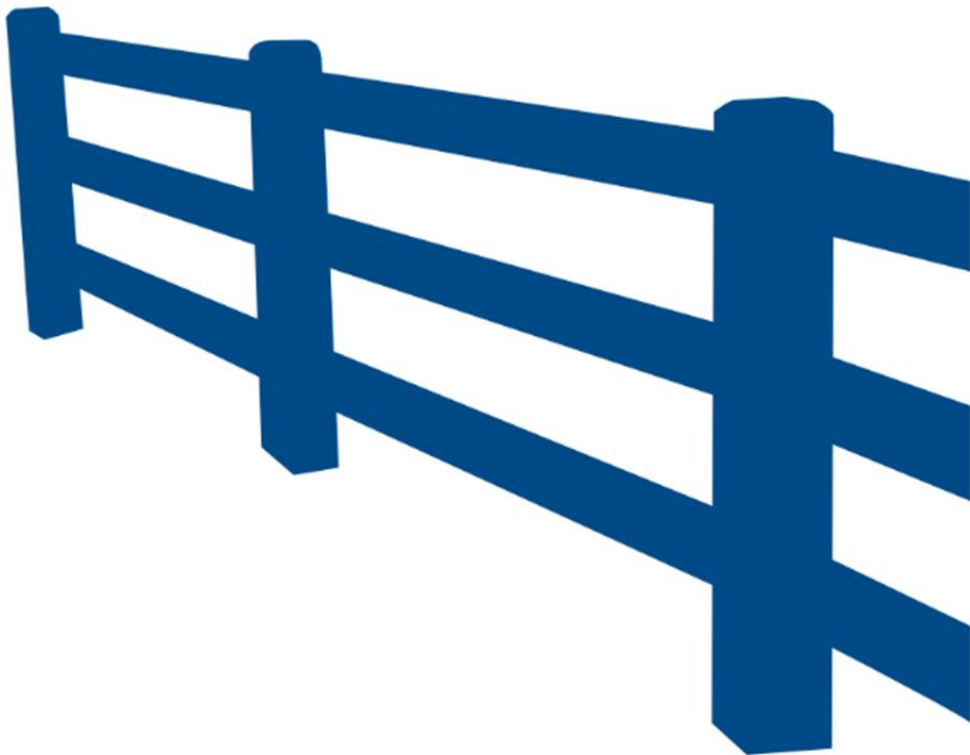




Rural Issues Group Report

Universal Credit

From a Rural Perspective



Contents

CITIZENS ADVICE RURAL ISSUES GROUP	3
Executive Summary	4
Recommendation	4
Universal Credit – An Overview.....	5
Issues	6
Survey.....	8
<i>Survey Assumptions.....</i>	<i>8</i>
Survey Analysis.....	8
Digital inclusion.....	16
Conclusions	17
Recommendation	17
APPENDIX A	19

CITIZENS ADVICE RURAL ISSUES GROUP

September 2018

Citizens Advice is a network of 316 local charities for the purposes of providing advice that helps people to overcome their problems and campaigning on big issues when their voices need to be heard.

Within that, the Rural Issues Group (RIG) is a network of 157 local Citizens Advice across England and Wales based in rural areas, or serving a district including rural areas. The group is funded by Citizens Advice.

The purpose of the group is to:

- Identify and highlight the issues around delivering advice to rural areas
- Liaise with Citizens Advice, helping them to ensure that their policies are fully rural-proofed
- Provide a regular flow of information on new developments and good practice.

At network level, local level and RIG level, the main area of work is the giving of advice. But from time to time issues emerge that deserve more; and all three levels have a Research and Campaigns component.

Steering Group Membership is as follows:

Group Chair - Jane Mordue (Trustee – CA Aylesbury Vale).

Administrator - Tresanna Borgman – CA Wiltshire

Jenny Barnett - CEO - CA Lindsey

Peter Carefoot - Volunteer - CA Derbyshire Districts

Sandra Cooper - CEO - CA South East Staffordshire

Karen Gilbertson - Guidance Tutor - CA North Lancashire

Nick Hubbard - Research & Campaigns Volunteer - CA Sedgemoor

Fran Keene - CA National Trustee

Elizabeth Miller - Research & Campaigns Officer - CA Shropshire

Gwyneth Millington - CEO - CA Conwy

Rachel Talbot – CEO - CA Cambridgeshire

Caroline Barrett - CA Local Knowledge Sharing Officer

Julia Gillies-Wilkes - CA Head of Local Relationships & Change & Expert Advice Team

For further information on this study please contact the Research & Campaigns team of the RIG Steering Group:

Nick Hubbard: Nick.Hubbard@sedgemoorcab.org.uk

Elizabeth Miller: elizabethmiller@cabshropshire.org.uk

Executive Summary

During May 2018, RIG carried out a survey in collaboration with the Citizens Advice Network Panel mechanism. The survey was designed to gather data on the rural experience of UC.

We expected to find significant differences between the urban experience of Universal Credit and the rural experience.

