

CHANGEMAKERS

FIGHTING FOR A BETTER BENEFITS SYSTEM

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

FEBRUARY 2022



WORKING CHANCE

Unlocking women's potential



#BetterBenefits

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.

FOREWORD

When we were asked if we would like to be involved in Working Chance's Changemakers project, we were excited to have the opportunity to raise awareness of the circumstances and struggles of women like us, and to help fix what is broken. Universal Credit was implemented as a social buoyancy aid, however our collective experience is that it can instead be a dead weight, drowning women with convictions.

Being able to contribute our experiences to enable those in a position to transform Universal Credit for the better will hopefully allow others to progress to a better way of living with all the positive changes we are looking to make for women, especially those who have experienced the criminal justice system.

Working with policymakers, other women who have lived experience, and those for whom Universal Credit has had a negative impact on their lives has enabled us to feel that our contributions have value and can be used in a positive way for change.

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

INTRODUCTION

Changemakers

The voices of women with lived experience of the criminal justice system are too often ignored or overlooked. That's why Working Chance set up Changemakers, our flagship policy group of women with lived experience.

WHEN WE REFER TO WOMEN, WE MEAN ANY PERSON WHO IDENTIFIES AS A WOMAN, INCLUDING BOTH CIS AND TRANS WOMEN, PLUS FEMME/FEMININE-IDENTIFYING NON-BINARY INDIVIDUALS.

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. Together, we're fighting to transform the systems that hold women with convictions back.

In this report, Changemakers present a reimagined benefits system that would support the efforts of women with convictions to rebuild their lives and thrive.

As a collaborative project, we at Working Chance and Changemakers have co-developed a campaign on this vital issue. Our approach puts Changemakers' voices and expertise by experience in the foreground, while the organisation facilitates and supports where needed. We believe in self-representation, power-sharing, and decision-making in consultation with every member of the group.

This work has kept going through significant political and personal challenges. As the pandemic continues, the cost of living has soared, with energy and food prices rocketing while benefits have been reduced.¹ 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.

Despite these challenges the group has continued through adversity, even when at times there have been barriers to carrying out campaign work. The cruel irony of being a lived experience campaigner was exposed when some members were forced to limit their efforts to reform Universal Credit to deal with crises that often related to benefits, financial difficulty, mental ill-health, or the consequences of conviction. Nevertheless, the Changemakers group has prevailed through these hardships.

“WE KNOW WHAT IT’S LIKE FIRST-HAND TO HAVE A CONVICTION. WE’VE EXPERIENCED THE NEGATIVITY, THE JUDGEMENTS, AND EVERYTHING THAT’S GONE WITH THAT. I DON’T THINK YOU CAN UNDERSTAND THE IMPACT A CONVICTION HAS WITHOUT LIVING THROUGH IT.”

- SONJA, CHANGEMAKER

¹ BBC (19 January 2022) Surging food prices push inflation to 30-year high <https://www.bbc.co.uk/news/business-60050699>

This is why we know it is so important to make sure that Universal Credit is reformed, to help lift women with convictions out of poverty.

Why Universal Credit?

Universal Credit is the main benefits system in the UK. Rollout started in 2013, and by 2024 it will have fully replaced legacy benefits. The old-style legacy benefits include Housing Benefit, income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Child Tax Credit, Working Tax Credit, and Income Support.

The idea behind Universal Credit was to provide one benefits system for everyone, whether they are out of work or working, with payments to emulate employment by being paid once a month in arrears. It is withdrawn at a constant rate of 55p for every pound earned by the claimant (changed from 63p in October 2021), and a claim can be made online.

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 to January 2022, 68% of the clients we supported were claiming benefits when they registered for our service.

Due to the disruptive nature of receiving a conviction, many women are left struggling and have to turn to social security. 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.

Currently, monthly payments fail to cover basic life costs. There is an unavoidable five-week wait for the first payment, while advance loans leave women in debt. Women leaving prison can't start a claim for Universal Credit before they leave prison, practically guaranteeing that they will fall into poverty or debt on release. The hefty deductions that can be pulled back from payments are unpredictable and crippling. Plus, lack of the right support at the jobcentre can trap women with convictions in poverty. These factors can lead to the kind of financial difficulties that lock women in a cycle of crisis and criminalisation.

CHANGEMAKERS ARE PROPOSING A BENEFITS SYSTEM THAT TANGIBLY HELPS WOMEN WITH CONVICTIONS AND ENABLES, RATHER THAN HINDERS, THEIR JOURNEYS TO EMPLOYMENT.

AT WORKING CHANCE, 68% OF THE CLIENTS WE SUPPORTED WERE CLAIMING BENEFITS WHEN THEY REGISTERED.

When rebuilding life after a conviction, these problems with benefits can only make life harder, putting women at increased risk of reoffending.

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.

There are plenty of examples of good practice at the jobcentre that could be further embedded in the system. For instance, Work Coaches who are compassionate and go the extra mile mean that a women's experience of claiming Universal Credit can be extremely positive, particularly when those Work Coaches have lived experience of the criminal justice system themselves. Training that is gender-responsive and delivered by experts enables Work Coaches to provide the best service for claimants with convictions. When women are signposted to specialised support, such as support to disclose a criminal record to employers, they can find a job much more quickly. With further investment and training, this best practice could be the norm across the board.

A BETTER BENEFITS SYSTEM IS POSSIBLE. UNIVERSAL CREDIT SHOULD PUT ALL WOMEN IN A STRONG ENOUGH POSITION TO FIND MEANINGFUL, SUSTAINABLE EMPLOYMENT.

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.**

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.

THE CHANGEMAKERS PROJECT IS MADE POSSIBLE THROUGH THE KIND SUPPORT OF THE LLOYDS BANK FOUNDATION.

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England & Wales



FROM EXPERIENCE: KATHERINE

From prison, I was able to book my first jobcentre appointment in the community, where I was then able to sign on to receive Universal Credit. Due to the pandemic, my appointments were initially held over the phone.

My first Jobcentre Work Coach was an ex-prison officer; he understood my needs and knew which support services to signpost me to. I found it very easy to apply for and receive benefits. Fortunately, I was in the privileged position of having a small amount of savings and support from my family, so I was able to manage until the arrival of the first Universal Credit payment, however I still felt the pressure of the five-week wait.

The superb approach of my first Jobcentre Work Coach had an immensely positive impact on my reintroduction to the community – unfortunately, until recently I have not received the same level of service from my Work Coaches since him, as the others have claimed not to have received the relevant training and have lacked empathy or an interest in supporting me as a claimant and a woman in need.

I have been entirely transparent and explained the relevant details of my situation to the Jobcentre Work Coaches I have been assigned to but still they have insisted that I apply for inappropriate jobs that could put me at direct risk of harm or of being sent back to prison, due to my licence conditions.

Recounting my circumstances to professionals over and over has exacerbated my trauma; my needs have been left unmet and I have had to deal with the emotional fallout. Furthermore, one Jobcentre Work Coach incorrectly implemented a sanction on my account for a missed appointment, when she had mistakenly attempted to call me on the wrong number. She accepted fault but was reluctant to rectify the problem and cancel the sanction on the system because it was “difficult to do”.

