

Catch 22 In Rutland

A report on problems caused by the closure of the only
Jobcentre in Rutland.



Catch 22

Catch 22 denotes an absurd situation in which an individual can never win. He or she may be balked by a rule so phrased that, whilst apparently allowing the desired course of action to take place, it is actually inevitably always barred.

Joseph Heller describes the prototypical Catch 22 in his eponymous novel. It involves a USAAF bombardier who wishes to cease combat flight duty. To be excused, he must show that he is unfit to fly due to insanity. However, by requesting evaluation of his sanity he demonstrates that he is sane, being able to recognise his own insanity, and therefore fit to fly. Conversely, anyone wishing to fly must be insane and thus barred, but if he were to ask, the absurd situation reappears.

Catch 22 in Rutland typically involves a client who needs a crisis loan. Such a loan is available to an individual who may suddenly find that she has no money, not even the few pounds necessary to buy food or nappies for her children. She may request cash and the Jobcentre+ in Stamford may agree to provide it. However, she then needs money to get to Stamford to collect the cash and she has none. If she had the cash for the fare she would probably not need a crisis loan and so would not have asked for one in the first place.

An absurd situation in which the individual cannot win, balked by badly drawn up rules?

Introduction

The reorganisation of the delivery of key out of work benefits, including Income Support (IS), income-based Job Seeker's Allowance (JSA), Incapacity Benefit (IB) and Social Fund payments, has been ongoing for at least the last three years. There have been dramatic changes in the way Jobcentre Plus (JC+) provides services with a reduction in the number of centres and staff, and the introduction of centralised processing of claims with the telephone as the preferred principal mode of contact.

It was recognised that use of the telephone would not suit all clients and, in theory, alternatives were put in place in 2006. These included having a third party such as a Citizens Advice Bureau adviser represent a client on the phone, having a face to face visit at Jobcentre Plus or a home visit or making a paper claim with or without help from JC+ staff.

There was originally a Jobcentre in the centre of Oakham. This office's opening hours were reduced in July 2005. JC+ services were transferred to Stamford in August 2005 and the Oakham Jobcentre finally closed completely in December 2005. There is now only a "warm" phone at Spire Housing, Oakham, where clients may make initial phone contact with the relevant department. To make a new claim for IS, IB or JSA, the client must telephone the Lincoln Contact Centre to establish entitlement. After a telephone interview to give full details, possibly involving a call back, the client must attend a work-focused interview at the Stamford or Melton Mowbray office. To receive JSA regularly claimants must "sign on" fortnightly in Stamford. To make an application for a crisis loan from the Social Fund, a claimant must phone the processing centre in Chesterfield and, if successful, collect payment from Stamford Jobcentre.

Clients living in the rural county of Rutland have been experiencing increasing difficulties in making claims and receiving benefits since the Oakham

Jobcentre closed. Problems appear to exist in two main areas, firstly obtaining access to an affordable phone to get through and speak to a Lincoln Contact Centre operative and secondly physically managing to get to the nearest JC+ office. "Snapshot" surveys carried out in September 2006 and September 2007 both indicated that Rutland CAB advisers felt that, following the reorganisation of JC+ and the adoption of telephone claiming, the service received by bureau and clients was worse. Even though the system was presumably becoming better established over time, there appeared to be no improvement between the two surveys; in fact delays getting through to processing centres increased in 2007 compared with 2006.

Telephone claiming

IS/JSA/IB

An 0845 number is available to make contact regarding IS, JSA and IB claims. However, the reduced call rate is only applicable to BT landlines. Many clients coming to Rutland Citizens Advice Bureau cannot afford landline rental and rely on mobile phones, often on pay-as you-go tariffs in order to limit expenditure. These calls are charged at much higher rates. Clients have encountered severe delays in getting through to JC+ operatives resulting in excessively high phone bills. Living in a rural community means that the alternative to using one's own phone, i.e. accessing the "warm" phone in central Oakham, or even utilising CAB facilities, also incurs significant costs in both travel time and fares.

August 2007

An 18 year-old client with a 1 year-old child needed to speak to the benefit delivery centre to change her bank details and receive her IS payment. She said that she had telephoned about eight times per day for the last eight days but had only ever reached the options menu and then the engaged signal. By the time she came to the bureau she had used all the credit on her mobile phone and was desperate for money. The CAB adviser tried ten times before finally being able to speak to an official and resolve the problem.