The following main conclusions are drawn from this study:

- Rural and urban Local Citizens Advice are finding that it is becoming a lot harder for clients to manage the challenges they are facing.
- Clients are relying on public transport to get to libraries, Jobcentres and community centres to develop UC claims.
- In rural and urban environments, there is a heavy reliance on Foodbanks.
- Transport is a concern for rural and urban clients. The provision of public transport, and its reliability appear to be greater problems for rural clients.
- There are several indications that Digital Inclusion is significantly more of a problem in rural areas.
- 71% of urban responses indicated that help and support to use technology is Fairly Poor/Very Poor in urban areas. 43% (still a dominant response) were negative in rural responses.
- 60% of rural responses indicated that basic digital skills of claimants are Fairly Poor. This is considerably above national norms (see **Issues** item 6 above) and indicates a severe problem.
- Far more clients use their phones to access the Internet than use a personal computer. This shows an important trend in IT and raises important major issues for the design of systems.
- The available indications suggest that rural areas have less Broadband access. We note that local authorities are constantly improving this position: the picture is constantly changing.

Recommendation

It is recommended that we draw the attention of the government to the fact that rural people find it considerably more difficult to apply for UC and maintain a Journal online.

There are two aspects of that difficulty. One is that there are still areas of the country that do not have access to Broadband connections – and these are mainly or always in rural areas. The other is that there are many people who for reasons of ability and/or inclination are not personally able to carry out the required transactions.

Universal Credit – An Overview

Universal Credit (UC) replaces six existing means-tested benefits which currently provide support to people in and out of work:

- Income-based Jobseeker’s Allowance,
- Income-based Employment and Support Allowance,
- Housing Benefit,
- Income Support
- Child Tax Credits and Working Tax Credits

Roll out began in 2013 and was initially limited to single ‘simple’ claims under Live Service UC. This was followed by Full Service which is available to all eligible claimants including people with health conditions and children. Full service will gradually replace Live Service UC with roll out currently scheduled to be completed by 2023, when it will affect 7.2 million families.

To date the roll out of Full Service is currently around 12% complete.

Amounts for the Monthly Standard Allowance range from £251.77 per month, for a single person under 25, to £498.89 for a couple where one or both are over 25. There are additional elements available amounts for a first and second child, and/or for disability and/or childcare costs. Universal Credit can also include housing costs.







- Applications are made online and the system is heavily reliant on online processes.
- Payments are monthly but it takes at least 5 weeks for the first payment to arrive.
- Claimants need a mobile phone number, email address and bank account to claim UC.
- There are established processes for claimants to challenge decisions.

Citizens Advice has assisted 10% of all Universal Credit claimants in England and Wales and has campaigned to fix Universal Credit, securing a number of positive changes in 2017, including:

In 2017 Citizens Advice campaigned to:	In response, the Government:
Remove the 7 waiting days at the start of a claim	Removed the 7 waiting days from Feb 2018
Make sure everyone on UC is told about Advance Payments	Issued new guidance to Jobcentres that all UC claimants should be informed about advances
Make the UC helpline free of charge	Made the UC helpline free of charge Nov 2017
Give those who need it a payment within 2 weeks that they do not need to pay back	From April 2018 those previously in receipt of Housing Benefit will receive an addition two week housing payment during the wait for the first UC payment, which they do not need to pay back

The government has also established Assisted Digital Support to help those who lack the skills or the facilities to make and manage a claim online. UC is governed by law in Welfare reform Act 2012 and Universal Credit Regulations 2013.

Issues

	<p>1. Access to digital. Applications for UC must be electronic (or “online”). This is an example of government digital strategy – “Digital by Default”¹. And it creates difficulties for those who lack necessary the skills, the equipment or the infrastructure (meaning internet access). These skills are more of a problem in rural areas (see item 6 following), and some rural areas are still entirely without Broadband. In some cases libraries help, but on the other hand many rural libraries are closing. We acknowledge and applaud the introduction by the government of Digital Assist², but there are some indications that this is not yet a complete solution.</p>
	<p>2. We have an aging population: we think this affects attitudes to change, and attitudes to applying online.</p>
	<p>3. The application process requires at least one visit to the Jobcentre. This takes time and costs money.</p>
	<p>4. Foodbanks exist, to support those who are in extreme difficulty – but they are in the towns.</p>
	<p>5. Bus services are declining (and post offices and banks are closing, particularly in rural areas).</p>
	<p>6. There is some evidence that literacy (including numeracy and IT-literacy) is a major factor. 22.7% of people have no qualifications³; 46% of people entering the prison system were found to have the literacy skills worse than expected of an 11-year-old⁴; each year, up to 50% of the Army’s recruits have literacy or numeracy skills at level 3 or below⁵. Sedgemoor has a relatively low level of literacy (15% to 27% of our clients have problems dealing with official correspondence: 53% of Citizens Advice Sedgemoor</p>








¹ See Digital Service Standard <https://www.gov.uk/service-manual/service-standard>

² <https://www.gov.uk/service-manual/helping-people-to-use-your-service/assisted-digital-support-introduction>



³ UK Census 2011. See also Organisation for Economic Cooperation and Development Survey of Adult Skills (ending in 2013).

⁴ Offenders Learning and Skills Service English and Maths Assessments: Participation 2014/15.

