendly and understanding and information to be in easy read
- We want the Department of Work and Pensions to use the information they already know about us. We want people to be automatically transferred from ESA etc. to Universal Credit
- We want a personal benefit advocate for people who have no support. It should be a person who knows you, who is independent and who helps you through it all

What are we doing next?



We know that Universal Credit and other benefits are important issues to lots of our members.

In January our next Think Tank pack will be released.

Our Think Tanks are sessions for members to run and report back on. They help us listen to members.

Our next Think Tank will be about benefits and Universal Credit.

The work the think tank does will contribute to the [Commission on Social Security by Experts by Experience](#).

The Commission is working to create a green paper about what we need to do to make the benefits system work for the people who use it.

If you would like to read more about the think tanks or see our last report on social care, [click here](#).

If you would like to get more information or sign up to the think tank you can contact Rachael on, rachael.hall@LDEngland.org.uk

Citizens Advice



We've been talking with [Citizens Advice](#) about the issues people with learning disabilities have around benefits.

Citizens Advice have said there aren't many people with learning disabilities using their services or known to them.



They think they have been in touch with around 1% of people with learning disabilities.

We are talking to them about who is using their services and why, and how services can be more inclusive.

This will help people get better support when they have issues around benefits.

Department of Work and Pensions



Department
for Work &
Pensions

The government has been working to create standards for the easy read information they create.

Having a standard means different government departments will make easy read in the same way.

You can read more about how they did it [here](#).



We know their next steps include creating easy read for universal credit.

We shared this report with them as we know that having accessible information was a big barrier to lots of our members.



We have asked them to share an update with us. We will share this once they reply.