I am hopeful that my new Jobcentre Work Coach, a ‘prison-leaver specialist’, will be better placed to understand my needs and assist me. In my first appointment with her, I received more support in the first five minutes than I have over the past year with previous Work Coaches.

DEFINITIONS

Advance loan: An advance Universal Credit payment that people can apply for if they are in financial hardship while they wait five weeks for their first payment. Advance loans must be repaid through deductions from future benefits for up to a maximum of 16 months.

Changemakers: A first-of-its-kind policy group of women with convictions driving the changes they want to see, set up by Working Chance. Together, the group is reimagining a benefits system that would support the efforts of women with convictions to rebuild their lives and thrive.

Claimant: Person claiming Universal Credit or other benefits.

Claimant commitment: The agreement that Universal Credit claimants make which includes the responsibilities the claimant accepts in return for payment of benefits.

Client: The term that Working Chance uses for the charity's service users.

Deductions: Deductions can be pulled back from Universal Credit payments by the Department for Work and Pensions, lowering the amount of money a claimant receives. These deductions can be taken off to repay an advance loan, for benefits overpayments, to recover a hardship payment, to recover a budgeting or crisis loan, other debts such as utilities or council tax, or court fines. The amount taken off should not exceed 25% of the standard allowance, but in reality can be much more.

DWP: Department for Work and Pensions, the government department responsible for welfare, pensions and child maintenance policy. It administers a range of working age, disability and ill health benefits to around 20 million people.

Hardship payment: A payment that can be applied for when a Universal Credit payment has been reduced because of a penalty or sanction.

Flexible Support Fund: A fund offered by the DWP to help claimants find a job. For instance, it could be used to pay for smart clothes for interview, or the first month of travel to work.

Front of house at the jobcentre: Staff who greet people coming into the jobcentre, and direct them to appropriate services.

Jobcentre: The Jobcentre Plus (jobcentre) is an employment and social security agency with offices in most towns and cities. It is primarily designed to assist people who are unemployed and claiming benefits to find work and is part of the DWP.

Jobcentre Work Coach: Jobcentre staff that provide advice and support to people who are unemployed and claiming benefits. They are employed by the DWP.

Legacy benefits: Types of benefits that are gradually being phased out and replaced with Universal Credit. They include Housing Benefit, income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Child Tax Credit, Working Tax Credit, and Income Support.

Lived experience: Personal knowledge about an issue or area due to direct, first-hand involvement.

Monthly assessment period: A rolling one-month period that begins the date people submit their claim for Universal Credit. The calculation of a person's monthly Universal Credit award factors in all income received during this period, along with any changes in their personal and financial circumstances.

PIP: Personal Independence Payment, a benefit to help with living costs for people who both have a long-term physical or mental health condition or disability, and find it difficult to do everyday tasks.

Sanction: A Universal Credit sanction is a reduction of payments for a set time for failing to meet the conditions of a Claimant Commitment.

Spent: A spent conviction is a conviction that will not appear on a basic DBS check, because the rehabilitation period has passed in line with the Rehabilitation of Offenders Act 1974. Spent convictions may still appear on enhanced or standard DBS checks.

Standard allowance: The baseline amount of money that a Universal Credit claimant is entitled to, excluding any extra amounts that apply, for instance, because a claimant has children, a disability or needs help paying their rent.

Taper rate: A means-testing rule of Universal Credit, which reduces benefit payments by 55 pence for each pound earned from paid work.

Prison Work Coach: Jobcentre staff that work in prisons to reduce reoffending by improving employment outcomes for people in prison and book them their first appointment at the jobcentre on release. They are employed by the DWP.

Universal Credit: A monthly benefits payment for people on a low income or out of work. Universal Credit is gradually replacing legacy benefits into a single benefit that is calculated and paid on a monthly basis.

Unspent: An unspent conviction is a conviction that will appear on all types of DBS check.

Woman: Any person who identifies as a woman, including both cis and trans women, plus femme/feminine-identifying non-binary individuals.

METHODOLOGY

This report was co-authored by Working Chance and Changemakers, a group set up and facilitated by Working Chance to provide a platform for women with convictions to use their unique expertise and insights to drive the policy changes they want to see and improve the lives of other women. Members of the group all have lived experience of the criminal justice system. Some have experienced prison, and others received non-custodial sentences. All have been, or are, Universal Credit claimants.

In 2021-22, members of Changemakers received support from Working Chance to gain the tools and skills they need to carry out influencing work, such as training in influencing Parliament, working with the media, and launching a campaign. As part of the process, the group identified problems they had come across in the Universal Credit system, troubleshooted solutions, and shared good practice that they encountered as claimants.

Changemakers have suggested practical solutions to create a better benefits system for everyone. Their findings and recommendations provide the basis for this report.

In addition, Working Chance spoke to four experts – two Jobcentre Work Coaches, a Prison Work Coach and a women's prison resettlement worker – to find out more about the difficulties women with experience of the criminal justice system face when claiming benefits. Working Chance additionally drew on our 13 years of experience supporting women with convictions to find employment and thrive.

Responsibility for the published content, conclusions and any errors rests solely with Working Chance.

FROM EXPERIENCE: LASHAN

I've been on Universal Credit since 2018, when my working hours got dropped below 16 hours per week, so I had to start claiming. Before, I claimed Working Tax Credit and Child Tax Credit but because Universal Credit came in to replace them, that's what I applied for.

I took out the advance loan to get me through the five-week wait for the first payment. It was a nightmare, because paying back the advance later reduced my payment by over £100 a month, and that's too much. Universal Credit included my housing costs, so there was a massive deduction for my rent as well.

I'm good at doing forms and stuff but for people who aren't used to that, it might be difficult claiming Universal Credit. For me, applying wasn't the problem, but the money was terrible. I have a broad experience claiming different types of benefits, but on Universal Credit I was the worst off. I was left with around £600 to spend a month for me and five kids. I'm used to being on benefits and looking after my children, I know how to budget, but it's still been a struggle. It's really hard.

I hated the jobcentre because, while my Work Coach was ok, the jobcentre itself was awful because it's in a bad area, and on top of that the staff try to humiliate you. I remember them making me go to an appointment on my 30th birthday. I asked to change it but they refused.

The jobcentre should help with budgeting. They tell people to live off a small amount of money, but don't show us how it's done. Some people aren't good with money, not everyone's been on benefits before. They might suddenly have lost their job and have to get used to having less. They weren't good at helping me find jobs. In the jobcentre there are leaflets around, but the Jobcentre Work Coaches don't actively help you to apply or support that process.

My Jobcentre Work Coach didn't ask me if I have a conviction, and I didn't tell them. I think that if they knew, they would have been judgemental. I wouldn't have felt comfortable talking about it. That's what I like about Working Chance, nobody judges you for your past. You feel safe. I don't feel that at the jobcentre.

A conviction is relevant in terms of the kinds of jobs you can apply for. You're limited in the work you can do. It's only when I went to Working Chance and I was on the employability programme that I found out there are all these jobs that don't need an enhanced DBS check. But there are so many women working below their skillset and below their qualifications because they're worried about it.