⁵ Armed Forces Basic Skills: Longitudinal Study by Department for Business Innovation and Skills, Ministry of Defence, National Research and development Centre for Adult Literacy and Numeracy and National Institute of Adult Continuing Education: June 2012.

	clients indicated some degree of difficulty with “official correspondence” – in terms of reading, writing, numbers and/or IT literacy ⁶).
	7. We think that there has been a big problem with understanding/expectations .
	8. Of course, a central part of the problem has been a delay of six (now five) weeks or more for the first UC payment.
	9. Alternative Payment Arrangements - Application for an Alternative Payment Arrangement (such as to pay part of the money to a landlord, or to sort out partners who are paid together) is treated by DWP as a payment blocker while the decision is made – which may take up to 28 days. This could mean clients waiting as much as another five weeks for money if they apply for an APA just before payment is due.
	10. Mandatory Reconsideration - A Mandatory Reconsideration request is treated by DWP as a payment blocker while the decision is made – which may take up to 28 days. This could mean clients waiting as much as another five weeks for money if they apply for an APA just before payment is due. There may be other examples of payment blockers.
	11. The Child Element Changes - Used to be payable until the child is 20 years of age: now is payable until the September after they are 19. Which represents a significant reduction – and operates arbitrarily and unfairly.
	12. Enhanced Disability Premium No Longer Exists - We see nothing to replace the ESA Enhanced Disability Premium.
	13. Habitual Residence Test - The Habitual Residence Test is more robust for UC. EEA migrants will now need to establish that they have worked full-time in the UK for five years before they can claim successfully.
	14. Deductions – clients’ Universal Credit payments may be reduced in a number of circumstances such as:

⁶ “Read All About It” – a report by Citizens Advice Sedgemoor.

	<ul style="list-style-type: none"> • To repay overpayments • Sanctions • To repay debts including third party debts, rent arrears, water bills, fuel bills, council tax bills, fines and some other third party debts. <p>15. In conjunction with the national team, we are now exploring the issues around deductions from UC, particularly the notional 40% cap, and the way it operates in practice. We have evidence of some cases in which it appears that the limit has been exceeded, thereby causing greater hardship than was intended when the system was designed.</p>
	<p>16. At Citizens Advice Sedgemoor for example, the demand for Advice on UC meant a 22.8% growth in demand for our service, five months after implementation of the full service.</p>

Survey

During May 2018, RIG carried out a survey in collaboration with the Citizens Advice Network Panel mechanism.

The survey was designed to gather data on the rural experience of UC.

Survey Assumptions

Differences of less than 10% are considered not to be significant. Differences of more than 20% are very significant.

“Don’t Know” and “Not Applicable” responses are treated as uninformative for our purposes.

Survey Analysis - A full summary of the data can be found in Appendix A following.

The survey produced a respectable data sample of 303 responses, and a huge volume of data.

Question	Response	Significance
Do you think it is becoming easier or harder for our clients to manage the challenges they are facing?	The dominant answer was A Lot Harder.	There is not a significant difference between urban and rural responses. The dominant answer was selected by 8.38% more urban respondents.
Generally, from what you have seen or been made aware of, how often, if at all, do your clients use libraries, Jobcentres or community centres to help them make/manage UC claims?	Most responses (53%) were spread between “Yes – Fairly Often” and “Yes – but not	There is no significant difference between urban and rural responses.

Question	Response	Significance
	often".	
If yes to the above), generally speaking, do these same clients tend to use public transport to get to libraries, Jobcentres or community centres?	The dominant response is "Yes".	There is no significant difference between urban and rural responses.
Are you aware of UC claimants in your area using foodbanks?	The dominant answer (80%) is "Yes".	Rural and urban responses are very similar.
From what you have seen or been made aware of, how easy or difficult is it for clients on UC to afford public transport to travel to these locations? Library Job Centre Community Centre	There is no clearly dominant answer, although most responses (about 65%) were either "Very Difficult" or "Fairly Difficult".	This suggests that to some degree, transport is a concern for both rural and urban respondents.
From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Provision of public transport to travel to their local library, Jobcentre or community centre	In urban responses, the dominant answer (38.98%) was "Fairly Good". In rural responses, the dominant answer (40.65%) was "Fairly Poor".	This is consistent with the expectations of RIG work on Transport: Transport is a major concern for rural people.
From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Reliability of public transport to travel to their local library, Jobcentre or community centre	The dominant response was "Fairly Good". The second most dominant answer was "Fairly Poor" – chosen by 27% of rural responses and 11.36% of urban responses.	This question also tends to support the hypothesis of our Transport work.
From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Provision of public transport to travel to their local foodbank	Dominant responses also differed here: 30.97% of rural responses (only 15.38% of urban responses) were "Fairly Poor"; 36.44% of urban responses were "Fairly Good".	This question also tends to support the hypothesis of our Transport work.
From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Reliability of public transport to travel to their local foodbank	41% of urban responses were "Fairly Good", but only 28.39% of rural responses. 30.32% of rural responses were "Fairly Poor" but only 15.38% of urban responses.	This shows a very significant difference between urban and rural perceptions. It offers a dominant view – that urban people (only) think that public transport reliability is "Fairly Good"; rural people have a very varied experience.
From what you have seen or been made aware of, how would you rate the following for UC clients in your area. The availability of technology (pcs/tablets) at their local library, Jobcentre or community centre	The dominant response was "Fairly Good". 31.58% of rural responses (but only 10.62% of urban ones) were "Fairly Poor".	This again indicates a difference – with digital inclusion more of a problem in rural areas.
From what you have seen or been made aware of, how would you rate the following for UC	The most popular urban response (18.32%) was "Fairly	