December 2007

A client with a sick husband and two children needed to make a claim for IB. She had no landline and had run out of credit on her mobile pay-as-you-go phone. The family's only income was Child Tax Credit and Child Benefit and they had no savings. These financial difficulties would be exacerbated if the client had to use some of their limited resources to put money on to the phone in order to make the benefit claim.

Social Fund

Clients must call an 0800 number to make a claim to the Social Fund for a crisis loan. Such calls are only free from a landline, not a mobile phone, and high costs may be incurred attempting to contact the processing office which is now located in Chesterfield. By definition it is important to the client that such matters as crisis loans are dealt with expeditiously to avert escalation of problems. It is particularly important to the inhabitants of rural Rutland as once the decision is made, they then still have to make a significant journey in order to collect their payment in Stamford. Since the reorganisation of JC+, clients have encountered major problems in accessing crisis loan decision makers.

August 2007

A homeless client with mobility problems and no phone had his IS stopped and therefore needed a crisis loan. The CAB adviser tried three times to contact the Chesterfield 0800 number and was cut off each time. After the involvement of both CAB and Lincoln Jobcentre plus managers, a decision maker finally called the client at the bureau and a loan was awarded.

November 2007

A client with two small children and a husband in hospital needed to apply for a crisis loan. She was already a debt client at the bureau and like most other vulnerable clients did not have a landline telephone. The CAB adviser phoned Chesterfield several times for the client, holding for 10 minutes on each occasion. Eventually the adviser was informed that no discussion could occur as the husband was the IS claimant and he would have to give permission. At least two hours could have been saved, together with the distress caused to the family, if the client could have spoken to Chesterfield staff more promptly.

November 2007

A homeless client with an alcohol problem needed a crisis loan as his JSA had been stopped as he was unfit for work. The client had no money for a mobile phone and the "warm" phone at Spire was broken. The CAB adviser tried to contact the Chesterfield office on both 0845 and 0800 numbers. In the morning a recorded message on both numbers told the adviser that all lines were busy and then cut off. In the afternoon the adviser reached an official who stated that they did not deal with Oakham; this was incorrect. Eventually, after more than 3 hours, the claims for both IB and a crisis loan were made.

April 2008

A disabled client who is the main carer for a family under Social Services supervision had no money for food and needed a crisis loan. She was distraught over the lack of food for the family, which included a young child, and was worried that the situation would adversely affect an imminent care hearing. The bureau adviser tried for over an hour to get through to the crisis loan centre but was repeatedly cut off. The regional external relations manager at the DWP was contacted, who then reached the manager of the crisis loan section. It was agreed that the client would be phoned at home within the hour. The client was awarded a crisis loan and she managed to reach the JC+ office with 5 minutes to spare before it closed.

The JC+ preferred option of initial telephone contact causes problems for members of the rural community of Rutland. A single “warm” phone in central Oakham, which is sporadically out of action, is not a satisfactory solution. Alternatives to telephone contact, whilst offered in theory, appear in practice to be unforthcoming. According to the survey carried out in September 2007, home visits have been refused even after direct requests from Rutland CAB advisers, and paper application forms are issued apparently reluctantly. JC+ staff members seem unaware both of the options that should be available and of the particular requirements of vulnerable clients.

Attending the JC+ office

Clients have to attend the JC+ office in order to have a “work-focused” interview as part of their IS/JSA claim, thereafter fortnightly to sign on to continue receiving JSA and to speak to their job adviser, or to collect any crisis loan payment.

Since the closure of Oakham Jobcentre, clients in rural Rutland have experienced greater difficulties, as they now have to travel to Stamford or Melton. Their journey includes travel time and costs to Oakham to catch the bus or train for the 24-mile round trip to Stamford. Bus services to and from villages are limited; buses often run only once every two hours even from the larger villages. Many hamlets and isolated settlements are not served at all. Typical return fares between large villages and Oakham amount to approximately £3. The bus journey between Oakham and Stamford takes almost 30 minutes and costs about £4. Whilst the train journey is faster, a cheap day return costs £6.60 to either town with a JC+ office, a significant proportion of a single JSA claimant's benefit of £60.50/week. Under some circumstances travel costs are reimbursed, but a client will still have to find the money to make the trip in the first place. This is particularly difficult for crisis loan claimants who by definition have no cash available.

JSA recipients may be allowed to sign on by post if they live a long way from their nearest JC+ or if they have mental or physical disabilities that result in reduced mobility. A definition of a "long way" does not appear to be available. A Job Centre staff member has said that the manager would look at each case on its own merits. However, she added that postal signing on was discouraged and the client had to attend the office to sign on "only once a fortnight".