So many people have convictions and are stuck on benefits because they're just out of prison or on probation. That's the trap they put you in – a person has a hard life from a young age, they're in problems, and it spirals and they get pulled into the criminal justice system and then you can write them off and no one takes responsibility for them.

FINDING 1: UNIVERSAL CREDIT DOESN'T LIFT WOMEN 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.² The social security budget was £36 billion less in 2019 than in 2010, and the basic rate of out-of-work benefits is at its lowest for 30 years.³ Helen, a former claimant, makes it clear: 'Universal Credit is simply not enough money, whether you have children or not.'

SINCE IT WAS INTRODUCED IN 2013, THE VALUE OF UNIVERSAL CREDIT HAS FALLEN AS THE COST OF LIVING RISES.

In October 2021, the government made a historic £20 a week cut to Universal Credit during the Covid-19 pandemic, leaving families £1,000 worse off annually. The £20 was initially brought in as an uplift to the weekly Universal Credit payment, to provide extra financial support to claimants at the onset of the pandemic in March 2020. It was a temporary measure, but it was glaringly obvious that the uplift was a long time coming and acted as a lifeline allowing claimants to afford basics like bills, groceries, and travel.⁴

The cut affected all people claiming, including those who were in work. The cut will doubtless lead to an increase in in-work poverty, which has already been rising for decades. For many women who left prison during the period of the uplift, the extra £20 is all they have known, and they budgeted under the impression that it was permanent. We have heard from many women who had no idea that the £20 was an uplift, and were shocked to find out that their payments would be cut.

At Working Chance, we found that a lot of our clients were not even aware that the cut was happening, and that they were about to be locked further in poverty. One client who was in the process of being evicted did not know about the cut just two weeks before it came into force.

“I WISH PEOPLE REALISED THAT EVERY YEAR THE COSTS OF GOODS AND SERVICES INCREASES, BUT THE UNIVERSAL CREDIT PAYMENT DOESN'T ACCOUNT FOR THAT.”
- LAURA, CHANGEMAKER

2 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>

3 The Guardian (24 January 2022) The Guardian view on benefit levels: the only way is up <https://www.theguardian.com/commentisfree/2022/jan/24/the-guardian-view-on-benefit-levels-the-only-way-is-up>

4 Working Chance Changemakers (2021) Cutting the lifeline: What does it mean for women with convictions on Universal Credit? <https://workingchance.org/latest/cutting-the-lifeline-universal-credit/>

“I WORRY THAT THE DOWNSIDES OF CUTTING UNIVERSAL CREDIT BY £20 A WEEK ARE NOT BEING TAKEN INTO CONSIDERATION, AND CLAIMANTS’ STRUGGLES ARE NOT BEING HEARD IN DECISION-MAKING.”

- **SHAKIRA, CHANGEMAKER**

The impact of the cut has been harsh. A survey by Christians Against Poverty showed that more than half of people who experienced the cut have already experienced at least one form of financial hardship - either falling behind with bills, going without essentials or falling further into debt. 12% had already experienced all three of these.⁵ In a recent survey carried out by Young Women’s Trust of over 1,000 women aged 18 to 30, 74% of those surveyed said they would struggle to cope after the £20 cut.⁶ The Joseph Rowntree Foundation has warned that single parent households on low incomes will be spending over half of their incomes after housing costs on energy bills after April 2022.⁷

The £20 cut has put more women and families at risk of falling into debt. Citizens Advice has reported that 3.2 million families now face crisis as the rise in inflation and energy costs add to the impact of the £20 cut, and 73% of its frontline staff have reported an increase in the number of people coming to them unable to afford essential household costs such as food, rent and heating.⁸ The Joseph Rowntree Foundation found that 3.8 million low-income households across the UK are in arrears, while 4.4 million have had to take on new or increased borrowing during the pandemic.⁹

THE IMPACT OF THE £20 CUT ON MENTAL HEALTH WILL BE GRAVE.

The impact of the £20 cut on mental health will be grave. Research shows that claimants already have higher levels of depression and anxiety than the rest of the population, while those that experienced a benefits cap in the

past saw a 10% rise in those conditions in the years following.¹⁰ This speaks to the connections between poverty and mental ill health, with people feeling the impact of financial difficulty through worsened mental health conditions.

Women with convictions are already more likely to suffer from mental ill health than women in the general population. Almost half of women in prison report suffering from both anxiety and depression, compared to 15% of women in the general population.¹¹

5 A survey of 624 people receiving debt help from Christians Against Poverty (CAP), conducted between 8 and 25 November 2021

6 Young Women’s Trust (2021) One size fits no one: Young women’s experiences of navigating inadequate employment opportunities and the benefits system <https://www.youngwomenstrust.org/our-research/one-size-fits-no-one/>

7 Joseph Rowntree Foundation (2022) Rising energy bills to ‘devastate’ poorest families <https://www.jrf.org.uk/press/rising-energy-bills-devastate-poorest-families>

8 Citizens Advice (2021) Three million families facing crisis as cost of living crunch bites <https://www.citizensadvice.org.uk/about-us/about-us1/media/press-releases/three-million-families-facing-crisis-as-cost-of-living-crunch-bites/>

9 Joseph Rowntree Foundation (2021) Dragged down by debt: Millions of low-income households pulled under by arrears as living costs rise <https://www.jrf.org.uk/report/dragged-down-debt-millions-low-income-households-pulled-under-arrears-while-living-costs-rise>

10 Fransham M. et al (2021) Does capping social security harm health? A natural experiment in the UK <https://onlinelibrary.wiley.com/doi/10.1111/spol.12768>

11 Prison Reform Trust (Winter 2022) Bromley Briefing Prison Factfile <http://www.prisonreformtrust.org.uk/publications/factfile>

One Prison Work Coach told us that they estimated that of the women arriving at their prison who had been claiming benefits, around 70% were claiming due to ill health, whether harmful substance use, depression, or another mental health condition.

“KNOWING THAT UNIVERSAL CREDIT PAYMENTS WILL BE CUT BY £20 A WEEK MAKES ME FEEL EXTREMELY ANXIOUS ABOUT HOW I’M GOING TO COPE. I’M ALREADY STRUGGLING SO MUCH. IT’S A HUGE DETRIMENT TO MY HEALTH AND MENTAL WELLBEING. I WORRY ABOUT WHAT ALTERNATIVE STEPS I’LL HAVE TO TAKE IN ORDER TO SURVIVE.”

RIVER, CHANGEMAKER, SPEAKING IN SEPTEMBER 2020

In the October 2021 budget, the government announced that the Universal Credit taper rate would be reduced from 63p to 55p for every pound earned. The taper rate reduces benefit payments for each pound claimants earn from paid work, and the change means that more low-income claimants will take home more money. However, a huge number of women on Universal Credit either cannot work or find it difficult to find work. One in four people claiming Universal Credit are not expected to work, for instance due to childcare responsibilities or ill health.¹²

Even before the £20 cut, claimants were struggling to keep their heads above water. Young Women’s Trust found that over half of young women they surveyed did not think that the benefits they received provided them with enough income to live comfortably.¹³ The evidence shows that as living costs rise, and the real value of benefits goes down, women with convictions face being locked in poverty as they try to rebuild their lives.