Question	Response	Significance
Clients in your area. The help and support to use the technology at their local library, Jobcentre or community centre	<p>Poor”.</p> <p>Most responses were negative. 71% of urban responses were negative (“Fairly Poor” or “Very Poor”); 43% of rural responses were negative (less than 28% were positive).</p>	This question does not seem to have a clear outcome.
From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Provision of public transport to travel to their local library, Jobcentre or community centre	<p>In urban responses, the dominant answer (38.98%) was “Fairly Good”.</p> <p>In rural responses, the dominant answer (40.65%) was “Fairly Poor”.</p>	This is consistent with the expectations of RIG work on Transport: Transport is a major concern for rural people.
From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Reliability of public transport to travel to their local library, Jobcentre or community centre	<p>The dominant response was “Fairly Good”.</p> <p>The second most dominant answer was “Fairly Poor” – chosen by 27% of rural responses and 11.36% of urban responses.</p>	This question also tends to support the hypothesis of our Transport work.
From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Provision of public transport to travel to their local foodbank	Dominant responses also differed here: 30.97% of rural responses (only 15.38% of urban responses) were “Fairly Poor”; 36.44% of urban responses were “Fairly Good”.	This question also tends to support the hypothesis of our Transport work.
From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Reliability of public transport to travel to their local foodbank	<p>41% of urban responses were “Fairly Good”, but only 28.39% of rural responses.</p> <p>30.32% of rural responses were “Fairly Poor” but only 15.38% of urban responses.</p>	<p>This shows a very significant difference between urban and rural perceptions.</p> <p>It offers a dominant view – that urban people (only) think that public transport reliability is “Fairly Good”; rural people have a very varied experience.</p>
From what you have seen or been made aware of, how would you rate the following for UC clients in your area. The availability of technology (pcs/tablets) at their local library, Jobcentre or community centre	<p>The dominant response was “Fairly Good”.</p> <p>31.58% of rural responses (but only 10.62% of urban ones) were “Fairly Poor”.</p>	This again indicates a difference – with digital inclusion more of a problem in rural areas.
From what you have seen or been made aware of, how would you rate the following for UC Clients in your area. The help and support to use the technology at their local library, Jobcentre or community centre	<p>The most popular urban response (18.32%) was “Fairly Poor”.</p> <p>Most responses were negative. 71% of urban responses were negative (“Fairly Poor” or “Very</p>	<p>This question does not seem to have a clear outcome.</p> <p>This shows a significant mismatch between the actual skills and capabilities of our clients and the levels expected of them by the Department of</p>

Question	Response	Significance
	Poor"); 43% of rural responses were negative (less than 28% were positive).	Work and Pensions. These are big percentages even for a dominant response.
To the best of your knowledge, generally, how would you rate the basic digital skills of the UC claimants in your area?	Responses were generally negative: (60.53% of rural) selected "Fairly Poor". However the dominant urban response (22.34%) was "Fairly Good".	This emphasis issues of digital inclusion and indicates low levels of IT capability overall in urban areas. These are very significant percentages, even for a dominant response and they suggest a major problem area.
Generally, as far as you are aware, how, if at all, do UC claimants tend to access the internet at home?	58.55% of rural responses and 33.08% of urban said "By Phone".	This is a very dominant response and it shows the changing face of IT. It is very significantly more dominant in rural responses.
From what you are aware of, generally for UC claimants in your area, how would you rate the availability of the following at home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Mobile internet/network services	The dominant response was "Fairly Good". However a competing response for rural responses (but not urban ones) was "Fairly Poor".	This suggests some problems in rural areas.
From what you are aware of, generally for UC claimants in your area, how would you rate the availability of the following at home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Broadband services	The dominant response was "Fairly Good". But here too, "Fairly Poor" (31%) was a strong response for rural respondents.	
In the last 3 months have you seen or been made aware of any examples of cases where clients have a pay as you go phone and have run out of credit, so are not able to manage their UC claim online?	There was no dominant response to this question. Overall, "Yes" was the most popular answer (40%), but not by a significant margin.	
To the best of your knowledge, generally, how would you rate the basic digital skills of the UC claimants in your area?	Responses were generally negative: (60.53% of rural) selected "Fairly Poor". However the dominant urban response (22.34%) was "Fairly Good".	This emphasis issues of digital inclusion and indicates low levels of IT capability overall in urban areas. These are very significant percentages, even for a dominant response and they suggest a major problem area.
Generally, as far as you are aware, how, if at all, do UC claimants tend to access the internet at home?	58.55% of rural responses and 33.08% of urban said "By Phone".	This is a very dominant response and it shows the changing face of IT. It is very significantly more dominant in rural responses.
From what you are aware of, generally for UC claimants in your area, how would you rate the availability of the following at home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Mobile internet/network services	The dominant response was "Fairly Good". However a competing response for rural responses (but not urban ones) was "Fairly Poor".	This suggests some problems in rural areas.

