

CHANGEMAKERS

FIGHTING FOR A BETTER BENEFITS SYSTEM

**A CASE FOR UNIVERSAL CREDIT REFORM FROM WOMEN WITH
LIVED EXPERIENCE OF THE CRIMINAL JUSTICE SYSTEM**

EXECUTIVE SUMMARY

FEBRUARY 2022



WORKING CHANCE

Unlocking women's potential



#BetterBenefits

EXECUTIVE SUMMARY

FOREWORD

In the Changemakers group, we have used our lived experience to drive change where it is desperately needed. The changes we have proposed can only improve the lives of women and establish a system that can be empathetic and look at a person as an individual who has a lot to give, not just as a statistic.

We feel honoured to be part of such a strong group of women, empowering others by influencing necessary change. We hope to see a future that supports women with convictions to turn away from crime and build better lives.

- Katherine and Sonja, Changemakers

WHO ARE THE CHANGEMAKERS?

The voices of women with lived experience of the criminal justice system are too often ignored or overlooked.¹ That's why Working Chance set up Changemakers, our flagship policy group of women with lived experience. The group provides a platform for women with convictions to use their unique expertise and insights to drive the changes they want to see and improve the lives of other women with convictions. In this report, Changemakers present a reimagined benefits system that would support the efforts of women with convictions to rebuild their lives and thrive.

UNIVERSAL CREDIT IS NOT WORKING FOR WOMEN WITH CONVICTIONS

Going through the process of claiming Universal Credit is an experience many women with convictions share, whether they have spent time in prison, served a sentence in the community, or received a caution. At Working Chance, from January 2021-22, 68% of the clients we supported were claiming benefits when they registered for our service. Universal Credit can be a vital lifeline while women with convictions look for work.

However, while more than half of people on Universal Credit are women, the system isn't functioning well enough for women to keep their heads above water, let alone find work. Their situation is made worse by the rocketing cost of living and increased pressure from the government for claimants to find any job quickly.²

But it doesn't have to be this way. Changemakers are proposing a benefits system that tangibly helps women with convictions and enables, rather than hinders, their journeys to employment.

1 When we refer to women, we mean any person who identifies as a woman, including femme/feminine-identifying non-binary individuals.

2 Department for Work and Pensions (2022) New jobs mission to get 500,000 into work <https://www.gov.uk/government/news/new-jobs-mission-to-get-500-000-into-work>

FINDINGS

1. Universal Credit doesn't lift women with convictions out of poverty

The main problem faced by most women claiming Universal Credit is that the monthly payments don't provide adequate money to live a full and happy life. Since it was introduced in 2013, the value of Universal Credit has consistently fallen as the cost of living rises. In October 2021, the Covid-related uplift of £20 a week to Universal Credit was removed, the biggest overnight cut to social security since World War Two. The impact of the £20 cut on mental health will be grave. The evidence shows that women with convictions face being locked in poverty as they try to rebuild their lives.

2. Women are locked in poverty or debt by the five-week wait for first payment

Often, women with convictions find themselves claiming Universal Credit when they are already at crisis point. They might have just left prison and have no stable accommodation to go to. They might have lost their job due to a conviction. These problems are made all the more difficult by the fact that every woman making a new claim for Universal Credit must wait five weeks for the first payment to arrive. Women in prison are unable to make a claim for Universal Credit before release, meaning the five-week wait for their first payment is unavoidable. This practically guarantees that they will fall into poverty or debt immediately on leaving prison.

FROM EXPERIENCE: RIVER

When I started claiming Universal Credit, I was assigned a Jobcentre Work Coach who was meant to be specially trained to support people with complex needs, and play more of a supportive role. That's a positive, but unfortunately the Work Coach was awful and shouldn't have been in a position of trust.

The dual supportive and enforcement role of Jobcentre Work Coaches sometimes feels like emotional blackmail, because they have the power to sanction you. There is a lack of compassion and empathy. They use buzzwords like 'complex needs' but don't genuinely understand what that person has been through. How are you meant to establish trust?

When I received a 12-week prison sentence, I lost my driving licence and received a £200 court fine. That fine ended up being deducted from my Universal Credit payments. There was always something being deducted. My payment was always a few hundred pounds less than it should've been. Sometimes I only had £30 or £40 after paying rent.

There should be more collaboration between the jobcentre and support services, like women's centres, accommodation support, and mental health support. Women with lived experience of the criminal justice system should be put in positions of trust at the jobcentre, where they can make an impact and change perceptions. Otherwise, it'll continue to be a revolving door between the jobcentre and prison.