EVEN BEFORE THE £20 CUT, CLAIMANTS WERE STRUGGLING TO KEEP THEIR HEADS ABOVE WATER.

In January 2022, the government announced the Way to Work scheme, which aims to push benefits claimants into work to reduce the record 1.2 million job vacancies in the UK.¹⁴ The scheme dictates that claimants who are capable of work will be expected to accept jobs outside of their chosen career from the fourth week of their claim, down from the previous three months. Those who don’t comply will be liable to benefit sanctions. This could force claimants into jobs they don’t want in order to avoid destitution, before they’ve even received their first Universal Credit payment (which arrives five weeks after a claim is made).

These new rules were introduced despite the National Audit Office reporting that there is no evidence that benefit sanctions get more people into work.¹⁵ Four weeks is a

12 Resolution Foundation (2021) Universal Credit claimants take home as little as £2.24 for every extra hour worked <https://www.resolutionfoundation.org/press-releases/universal-credit-hours-worked/>

13 Young Women’s Trust (2021) One size fits no one: Young women’s experiences of navigating inadequate employment opportunities and the benefits system <https://www.youngwomenstrust.org/our-research/one-size-fits-no-one/>

14 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>

15 National Audit Office (2016) Benefit Sanctions <https://www.nao.org.uk/report/benefit-sanctions/>

THESE NEW RULES WERE INTRODUCED DESPITE THE NATIONAL AUDIT OFFICE REPORTING THAT THERE IS NO EVIDENCE THAT BENEFIT SANCTIONS GET MORE PEOPLE INTO WORK.

very tight timescale to find meaningful and sustainable work. The scheme disregards claimants who might struggle to find a job due to practical barriers, such as a criminal record.¹⁶

The government announced that the new rules would be accompanied by ‘more time spent face to face with a Work Coach to receive better, tailored support’ but as we explain in Part 3 below, the jobcentre will not be ready to

take on this new, increased responsibility until it is fully prepared to support claimants with criminal records.

Women with convictions bear the burden of a criminal record and employer discrimination. DWP research shows that almost half of employers would not consider hiring someone with a conviction.¹⁷ For racially minoritised women with convictions, employer discrimination adds to racial discrimination they already face in the job market, plus their increased likelihood of receiving a longer custodial sentence due to racism in the criminal justice system means they will carry the burden of a criminal record for longer.¹⁸ In that context, implementing sanctions for failure to find work quickly is discriminatory and unfair.

At Working Chance, many of our clients tell us that they struggle on Universal Credit. They often tell us that payments don’t last through the month. Many are forced to seek alternative support, like food banks. Safeguarding issues can emerge due to women not having the money to pay for food or bills. One client on probation with post-traumatic stress disorder (PTSD) and anxiety couldn’t pay for gas and electricity for her and her daughter’s home due to an emergency cost resulting from a flood in her council flat. Her probation officer had called her once, and she missed the call. Nobody followed up, and she had to apply for an emergency energy grant. This shows how women can fall into the gaps between the local authority, criminal justice system and benefits system. Benefits should alleviate poverty, not reinforce it. The solution is simple: provide adequate social security, so that every woman is in a strong enough position to support her family and secure employment.

“PRESENTLY, THE SYSTEM DOES NOT WORK FOR ALL THOSE WHO NEED IT. AN IDEAL BENEFITS SYSTEM WOULD CONSIDER AND EMULATE THE REAL COST OF LIVING, AND MAKE AVAILABLE TO CLAIMANTS THE NECESSARY FINANCIAL SUPPORT.”

- KATHERINE, CHANGEMAKER

16 Independent (29 January 2022) ‘I can’t just take any job’: Universal credit claimants express anger at DWP ‘get any job now’ policy <https://www.independent.co.uk/news/uk/home-news/universal-credit-job-dwp-benefit-uk-b2002220.html>

17 YouGov and DWP Survey Results (2016) https://d25d2506sfb94s.cloudfront.net/cumulus_uploads/document/42yrwvixdo/YG-Archive-160126-DWPwaves.pdf

18 Working Chance (2021) Worst-Case Scenario: How racism in the criminal justice system harms women’s chances of finding work <https://workingchance.org/latest/new-research-published-worst-case-scenario/>

Recommendation

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

FROM EXPERIENCE: SONJA

My job as a palliative carer in a private home ended in June 2021 because I needed liability insurance, and due to the fact that my conviction hadn't become spent I couldn't get the insurance and I lost my job. My partner is self-employed but hasn't been earning anything during lockdown. Since I was the main earner and caring for him, I needed to make a claim for Universal Credit.

The five-week wait for the first Universal Credit payment caused me serious anxiety and impacted on my depression. I was worried about paying my rent, bills and council tax. I had to cut back on food, my TV package and internet, buy cheaper brands, and reduce all activities that involved travel. This had a knock-on effect on my mental health because my social life became non-existent.

I couldn't apply for the advance payment because I'd made a claim three years previously for Universal Credit, albeit only for three months, when the DWP placed me on a 90-day sanction meaning I wasn't entitled to benefits but I could claim a hardship loan. That was taken back from any future benefits or a salary if I went back to work. At the time, I had to seek help from charities, my local council and food banks. That made me feel worthless, I wouldn't wish that on anybody. It was a very stressful time.

When I went back to work and could afford to pay back the hardship loan, no one contacted me to make those repayments. But it meant that later I wasn't able to claim an advance and had to wait five weeks with nothing to live on. I felt like I was on a conveyor belt, being pushed through the system. The jobcentre gave me 15 minutes, then rushed me out the door. I wasn't fully informed of the process.

The advance payment should be removed and made into a non-repayable grant. That would have been something to relieve some stress and anxiety, for me and a lot of other families. Advisors at the jobcentre should have lived experience, or show empathy and understanding of the challenges that are faced by women with convictions. A lot of women don't have the time or technology to find the right help.

When I was at the jobcentre, there was no signposting to services that could help me. I'm studying a criminology and psychology course. It will give me a better chance of progressing in my career. I'm also working part-time. I work a night shift and go to university from there. It's exhausting, but you do what you need to do.

I'm hoping to soon be able to come off Universal Credit. But right now I need the support. I've worked all my life, and paid taxes. I want to be out there, with my head high, giving back to society whether it's through work or helping others.

FINDING 2: WOMEN ARE LOCKED INTO 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. They might have to pay legal fees resulting from their trial and suddenly find themselves in debt. Or they might have drained their savings because they are paying legal fees to try to regain custody of their children if they were taken into care while their mother was in prison, and be struggling to find employment that will give them the time off.

OFTEN, WOMEN WITH CONVICTIONS FIND THEMSELVES CLAIMING UNIVERSAL CREDIT WHEN THEY ARE ALREADY AT CRISIS POINT.

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. This wait was designed into the system, with payments paid monthly in arrears meant to replicate how a salary is paid. But this ignores the basic reality that many people making a claim do so because they are already in crisis and don't have enough money to live on. Following the announcement of the government's Way to Work scheme, mentioned above, these same claimants may be forced to accept a job outside of their chosen career path after four weeks, before their first payment has even come through.

RELEASED WITH ONLY A ONE-OFF PAYMENT OF £76, THIS PRACTICALLY GUARANTEES THAT WOMEN WILL FALL INTO POVERTY OR DEBT IMMEDIATELY ON LEAVING PRISON.