Question	Response	Significance
From what you are aware of, generally for UC claimants in your area, how would you rate the availability of the following at home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Broadband services	The dominant response was "Fairly Good". But here too, "Fairly Poor" (31%) was a strong response for rural respondents.	
In the last 3 months have you seen or been made aware of any examples of cases where clients have a pay as you go phone and have run out of credit, so are not able to manage their UC claim online?	There was no dominant response to this question. Overall, "Yes" was the most popular answer (40%), but not by a significant margin.	
To the best of your knowledge, generally, how would you rate the basic digital skills of the UC claimants in your area?	Responses were generally negative: (60.53% of rural) selected "Fairly Poor". However the dominant urban response (22.34%) was "Fairly Good".	This emphasis issues of digital inclusion and indicates low levels of IT capability overall in urban areas. These are very significant percentages, even for a dominant response and they suggest a major problem area.
Generally, as far as you are aware, how, if at all, do UC claimants tend to access the internet at home?	58.55% of rural responses and 33.08% of urban said "By Phone".	This is a very dominant response and it shows the changing face of IT. It is very significantly more dominant in rural responses.
From what you are aware of, generally for UC claimants in your area, how would you rate the availability of the following at home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Mobile internet/network services	The dominant response was "Fairly Good". However a competing response for rural responses (but not urban ones) was "Fairly Poor".	This suggests some problems in rural areas.
From what you are aware of, generally for UC claimants in your area, how would you rate the availability of the following at home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Broadband services	The dominant response was "Fairly Good". But here too, "Fairly Poor" (31%) was a strong response for rural respondents.	
In the last 3 months have you seen or been made aware of any examples of cases where clients have a pay as you go phone and have run out of credit, so are not able to manage their UC claim online?	There was no dominant response to this question. Overall, "Yes" was the most popular answer (40%), but not by a significant margin.	
To the best of your knowledge, generally, how would you rate the basic digital skills of the UC claimants in your area?	Responses were generally negative: (60.53% of rural) selected "Fairly Poor". However the dominant urban response (22.34%) was "Fairly Good".	This emphasis issues of digital inclusion and indicates low levels of IT capability overall in urban areas. These are very significant percentages, even for a dominant response and they suggest a major problem area.
Generally, as far as you are aware, how, if at all, do UC claimants tend to access the internet at home?	58.55% of rural responses and 33.08% of urban said "By Phone".	This is a very dominant response and it shows the changing face of IT. It is very

Question	Response	Significance
		significantly more dominant in rural responses.
From what you are aware of, generally for UC claimants in your area, how would you rate the availability of the following at home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Mobile internet/network services	The dominant response was “Fairly Good”. However a competing response for rural responses (but not urban ones) was “Fairly Poor”.	This suggests some problems in rural areas.
From what you are aware of, generally for UC claimants in your area, how would you rate the availability of the following at home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Broadband services	The dominant response was “Fairly Good”. But here too, “Fairly Poor” (31%) was a strong response for rural respondents.	

Q1⁷ – Do you think it is becoming easier or harder for our clients to manage the challenges they are facing ?

- The dominant answer was **A Lot Harder**.
- There is not a significant difference between urban and rural responses. The dominant answer was selected by 8.38% more urban respondents.

Q2 – Generally, from what you have seen or been made aware of, how often, if at all, do your clients use libraries, Jobcentres or community centres to help them make/manage UC claims?

- Most responses (53%) were spread between “**Yes – Fairly Often**” and “**Yes – but not often**”.
- There is no significant difference between urban and rural responses.

Q3 - (If yes to the above), generally speaking, do these same clients tend to use public transport to get to libraries, Jobcentres or community centres?

- The dominant response is “**Yes**”. There is no significant difference between urban and rural responses.

Q4 - Are you aware of UC claimants in your area using foodbanks?

- The dominant answer (80%) is “**Yes**”. Rural and urban responses are very similar.

Q5 - From what you have seen or been made aware of, how easy or difficult is it for clients on UC to afford public transport to travel to these locations? Library Job Centre Community Centre

- There is no clearly dominant answer, although most responses (about 65%) were either “**Very Difficult**” or “**Fairly Difficult**”.

⁷ This scheme of numbering items is adopted for this report, and is not consistent with the original survey, which contains other questions.

- This suggests that to some degree, transport is a concern for both rural and urban respondents.

Q6 - From what you have seen or been made aware of, how easy or difficult is it for clients on UC to afford public transport to travel to these locations? Food Bank

- There is no clearly dominant answer, although most responses (about 58%) were either “**Very Difficult**” or “**Fairly Difficult**”.
- This also suggests that to some degree, transport is a concern for both rural and urban people.