3. Lack of tailored support at the jobcentre prevents women with convictions from thriving

Women with convictions require support that is gender-specific and trauma-informed. Receiving a conviction can upend a woman's life, and will usually mean that she is faced with challenges she isn't prepared for. Without the right knowledge, the jobcentre will not succeed in helping her to gain stability and find work. Women with convictions face barriers in accessing employment due to the burden of a criminal record. Even beyond a criminal record, there are many reasons why women with convictions might be less able to look for work, such as looking for housing, moving between temporary accommodation, or seeking out support for a mental health condition. That's why it's vital that the jobcentre is trained to support women with convictions, and informed by lived experience.

4. Payments can be unpredictable and hard to manage

The DWP has the power to deduct a considerable amount from the already inadequate monthly Universal Credit payment. This is a very common practice –over 40% of recipients don't get their full Universal Credit allocation because of deductions.³ Deductions from the monthly payment might be made to pull back an advance loan, benefits overpayments, a hardship payment, or other debts such as court fines. The amount taken off is capped at 25% of the standard allowance, but in reality can be much more.

At Working Chance, it is not uncommon for women to tell us that their monthly payment has been reduced to £0.

FROM EXPERIENCE: SHAKIRA

The first time I claimed Universal Credit was when I was released from prison. I was concerned about my finances but I was reassured that I could claim benefits.

The day I was released, I was thinking, 'What am I going to do? I have no money.' I only had the £46 discharge grant and some money from social services to tide me over. I didn't have a job, but my keyworker told me I could claim Universal Credit. At that time, I didn't know how to make a claim or what Universal Credit was.

The compassion and kindness I experienced from my Work Coach and other staff members at the jobcentre was out of this world. They were aware that I had been released from prison, but they didn't treat me any differently because of it. I wasn't a criminal to them, I was just a person who made a mistake. That is what I call good practice and this is what I believe everyone's experience should be with Universal Credit.

3 Child Poverty Action Group (2021) Universal Credit: What needs to change to make it fit for children and families? <https://cpag.org.uk/policy-and-campaigns/briefing/universal-credit-what-needs-change-make-it-fit-children-and-families>

RECOMMENDATIONS

A better benefits system is possible. Universal Credit should put all women in a strong enough position to find meaningful, sustainable employment. This is why we make the following recommendations to the Department for Work and Pensions:

1

Reinstate the £20 a week uplift and increase Universal Credit payments in line with inflation from now on.

2

Provide a non-repayable grant for anyone starting a Universal Credit claim in financial difficulty, equal to 100% of their estimated Universal Credit payment, to see them through the five-week wait.

3

Allow people who have received a criminal conviction (including those that do not result in an immediate prison sentence) an amnesty from job searching obligations, on receiving evidence that they are seeking professional support or pursuing education to get their lives back on track. The length of the amnesty should be discretionary, depending on their circumstances.

4

Ensure jobcentre staff are trained to provide trauma-informed, gender-specific support to women with convictions, including women who are not given an immediate prison sentence. Wherever possible, training should be provided by people with lived experience of the criminal justice system.

5

There should be a specialist at every jobcentre with expertise in supporting women with convictions, including women who are not given an immediate prison sentence.

6

Give Jobcentre Work Coaches more autonomy over their diary and the ability to tailor the service they deliver to fit claimants' needs, including by scheduling longer appointments. Caseloads should be reduced to enable these changes to be delivered.

7

Ensure jobcentre staff are well-connected to sources of specialised support for women with convictions, such as those that provide support on how to disclose a criminal record to employers.

8

Lower the cap on deductions from 25% to 20%, and ensure that payments are never reduced to £0.

9

Fully explain all deductions to claimants, with at least one month's notice of any deductions being made.

10

When women stop claiming Universal Credit, inform them of any outstanding debts they hold and make it clear how and when they can pay them back, including the offer of debt and financial support.

ABOUT WORKING CHANCE

Working Chance is the UK's only employment charity supporting exclusively women with experience of the criminal justice system. Since 2009, we have supported thousands of women in developing their confidence, skills, and self-belief to build the future they want to lead. We offer workshops and tailored support to unlock each woman's potential. We partner with employers to match women with the right opportunities. We work to transform employer attitudes and positively influence policies that will help dismantle barriers to employment for women with convictions. With our help, no woman will be held back by her past, and will get the support and opportunities she needs to rebuild her life and thrive. Find out more at workingchance.org.

If you would like to collaborate with Changemakers, or find out more about the group, get in touch with our Policy and Research Officer, Olivia Dehnavi at olivia@workingchance.org or call 07985 475 493.

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WORKING CHANCE

Unlocking women's potential

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