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. Released with only a one-off subsistence payment of £76 (increased from the previous grant of £46 in August 2021), this practically guarantees that they will fall into poverty or debt immediately on leaving prison. What makes it worse is that applying for Universal Credit is much more complicated for those women, since they are less likely to have the documentation needed to make a claim.¹⁹

The support that Prison Work Coaches are meant to provide is broad, from advice about benefits, to liaising with employers, to providing mock interviews. They even have the freedom to create courses for people in prison to help with work or training.

However, in reality Prison Work Coaches are often overstretched. For instance, there is just one Prison Work Coach for up to 300 women at HMP Downview. Overworked Prison Work Coaches end up prioritising the day of release appointment at the jobcentre and getting women ready to make a Universal Credit claim, so that they at least have a source of income on release, leaving little capacity to deliver employment-related support. It is worth noting that we supported in our service women who never saw a

¹⁹ Prison Reform Trust and Working Chance (2020) Working It Out: Improving employment opportunities for women with criminal convictions <http://www.prisonreformtrust.org.uk/Portals/0/Working%20it%20Out%20FINAL%20NEW.pdf>

Prison Work Coach during their time in prison. Plus, during the pandemic, Prison Work Coaches did not go into prisons to provide their services.

When we spoke to Jobcentre Work Coaches about the challenges women with convictions face after leaving prison for this report, they made it clear that there can be many obstacles to claiming Universal Credit. When women are released from prison, they must be in possession of multiple documents in order to get a claim up and running – ID, a bank account, address and tenancy details if they are renting. Any delay in obtaining these leaves women without any money. While these should be sorted out with support from the prison before release, in reality women often don't have everything they need. If, for instance, the police have confiscated their documents or fraudulent activity has been attempted in their name while they were in prison, they cannot start a claim for Universal Credit.

WHEN WOMEN ARE RELEASED FROM PRISON, THEY MUST BE IN POSSESSION OF MULTIPLE DOCUMENTS IN ORDER TO GET A CLAIM UP AND RUNNING. ANY DELAY IN OBTAINING THESE LEAVES WOMEN WITHOUT ANY MONEY.

Claiming Universal Credit is already a tricky process. Young Women's Trust has reported that the benefits system is complex and difficult to navigate for young women, with 22% reporting that they didn't understand the application process and 23% reporting delays in receiving payment.²⁰

THE DWP CAN CLAIM BACK UP TO 25% OF THE ALREADY MEAGRE UNIVERSAL CREDIT PAYMENT TO TAKE BACK THE ADVANCE LOAN.

Those who can't survive the five-week wait can apply for an advance loan – a Universal Credit payment that people can apply for if they are in financial hardship while they wait for their first payment. Advance loans must be repaid through deductions from future benefits for up to a maximum of 24 months (as of April 2021). The DWP can claim back up to 25% of the already meagre Universal Credit payment to take back the advance loan. One Jobcentre Work Coach

told us that there is an over-reliance on advance loans, and that it is difficult for claimants to understand the impact of the repayments that will be pulled back later on. But when there is no alternative source of income, women don't have any other choice.

In December 2021, the Prisons Strategy White Paper announced that it would work together with the DWP to test different approaches to people in prison preparing to make their Universal Credit claim and claimant commitment before release. The tests will take place in 15 prisons, starting in 2022, with a view to rolling out across the prison estate by 2024. This is a positive step, but we are concerned that many of the factors that leave women unprepared to make a claim after leaving prison – including lack of the right documents – won't be addressed, since prisons often lack the capacity to deliver such ambitious projects. Plus, these efforts will do nothing to solve the problem we have outlined in this report – that women leaving prison are forced to take out an advance loan, and end up worse off later.

²⁰ Young Women's Trust (2021) One size fits no one: Young women's experiences of navigating inadequate employment opportunities and the benefits system <https://www.youngwomenstrust.org/our-research/one-size-fits-no-one/>

At Working Chance, we hear from clients who tell us that they are struggling to get by because of advance loan repayments reducing their Universal Credit. If women don't finish paying them back in full while claiming Universal Credit, the outstanding amount can lead them into financial difficulty down the line. One client told us that she stopped claiming Universal Credit because she was working. When she lost that job, she went to make a new Universal Credit claim and was unable to claim an advance loan because she hadn't paid back just £60 of the previous loan. As a result, she fell into financial difficulty.

The situation is even worse for women waiting for the Personal Independence Payment (PIP), a benefit to help with living costs for people who both have a long-term physical or mental ill health or disability, and find it difficult to do everyday tasks. We have heard of clients waiting up to 16 weeks to hear back from the DWP about PIP.

Research shows that poverty is a major risk factor for reoffending in women.²¹ This makes a robust benefits system all the more important, so that women are in a strong position to find work and rebuild their lives and so that the likelihood is reduced of women being driven to commit acquisitive offences like theft, which make up the majority of offences committed by women.²²

THE SOLUTION IS SIMPLE: ENSURE THAT NO WOMAN HAS TO MAKE THE CHOICE BETWEEN SURVIVING FIVE WEEKS WITH NO INCOME OR FALLING INTO DEBT.

The solution is simple: ensure that no woman has to make the choice between surviving five weeks with no income or falling into debt.

Recommendations

- 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.

21 Ministry of Justice and Her Majesty's Prison and Probation Service (2018) Offending behaviour programmes and interventions <https://www.gov.uk/guidance/offending-behaviour-programmes-and-interventions>

22 Prison Reform Trust (Winter 2022) Bromley Briefing Prison Factfile <http://www.prisonreformtrust.org.uk/publications/factfile>

FROM EXPERIENCE: DANIELA

I applied for a job while I was still in prison. I wrote a statement as to why I wanted the job, submitted my CV, and went to a face-to-face interview on day release. It was through the employment team at the prison, and there were lots of jobs on offer. I was told that I got the job the day I was released. Unfortunately, because of lockdown, I didn't start for another six months.

After release from prison, I didn't have my bank cards or ID because they were confiscated by the police. I had to wait a week to get them back only to find that I was unable to use them as the accounts had been closed.

I had a lot of financial challenges at the time. I had to save up a deposit so I could move home. I was on Universal Credit from the day I came out of prison until I started my job.

Through the jobcentre, I received a Flexible Support Fund, which meant that I could pay for my first month's travel and work clothes. My Universal Credit didn't stop the day I got a job. Because I didn't work a full month, I still received my payment, but it was reduced based on the work taper rate.

My Jobcentre Work Coach didn't tell me about the Flexible Support Fund – I was lucky that I had a friend at the jobcentre who told me about it. I really needed it to pay for the first month's travel, which was £370, more than my whole monthly Universal Credit payment.

When you come out of prison, there's a lot of stigma and you don't know what's available to you. You need time to adjust, it can be really difficult. Appointments at the jobcentre are so short, there's not a lot of time to talk about your circumstances and get the right support.

There aren't a lot of support services just for women, we need more, especially job brokerage services. And Jobcentre Work Coaches need to know that women have so many layers of experience coming out of prison – children, housing, domestic abuse, mental health. They need to know about these issues, and how to support women.