Q7 - From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Provision of public transport to travel to their local library, Jobcentre or community centre

- In urban responses, the dominant answer (38.98%) was “**Fairly Good**”.
- In rural responses, the dominant answer (40.65%) was “**Fairly Poor**”.
- This is consistent with the expectations of RIG work on Transport: Transport is a major concern for rural people.

Q8 - From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Reliability of public transport to travel to their local library, Jobcentre or community centre

- The dominant response was “**Fairly Good**”.
- The second most dominant answer was “**Fairly Poor**” – chosen by 27% of rural responses and 11.36% of urban responses.
- This question also tends to support the hypothesis of our Transport work.

Q9 - From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Provision of public transport to travel to their local foodbank

- Dominant responses also differed here: 30.97% of rural responses (only 15.38% of urban responses) were “**Fairly Poor**”; 36.44% of urban responses were “**Fairly Good**”.
- This question also tends to support the hypothesis of our Transport work.

Q10 - From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Reliability of public transport to travel to their local foodbank

- 41% of urban responses were “**Fairly Good**”, but only 28.39% of rural responses.
- 30.32% of rural responses were “**Fairly Poor**” but only 15.38% of urban responses.
- This shows a very significant difference between urban and rural perceptions.
- It offers a dominant view – that urban people (only) think that public transport reliability is “**Fairly Good**”; rural people have a very varied experience.

Q11 - From what you have seen or been made aware of, how would you rate the following for UC clients in your area. The availability of technology (pcs/tablets) at their local library, Jobcentre or community centre

- The dominant response was “**Fairly Good**”.

- 31.58% of rural responses (but only 10.62% of urban ones) were “Fairly Poor”. This again indicates a difference – with digital inclusion more of a problem in rural areas.

Q12 - From what you have seen or been made aware of, how would you rate the following for UC Clients in your area. The help and support to use the technology at their local library, Jobcentre or community centre

- The most popular urban response (18.32%) was “Fairly Poor”.
- Most responses were negative. 71% of urban responses were negative (“Fairly Poor” or “Very Poor”); 43% of rural responses were negative (less than 28% were positive).
- This question does not seem to have a clear outcome.
- **This shows a significant mismatch between the actual skills and capabilities of our clients and the levels expected of them by the Department of Work and Pensions.** These are big percentages even for a dominant response.

Q13 - To the best of your knowledge, generally, how would you rate the basic digital skills of the UC claimants in your area?

- Responses were generally negative: (60.53% of rural) selected “Fairly Poor”.
- However the dominant urban response (22.34%) was “Fairly Good”.
- **This emphasises issues of digital inclusion and indicates low levels of IT capability overall in urban areas.** These are very significant percentages, even for a dominant response and they suggest a major problem area.

Q14 - Generally, as far as you are aware, how, if at all, do UC claimants tend to access the internet at home?

- 58.55% of rural responses and 33.08% of urban said “By Phone”. This is a very dominant response and it shows the changing face of IT. It is very significantly more dominant in rural responses.

Q15 – From what you are aware of, generally for UC claimants in your area, how would you rate the availability of the following at home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Mobile internet/network services (i.e. 4G/Phone internet

- The dominant response was “Fairly Good”.
- However a competing response for rural responses (but not urban ones) was “Fairly Poor”.
- This suggests some problems in rural areas.

Q16 – From what you are aware of, generally for UC claimants in your area, how would you rate the availability of the following at home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Broadband services

- The dominant response was “Fairly Good”.
- But here too, “Fairly Poor” (31%) was a strong response for rural respondents.

Q17 - In the last 3 months have you seen or been made aware of any examples of cases where clients have a pay as you go phone and have run out of credit, so are not able to manage their UC claim online?

- There was no dominant response to this question. Overall, “Yes” was the most popular answer (40%), but not by a significant margin.

Digital Inclusion

The most significant difference between urban and rural responses to our survey is in the area of Digital Inclusion. There are several indications that Digital Inclusion is significantly more of a problem in rural areas.



We see Digital Inclusion as having two problem areas: one is the personal ability and inclination to use information solutions such as the computer, and the mobile ‘phone; the other is having access to the equipment – meaning a computer or ‘phone and a suitable connection (usually broadband) between the computer and the Internet.

60% of rural responses indicated that basic digital skills of claimants are Fairly Poor. This is considerably above national norms (see **Issues** item 6 above) and indicates a severe problem.

71% of urban responses indicated that help and support to use technology is Fairly Poor/Very Poor in urban areas. 43% (still a dominant response) were negative in rural responses.

It is very difficult to distill facts about access to broadband connections (upload speeds and download speeds differ, and there are several ideas of adequate speed – mainly 25 Megabytes per Second or 30 Mbps (an EU definition). But the following statements provide useful indications:

- 95.4% of the UK has broadband speeds of over 25Mbps; 95.0% has 30Mbps. Which tells us that about one home in 20 (5%) is without adequate connectivity.
- The City of London has the worst provision – at 50.4% of premises with adequate Broadband. But of the worst 25 areas, only two are urban (11 are rural parts of England and Wales).
- Which suggests that rural areas have a worse picture for Broadband access.

