

### CARF's role in Welfare Reform

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#### Where we are now.

- What changes have we already seen?
- Amongst others:
- Spare Room Subsidy (Bedroom Tax)
- Child Maintenance
- Benefit Cap (x2)
- Universal Credit
- Personal Independence Payment
- Sanctions



## Some figures

- Approximately 6,300 people were deemed to be affected by "Bedroom Tax" across Fife.
- By 2020, £300m will be lost to Fife on account of Welfare Reform, Health and Social Care changes, Climate and Austerity. £150m of this relates to welfare reform!
- Around 45% of CARF's work relates to benefits.
- Over £6m of our annual financial gain figure relates to welfare benefits.



# Strategic Planning in Fife

- Regular operational and strategic discussions between DWP, Local Authority and Third Sector.
- Universal Credit Operational Delivery Group in place.
- Welfare Reform Delivery Group in place.
- Operational Working Groups in place for Universal Credit.
- 7 local area welfare reform groups.



## CARF's role

- Pop up clinics in place to further the reach of Frontline CARF services and work alongside Welfare Reform Assistants.
- Dedicated Welfare Reform line in place (0345 1400 093).
- Delivering awareness raising sessions across Fife.
- Delivering Personal Budgeting Support to those in receipt of Universal Credit.



# CARF's role (cont'd)

- Briefings to elected members , Local Authority staff and partners in Health and Third Sector.
- Website promotion and increased use of Social Media.
- Contribute to other publications including working alongside Local Authority and DWP in producing "Keeping your full benefit payment" booklet.



# Universal Credit- The challenges

- Lessons learned from Musselburgh
- Musselburgh was the first area in Scotland to "go live" for all claimants with no "gateway conditions".
- Problems with digital access and online claims.
- Lack of available digital support and training.
- Massive resource implications for the actual CAB.
- Requirement for claimant to make a Jobcentre appointment within a week of submitting Universal Credit application.
- ESA reassessments and disabled clients losing out.



## Are we ready?

- In some respects.
- Significant work being undertaken by Local Authority and DWP (including Third Sector) in mitigating the problems seen in other "go live" areas (digital by default etc).
- Investment has been made by a number of funders into the area of welfare reform.
- Significant communications drive taking place.





The significant challenge is to increase the individual capacity of Fifers to be informed enough to <u>avoid</u> crisis.



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