We need more women with lived experience of the criminal justice system in frontline roles, like front of house at the jobcentre.

FINDING 3: LACK OF TAILORED SUPPORT AT THE JOBCENTRE PREVENTS WOMEN WITH CONVICTIONS FROM THRIVING

RECEIVING A CONVICTION CAN UPEND A WOMAN'S LIFE, AND WILL USUALLY MEAN THAT SHE IS FACED WITH CHALLENGES SHE ISN'T PREPARED FOR.

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.

For instance, women with convictions have the challenge of applying for jobs with a criminal record. This is very difficult since employer discrimination is common – DWP research has shown that almost half of employers would not consider hiring someone with a conviction.²³ Women are disproportionately affected by this, since binary ideas about work roles in a patriarchal society mean women fill most caring roles, such as in education, nursing and social work, which require enhanced or standard criminal records checks. These higher-level checks show even spent convictions. A spent conviction is a conviction that disappears from a basic DBS check, because the rehabilitation period has passed (in line with the Rehabilitation of Offenders Act 1974).

Women are overall less likely than men to have a criminal record, but are significantly more likely to face barriers in accessing employment roles that require enhanced DBS checks. A report from Unlock found that around 63% of criminal record checks are on women, and estimated that women with criminal records are almost twice as likely as men to have convictions appear on DBS checks.²⁴

63% OF CRIMINAL RECORDS CHECKS ARE ON WOMEN.

Outside of a criminal record, there are many reasons why women with convictions might be less able to look for work. A Jobcentre Work Coach we spoke to for this research, who specialises in supporting women released from prison, told us that women's lives are often in a spiral, with many layers of complexity at play. Women rebuilding their lives after prison might be looking for housing, moving between temporary accommodation, or seeking out support for a mental health condition. They may be caring for young children, or be in and out of family court. They could be dealing with domestic abuse, or struggling with debt. Many women struggle with the stigma of a conviction, and are unaware of services that can support them. This particular Work Coach said that they weren't confident that all of their colleagues understood these layers of complexity and would be able to support women appropriately.

At Working Chance, many of our clients speak to us about the lack of support, and lack of trust, they face at the jobcentre. They say they have experienced racism, misogyny,

23 YouGov and DWP Survey Results (2016) https://d25d2506sfb94s.cloudfront.net/cumulus_uploads/document/42yrwvixdo/YG-Archive-160126-DWPwaves.pdf

24 Unlock (2021) "Angels or witches": The impact of criminal records on women <https://unlock.org.uk/wp-content/uploads/2021/10/The-impact-of-criminal-records-on-women.pdf>

criminal record discrimination, and even harassment from their Jobcentre Work Coaches. We have heard from many women whose Work Coach was ignorant of the rules around applying for a job with a criminal record, and women end up being the ones who have to explain. Women report feeling like they're rushed through the system, and more like a number than a person. Women can feel judged by their Jobcentre Work Coach, saying that coaches assume they won't be skilled or intelligent, which makes them feel degraded and dismissed.

Work Coaches have responsibility to support women into employment, but also have the power to sanction claimants, effectively punishing them and cutting their benefits, meaning that women do not always trust them. The implications of this lack of trust can be serious, with women feeling unwilling or unable to be honest about their support needs. It may lead women to lose motivation, say what they think the Work Coach wants to hear, or force women to seek support elsewhere.

WORK COACHES HAVE RESPONSIBILITY TO SUPPORT WOMEN, BUT ALSO THE POWER TO SANCTION THEM - PUNISHING THEM AND CUTTING THEIR BENEFITS.

When women's mental health is poor and they are still required to search for work, they can feel trapped between a mental health crisis and poverty. We have heard some positive cases of Work Coaches giving claimants an amnesty from job search obligations in these circumstances, something which should be universal practice.

One Prison Work Coach told us that of the women they support in prison, many had received sanctions and had their benefits stopped as a result. They explained that a sudden lack of income can lead to offending and a prison sentence, since women are put in desperate situations.

One client with PTSD told us that she struggles to engage with the jobcentre because the service is so impersonal, and her Jobcentre Work Coach does not appreciate that she's having a difficult time due to her mental health. She told us that they don't understand that she cannot always meet the strict criteria in her claimant commitment (the commitment that Universal Credit claimants make which includes the responsibilities the claimant accepts in return for payment). As a result, she is at risk of being sanctioned.

Another client told us that a member of staff at the jobcentre told her that with a criminal record, the only job she could get was as a cleaner.

When Jobcentre Work Coaches start their job, they receive six weeks of training. This includes training on supporting prison leavers. When asked whether this covers women prison leavers and their unique support needs, one Jobcentre Work Coach told us that it was mentioned, but was extremely brief, 'maximum ten minutes'. The problem is that this training, as well as saying very little about the gendered aspects of leaving prison, doesn't account for women who receive a conviction but don't receive an immediate prison sentence. After their initial training, Work Coaches receive quarterly top up training sessions to refresh knowledge. In the best cases, Jobcentre Work Coaches receive further training directly from voluntary organisations who support women with convictions, or from people with lived experience themselves.

“LEAVING PRISON AND GETTING A CONVICTION MEAN A WHOLE NEW WAY OF LIFE. WE NEED TIME TO GET USED TO IT – TO RESETTLE, RETRAIN, OR ACCESS THERAPY. I’M CONCERNED THAT I’LL BE FORCED TO TAKE ANY AVAILABLE JOB, SINCE THAT’S WHAT THE DEPARTMENT FOR WORK AND PENSIONS SEEMS TO WANT. THERE’S NO UNDERSTANDING ABOUT MY SELF-ESTEEM AND NEED TO WORK IN A ROLE THAT I GET SATISFACTION FROM.”

- SONJA, CHANGEMAKER

When women have a conviction, the Jobcentre Work Coach should do things like take license conditions into account, and rearrange appointments and give time off if necessary. However, Work Coaches aren’t always asking the right questions to find out if a woman has a conviction, and women don’t always feel comfortable disclosing. This could be because of a judgemental atmosphere at the jobcentre, due to stigma, or because women don’t trust their Work Coach with that information.

Of course, all women with convictions are different, and are dealing with a different set of circumstances. But Jobcentre Work Coaches can look for signs that women might have received a conviction, and ask the relevant questions in order to support them. These signs might be things like a gap in a CV, reluctance to apply for jobs that ask about convictions on the application, or mention of financial difficulty due to paying back fines. Most importantly, Jobcentre Work Coaches should deliver services in a trauma-informed and non-judgemental manner, to gain the trust of claimants.

From our research, it seems that the jobcentre is for the most part equipped to support people leaving prison. But it is less trained and prepared to support women who received convictions other than an immediate prison sentence, such as a suspended prison sentence, a community order, or a caution. This training should also be provided as part of the job induction, with ample training on the particular needs of women, should be updated and repeated on a regular basis to refresh knowledge, and there should be opportunities for Jobcentre Work Coaches to discuss issues with a colleague who holds expertise on these issues.

Jobcentre Work Coaches cannot deliver a trauma-informed and tailored service unless their caseloads are manageable. Of the Work Coaches we spoke to, all had extremely large caseloads. One Jobcentre Work Coach told us that they had 190 claimants on their caseload, with just 10 minutes to speak to each one. Work Coaches told us that they could better support women with convictions if they had more manageable caseloads and the ability to schedule longer appointments with claimants.