Conclusions

The following main conclusions are drawn from this study:

- Rural and urban clients are finding that it is becoming a lot harder to manage the challenges they are facing.
- Clients are relying on public transport to get to libraries, Job Centres and community centres to develop UC claims.
- In rural and urban environments, there is a heavy reliance on Food Banks.
- Transport is a concern for rural and urban clients. The provision of public transport, and its reliability appear to be greater problems for rural clients.
- There are several indications that Digital Inclusion is significantly more of a problem in rural areas.
- 71% of urban responses indicated that help and support to use technology is Fairly Poor/Very Poor in urban areas. 43% (still a dominant response) were negative in rural responses.
- 60% of rural responses indicated that basic digital skills of claimants are Fairly Poor. This is considerably above national norms (see **Issues** item 6 above) and indicates a severe problem.
- Far more clients use their phones to access the Internet than use a personal computer. This shows an important trend in IT and raises important major issues for the design of systems.
- The available indications suggest that rural areas have less Broadband access. We note that local authorities are constantly improving this position: the picture is constantly changing.

Recommendation

It is recommended that we draw the attention of the government to the fact that rural people find it considerably more difficult to apply for UC and maintain a Journal online.

There are two aspects of that difficulty. One is that there are still areas of the country that do not have access to Broadband connections – and these are mainly or always in rural areas. The other is that there are many people who for reasons of ability and/or inclination are not personally able to carry out the required transactions.

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



citizensadvice.org.uk

Published September 2018

Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.

Registered charity number 279057.

APPENDIX A - SUMMARY DATA

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%	
AE/Z/F	Do you think it is becoming easier or harder for our clients to manage the challenges they are facing?	A Lot Harder	72	42.86	62	51.24	84	48	
		A Bit Harder	59	35.12	36	29.75	51	29.14	
		About the Same	28	16.67	20	16.53	35	20	
		A Bit Easier	6	3.57	2	1.65	5	2.86	
		A Lot Easier	1	0.6	0	0.00	0	0	
					175	98.82	121	99.17	289
AR/AW/ Y	Generally, from what you have seen or been made aware of, how often, if at all, do your clients use libraries, Jobcentres	Very Often	20	12.12	15	12.40	35	12.28	
		Fairly Often	42	25.45	37	30.58	79	27.62	
		Yes Not Often	39	23.64	34	28.10	73	25.52	
		No	19	11.52	12	9.92	31	10.84	
		Don't Know	44	26.67	23	19.01	67	23.43	

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%
	or community centres to help them make/mana ge UC claims?		165	99.40	85	100.00	286	99.69
AS/AX/Z	(If yes to question 7), generall y speaking, do these same clients tend to use public transport to get to libraries, Jobcentres or community centres?	Yes	65	64.36	50	58.82	135	72.58
		No	8	7.92	4	4.71	27	14.52
		Don't know	25	24.75	30	35.29	18	9.68
				97.03		98.82		96.78
			101		120		186	

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%
AT/AY/ AA	Are you aware of UC claimants in your area using foodbanks?	Yes	132	80.49	97	80.83	229	80.63
		No	6	3.66	5	4.17	11	3.87
		Don't know	25	15.24	17	14.17	43	15.14
					99.39			
			101		121		155	
AU/AZ/ AB	From what you have seen or been made aware of, how easy or difficult is it for clients on UC to afford public transport to travel to these locations? Library Job Centre Community	Very Difficult	61	37.65	31	25.62	92	32.51
		Fairly Difficult	63	28.89	41	33.88	104	36.75
		Don't Know	14	8.48	23	12.00	37	12.94
		Fairly Easy	12	7.27	12	4.00	24	8.39
		Very Easy	1	0.62	4	0.00	5	1.77

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%	
	Centre			82.91				92.36	<i>Not applicable group</i>
			162		121		283		
AV/BA/ AC	From what you have seen or been made aware of, how easy or difficult is it for clients on UC to afford public transport to travel to these locations? Food Bank	Very Difficult	52	32.1	29	23.97	42	28.62	
		Fairly Difficult	59	36.42	42	34.71	19	35.69	
		Don't Know	14	13.86	19	15.70	15	17.74	
		Fairly Easy	18	17.82	15	17.65	3	17.74	
		Very Easy	2	1.23	3	2.48	0	1.77	
				101.43				101.56	
			162		118		283		
AW/BB/ AD	From what you have seen or been made aware of, how would	Very Good	2	1.29	22	18.64	14	5.13	
		Fairly Good	29	18.71	46	38.98	41	15.02	
		Don't Know	11	7.1	16	13.56	13	4.76	

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%	
	you rate the following for UC clients in your area.	Fairly Poor	63	40.65	22	18.64	50	18.32	
		Very Poor	34	21.94	3	2.54	21	7.69	
	Provision of public transport to travel to their local library, Jobcentre or community centre			89.69				50.92	<i>Not applicable group</i>
			155		118		273		
AX/BC/AE	From what you have seen or been made aware of, how would you rate the following for UC clients in your area.	Very Good	2	1.29	19	16.10	14	5.13	
		Fairly Good	57	36.77	57	48.31	61	22.34	
		Don't Know	14	9.03	17	14.41	14	5.13	
		Fairly Poor	43	27.74	13	11.02	31	11.36	
		Very Poor	21	13.55	3	2.54	17	6.23	