JOBCENTRE WORK COACHES CANNOT DELIVER A TRAUMA-INFORMED AND TAILORED SERVICE UNLESS THEIR CASELOADS ARE MANAGEABLE.

Jobcentre Work Coaches should be well-connected to local support services and have strong referral pathways. This could include services for mental health support, budgeting, financial difficulty, as well as support with employment. Culturally and

gender-specific services should be identified, so that support is as tailored as possible. Where these are not available in the local community, the DWP should ensure they are delivered through the jobcentre.

OFTEN A WOMAN'S EXPERIENCE DEPENDS ON HOW CAPABLE HER JOBCENTRE WORK COACH IS, AND HOW TAILORED THEIR SUPPORT IS TO HAVING A CONVICTION. THE GOOD NEWS IS THAT BOTH WOMEN WITH CONVICTIONS AND JOBCENTRE STAFF TOLD US THAT WHEN THERE ARE STAFF WITH LIVED EXPERIENCE AT THE JOBCENTRE, SUPPORT IMPROVES EXPONENTIALLY.

Often a woman's experience depends on how capable her Jobcentre Work Coach is, and how tailored their support is to having a conviction. The good news is that both women with convictions and jobcentre staff told us that when there are staff with lived experience at the jobcentre, support improves exponentially. When a Work Coach understands the difficulties of navigating benefits and the job market with a criminal record, women with convictions feel that they can trust them, and that they will receive the right support. Even having one person with lived experience in the jobcentre means this expertise is readily available to all.

“AFTER PRISON, IT'S LIKE YOU'RE MEANT TO BE ROBOTIC AND JUST GO OUT THERE AND EARN MONEY. BUT THOSE FACTORS THAT MAKE US HUMAN MEAN WE NEED SUPPORT IN ORDER TO GET A JOB.”
- CATHERINE, CHANGEMAKER

Women with convictions need better support at the jobcentre. There are simple ways to put this in place: ensure jobcentre staff are fully trained to support women with convictions, have capacity to tailor their service for them, are well-connected to local support services, and embed lived experience expertise.

Recommendations

- 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.

FROM EXPERIENCE: RIVER

Universal Credit would have been a vital source of support for me when I genuinely needed it in 2018, but I couldn't access it. My Employment and Support Allowance was stopped and I was told to sign onto Universal Credit, but then they told me that I couldn't start a claim because I was homeless and didn't have an address. I was living in my car at the time, and didn't always know where in the country I would be. I wasn't in a position to do the things you have to do to be on Universal Credit, like go to regular appointments and actively look for work. That meant that I went a long period of time without any support from the government, which left me in a seriously vulnerable position. They should have listened to me, considered my circumstances and had some compassion. I was going through family court, I'd been evicted, I lost all of my possessions, and my benefits were stopped. If I had been able to claim, I could have sorted myself out. As it was, I was left with zero options or support. This led me to distrust the system and I was reluctant to ask for help again.

When I did finally start 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. When I first met him, my Work Coach informed me that a woman had made serious sexual harassment complaints against him, and that the police got involved but no action was taken. I knew that this was an abusive tactic to let me know that if I complained about it, nothing would happen. After that, he sexually harassed me. I knew I couldn't express why I was upset, so I ended up making excuses to avoid appointments. I have since signed off of Universal Credit because I wanted to avoid him. I had to choose between emotional safety and the financial safety of Universal Credit.

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. Women with convictions need time to heal, but have the threat of sanctions hanging over us. 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, along with the advance loan I took out when I first signed on, plus deductions for over-payment of Child Tax Credit which I hadn't been told about. 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. Staff should be able to signpost women to organisations that can help them. There should also be better communication between DWP and probation, in order to prevent further offending. 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.

FINDING 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.²⁵

OVER 40% OF RECIPIENTS DON'T GET THEIR FULL UNIVERSAL CREDIT ALLOCATION BECAUSE OF DEDUCTIONS.

Deductions from the monthly payment might be made to pull back the advance loan taken out by claimants who can't afford to get through the initial five-week wait. They can also be taken off to repay benefits overpayments, to recover a hardship payment, to recover a budgeting or crisis loan, or other third-party debts such as utilities, council tax, or court fines. Since a huge number of people who claim Universal Credit will be doing so because of financial difficulty, it is likely that they will also have some form of debt to repay.

Universal Credit payments can also be deducted due to fluctuations in income, for people who are in work, or because a bedroom in a claimant's house becomes vacant, for instance if their child leaves the family home. Such reductions can leave women unable to get by, and facing the difficult decision to move out of their home.

AT WORKING CHANCE, IT IS NOT UNCOMMON FOR WOMEN TO TELL US THAT THEIR MONTHLY PAYMENT HAS BEEN REDUCED TO £0.

Women can't always predict how much money they'll receive, making it very hard to manage their finances. The amount taken off is supposed to be capped at 25% of the standard allowance, while court fines are deducted at 5% of the standard allowance and must come within the 25% limit.²⁶ However, the cap is policy, not law. Legally, deductions can exceed

the 25% when claimants are subject to third party deductions, such as rent paid directly to the landlord, deductions for benefit overpayments, or to repay budgeting loans. At Working Chance, it is not uncommon for women to tell us that their monthly payment has been reduced to £0.

All claimants who do not get their full Universal Credit allocation because of deductions — around 1.85 million people — are living on less than the amount that the DWP has assessed they need to get by. Plus, many women are not being warned about the sudden drop in their payments. Young Women's Trust reported that 17% of young women they surveyed had had their benefits stopped or reduced without being warned.

Women with convictions are at increased risk of having deductions made to their payments. They may be paying back court fines, or have come on and off of Universal Credit a few times due to receiving a conviction, making it more likely that they will have

²⁵ 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>

²⁶ Department for Work and Pensions (2021) Find out about money taken off your Universal Credit payment <https://www.gov.uk/guidance/find-out-about-money-taken-off-your-universal-credit-payment>

outstanding advance loans or other debts to pay back. Poverty is a considerable risk factor in women's offending, meaning that women with convictions might be more likely to have other third-party debts, like historic tax credit overpayments.

“THE DWP DEDUCTED MONEY FROM MY UNIVERSAL CREDIT PAYMENT FOR OVERPAYMENT OF CHILD TAX CREDIT. I WAS CROSS ABOUT THAT, BECAUSE WHEN I HAD PREVIOUSLY STOPPED CLAIMING BENEFITS, I ASKED ABOUT ANY MONEY THAT I OWED, AND WAS TOLD THAT I DIDN'T OWE ANYTHING. I THOUGHT I'D PAID EVERYTHING BACK. IT WAS ONLY WHEN I SIGNED ON TO UNIVERSAL CREDIT AGAIN YEARS LATER THAT I FOUND OUT I OWED THOUSANDS OF POUNDS.”

- RIVER, CHANGEMAKER

Again, the solution is clear: the maximum deduction to a monthly payment should be reduced, so that women aren't forced into dire straits. Women should have deductions fully explained to them, and at least one month's advance warning that their Universal Credit payment will be reduced. When women stop claiming Universal Credit, they should be informed of any outstanding debts and told how and when they can pay them back.