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%	
	Reliability of public transport to travel to their local library, Jobcentre or community centre		155	88.38	118		273	50.19	<i>Not applicable group</i>
AY/BD/ AF	From what you have seen or been made aware of, how would you rate the following for UC clients in your area. Provision of public transport to travel to their local foodbank	Very Good	2	1.29	18	15.25	12	4.4	
		Fairly Good	33	21.29	43	36.44	41	15.02	
		Don't Know	11	7.1	17	14.41	13	4.76	
		Fairly Poor	48	30.97	23	19.49	42	15.38	
		Very Poor	34	21.94	5	4.24	21	7.69	

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%	
			155	82.59	118		273	47.25	<i>Not applicable group</i>
AZ/BE/A G	From what you have seen or been made aware of, how would you rate the following for UC clients in your area.	Very Good	1	0.65	15	12.71	12	4.40	
		Fairly Good	44	28.39	54	45.76	56	20.51	
		Don't Know	15	9.68	19	16.10	14	5.13	
		Fairly Poor	47	30.32	11	9.32	30	10.99	
		Very Poor	20	12.90	5	4.24	15	5.49	
			155	81.94	118		273	46.52	<i>Not applicable group</i>
BA/BF/ AH	From what you have seen or been made aware of,	Very Good	12	7.24	8	18.64	19	6.96	
		Fairly Good	60	38.16	47	39.83	57	20.88	
		Don't Know	17	17.11	19	16.10	15	5.49	
		Fairly Poor	35	31.58	14	11.86	29	10.62	
		Very Poor	17	5.26	9	7.63	21	7.69	

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%	
	how would you rate the following for UC clients in your area. The availability of technology (pcs/tablets) at their local library, Jobcentre or community centre		155	99.34	118		273	51.65	<i>Not applicable group</i>
BB/BG/AI	From what you have seen or been made aware of, how would you rate the following	Very Good	6	3.87	8	6.78	14	5.13	
		Fairly Good	37	23.87	35	29.66	41	15.02	
		Don't Know	30	19.35	29	20.00	13	4.76	
		Fairly Poor	43	27.74	24	55.65	50	18.32	
		Very Poor	25	16.13	15	12.71	21	7.69	

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%	
	for UC Clients in your area. The help and support to use the technology at their local library, Jobcentre or community centre		155	90.97	115		273	50.92	<i>Not applicable group</i>
BC/BH/AJ	To the best of your knowledge, generally, how would you rate the basic digital skills of the UC claimants in your area?	Very Good	0	0.00	1	13.91	14	5.13	
		Fairly Good	17	11.18	11	9.57	61	22.34	
		Don't Know	22	14.47	23	20.00	<u>14</u>	5.13	
		Fairly Poor	92	60.53	64	55.65	31	11.36	
		Very Poor	20	13.16	16	13.91	17	6.23	
				99.34				50.18	<i>Not applicable group</i>

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%	
			155		115		273		
BD/BI/A K	Generally, as far as you are aware, how, if at all, do UC claimants tend to access the internet at home?	By PC	5	3.29	6	5.26	7	2.63	
		By Phone	89	58.55	70	61.40	88	33.08	
		Don't Have	20	13.16	12	10.53	22	8.27	
					75.00		77.19		43.98
			152		114		266		
BE/BJ/A L	From what you are aware of, generally for UC claimants in your area, how would you rate the availability of the following at	Very Good	9	5.92	24	20.69	17	6.34	
		Fairly Good	57	37.50	51	43.97	56	20.90	
		Don't Know	25	16.45	25	21.55	28	10.45	
		Fairly Poor	48	31.58	14	12.07	39	14.55	
		Very Poor	12	7.89	2	1.72	10	3.73	

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%	
	home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Mobile internet/network services (i.e. 4G/Phone internet		155	99.34	116		273	55.97	<i>Not applicable group</i>
BF/BK/AM	From what you are aware of, generally for UC claimants in your area,	Very Good	11	7.24	22	18.97	17	6.34	
		Fairly Good	58	38.16	47	40.52	54	20.15	

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%	
	how would you rate the availability of the following at home. By availability we are not referring to costs to pay for the service, we are referring to availability in terms of provision of the service. Broadband services	Don't Know	58	17.11	26	22.41	28	10.45	
		Fairly Poor	26	31.58	15	12.93	40	14.93	
		Very Poor	48	5.26	6	5.17	11	4.10	
			155	99.34	116		273	55.97	<i>Not applicable group</i>
BG/BL/ AN	In the last 3 months have you seen or been made aware of any	Yes	39	25.83	40	34.78	79	29.70	
		No	40	26.49	36	31.30	76	28.57	
		Don't Know	71	47.02	39	33.91	110	41.35	

Q Ref	Question	Answer	Rural	Rural %	Urban	Urban %	All	All%	
	examples of cases where clients have a pay as you go phone and have run out of credit, so are not able to manage their UC claim online?		151		115		266	99.62	

End notes