Recommendations

- 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.

“AN IDEAL BENEFITS SYSTEM WOULD PRIORITISE MENTAL AND EMOTIONAL STABILITY FOR THOSE FACING POVERTY.”

- CATHERINE, CHANGEMAKER

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 second time I claimed Universal Credit was when I quit my job. There was a long period of waiting for my first payment, around six weeks, so I took an advance loan on my payments that eventually led me into debt. I didn't understand the consequences of taking the advance loan at the time, no one explained it to me, so I was unable to weigh the pros and cons.

Because I got another job right after receiving the loan, I went straight off Universal Credit again. After more than a year, during the pandemic, I got a call telling me I owed £460 for that advance loan. It really took me by surprise. It was a terrible time to ask anyone for money.

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.

I remember in one meeting at the Jobcentre, I sat down just after I had quit my job. It was my first ever interaction with the woman I saw, she was filling in for a Jobcentre Work Coach who was sick, and I remember that she looked at me. She really looked at me and her words revealed that she saw something in me that I couldn't see. She saw a person that I didn't think existed at that time. She spoke life into me.

She encouraged me to seek further education and that if I ever felt lonely to just come and see her anytime, with or without an appointment. It really meant a lot to me. The way she looked at me changed the way I viewed myself. That is what I call good practice and this is what I believe everyone's experience should be with Universal Credit.

CONCLUSION: A BETTER BENEFITS SYSTEM IS POSSIBLE

As it stands, the benefits system is not designed to accommodate women with convictions. It certainly doesn't ensure that they achieve the stability they need to find work and build their futures.

A better benefits system is possible. If Universal Credit was made available to women when they were most in need, provided enough money to get by, and was accompanied by appropriate support services, then every woman could count on it to keep them in a strong enough position to look for and find a job.

“WE NEED A BENEFITS SYSTEM THAT RECOGNISES THAT EACH PERSON HAS DIFFERENT CIRCUMSTANCES AND ALLOCATES THE EXACT RESOURCES AND OPPORTUNITIES NEEDED TO REACH AN EQUAL OUTCOME.”

- CATHERINE, CHANGEMAKER

There are powerful currents that pull people from a happy and full life: the criminal justice system, increasing living costs, inadequate benefits. But the benefits system was designed, and it can be redesigned to work for women with convictions. We can transform Universal Credit so that women who want to work can afford to keep their heads above water and find a job, and those in crisis have a safety net to fall back on. Implementing the recommendations in this report would be a first step towards making Universal Credit work for women with convictions, and all claimants.

“AN IDEAL BENEFITS SYSTEM WOULD PRIORITISE MENTAL AND EMOTIONAL STABILITY FOR THOSE FACING POVERTY.”

- CATHERINE, CHANGEMAKER

We live in a society where so many people are locked in poverty, often through no fault of their own. A better benefits system is possible – one in which every woman is in a strong enough position to secure employment.

RECOMMENDATIONS FOR THE DEPARTMENT OF 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.



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Appendix: Signposting

This is a list of organisations and schemes which could benefit women with convictions or other Universal Credit claimants. Changemakers have found them helpful, and want to celebrate best practice and share what support is out there for those who need it.

Schemes

[Breathing space](#) is a government scheme designed to give men and women time to seek debt advice and find a solution to sort out debt problems. When engaged, the service can stop most creditors from contacting an applicant for up to 60 days, while no enforcement action can be taken during that time. Applicants can ask their Jobcentre Work Coach or debt advisor about the scheme.

[Household Support Fund](#) is a grant for people with a mental health condition and claiming benefits to pay for food, bills, or other costs. The scheme runs until 31 March 2022. Applicants can contact their local council to apply.

[Warm Home Discount](#) is a £140 discount on an energy bill (or gas bill if the supplier provides both gas and electricity). If an applicant is on a low income and their supplier participates in the scheme, they could be eligible for the discount. The discount runs until March 2022, then will be available again in October 2022.

Tools

[theCalculator](#) from Unlock establishes when criminal convictions become spent under the Rehabilitation of Offenders Act 1974, as it applies in England & Wales. It can help be used to help people to disclose a criminal record.

[Entitled to](#) is an online benefits calculator that will check which means-tested benefits a person may be entitled to.

[Grant finder from Turn2Us](#) is a tool that enables people to search for any charitable grants that they are eligible for.

Charities

[The 3H Foundation](#) is a charity that provides programmes and breaks for people with disabilities and their families.

[Age UK](#) is a charity providing a wide range of services to help people in later life across the UK.

[Citizens Advice](#) is an independent organisation specialising in confidential information and advice to assist people across the UK with debt, housing and other problems.

[Crisis](#) works with homeless people to help them rebuild their lives and move out of homelessness. They offer one-to-one support, advice and courses for homeless people in 12 areas across England, Scotland and Wales.

[Disability Rights UK](#) is a charity that supports disabled people and campaigns their right to be included in every aspect of life.

[Gingerbread](#) provides advice and practical support for single mums and dads.

[Housing for Women](#) is a housing provider and charity that supports women through affordable housing, helping women and children escaping domestic abuse, survivors of trafficking, women leaving prison and older women.

[Kinship](#) is a charity that provides advice and support to carers in England and Wales who are raising children when their parents are not able to.

[MATCH Mothers](#) is a charity that offers non-judgemental support and information to mothers apart from their children in a wide variety of circumstances. Their support extends to those who are sharing parenting and those who have little or no contact.

[Mind](#) provides advice and support to empower anyone experiencing a mental health problem.

[Nacro](#) supports people to build independence and resilience to move on with their lives. They provide practical help and services in criminal justice, housing, health and education and help people navigate the systems to access them. They also provide emotional support and advice.

[Offploy](#) is a charity that supports people with criminal convictions into meaningful, mentored and sustainable employment.

[Revolving Doors Agency](#) is a charity that works with people in the revolving door to create and share research, influence policy and evaluate services to break the cycle of personal crisis and crime.

[Samaritans UK](#) is a mental health charity that provides emotional support to people experiencing hardship. Their number is 116 123.

[Shelter](#) supports people across the UK, providing one-to-one, personalised help with housing issues and homelessness, online or over the phone. They also provide free legal advice.

[Solace Women's Aid](#) offers free advice and support to women and children in London to build safe and strong lives free from abuse and violence.

[St Mungo's](#) supports people in London who are homeless to help them off the streets and work with them at every step of their recovery from homelessness.

[Stonewall Housing](#) helps lesbian, gay, bisexual and transgender (LGBTQ+) people to find safe and secure homes.

[Turn2Us](#) is a national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services.

[The Trussell Trust](#) is an established network of food banks across the UK.

[Unlock](#) is a charity that provides advice to people with a criminal record. They have a helpline and a disclosure calculator to calculate when a criminal conviction becomes spent.

Apps and websites

[Freecycle +Trash Nothing](#) is a website and app that links you to people giving away household items and furniture for free.

[Olio](#) is an app that links you to people giving away food and household items for free.

[Too Good To Go](#) is a website and app that links you to fresh food being sold for a low price by shops and restaurants because it wasn't sold in time for its sell-by date.