The result is that most JSA claimants in Rutland and crisis loan recipients, those in most urgent need, can still only obtain continuance of benefits and cash payments by attending the office in Stamford.

IS/JSA

November 2007

A vulnerable client with learning difficulties found that for the third time his JSA had not been received when anticipated. The client was very stressed and angry and needed CAB helps to resolve the problem. Previously he had had to make a second trip to Stamford to sort out the problem; this had proved to be both costly and distressing, travel of any kind being difficult for this client causing panic attacks and needing support for successful completion.

July 2007

A 19 year-old client's JSA was stopped when she missed signing on as she had no money to get to Stamford. She had to borrow money for the fare. She did not want to sign on by post as she thought she would forget to do it.

January 2008

A client who was under 18 and the single parent of a young child needed to apply for IS. She was told that she would have to attend an interview at the Stamford JC+. The client was most anxious as she had never been to Stamford before and was concerned that she would not find the centre on time. She would have to take the baby with her by bus, and finding the fare was an additional problem.

Crisis loans

April 2007 *A client with learning difficulties intimated that he would have to walk the 24 mile round trip or spend £4 on the bus fare to collect a £12.31 crisis loan. This client had financial problems because he was waiting for his IS/IB claim to be processed.*

August 2007 *A homeless client with mobility problems needed to collect a crisis loan. The bureau contacted five vicars/priests to try to obtain money for food and travel, but all were unsuccessful. Money was finally given by VAR, but the time involved meant that the client was likely to miss the train and his appointment at JC+. The CAB manager had to telephone Stamford to ensure that their staff member waited for the client.*

February 2008 *A client's Child Tax Credit was not paid due to a change in circumstances and she needed a crisis loan to obtain food for her three children. She was told to telephone for a decision at 2.30 pm. She then had to collect children from school at 3.30 pm and somehow get to the JC+ office by bus before it closed at 5.00.*

March 2008 *An alcoholic client found that his benefits had been stopped as he had not returned the requisite form. He maintained that he had not received the form and only discovered that he had no cash when he went to get money to pay the fare to see his alcohol counsellor in accordance with his bail conditions. The fare would have been reimbursed at his destination but this did not help him get there in the first place. A crisis loan was not an option, as client had no money to get to Stamford JC+ either. The CAB adviser could not obtain charitable donation to pay the fare and Social Services would not issue a travel warrant. The client felt that he desperately needed to see his counsellor and so he left to catch the train and risk being caught without a ticket.*

Conclusion

The closure of the Oakham jobcentre has resulted in the problems encountered by clients claiming IS, JSA, IB and crisis loans being exacerbated.

General improvements in the JC+ service, such as having more telephone lines operational and manned by knowledgeable staff, would help all claimants. The duration of an individual call could be reduced thus lowering telephone costs. However, this would not resolve all problems for clients who cannot afford landlines and have run out of credit on their mobile phones. Access to a “warm” phone then becomes a priority. A single such phone in Oakham is not sufficient for a rural, widely dispersed population as found in Rutland. CAB advisers thought that more local freephone access points in Oakham/Uppingham, possibly in libraries, doctors’ surgeries and Post Offices, would help. Alternatively, the DWP could come to the same arrangement with mobile phone companies as they have with BT to allow 0800 numbers to be called free of charge from a mobile phone.

Accessing a JC+ at least 10 miles away on a limited income is obviously a huge problem. Reimbursement of travel costs, in the limited situations when it occurs, does not help clients reach the centre initially. Charities should not have to be relied upon to provide fares. Travel warrants, an obvious solution, appear to be unavailable, even for apparently vulnerable clients. Presumably there would be difficulties deciding who could issue warrants, although Rutland County Council would seem an obvious choice, and consequent interdepartmental red tape to recoup costs. An alternative partial solution could be to make provision for some outreach in Oakham, at least for work-focused interviews and signing on. In 2006 it was suggested that the

Jobcentre would stay open for 2 days per week with one member of staff at the local housing office, but this did not materialise.

Outreach would not necessarily help with crisis loan clients, but more rapid decisions on and processing of benefit claims might reduce the necessity for such loans in the first instance. According to the Independent Review Service, crisis loan applications could be made on paper forms and faxed to JC+ where a designated member of staff could make decisions. With help from an adviser when necessary, this method might speed up obtaining the loan award. However, these forms have so far not been readily available to CAB and in practice, at present, it appears that the JC+ will not accept paper forms and instead directs clients to phone Chesterfield.

Unless some provision is made to enable collection of cash in Oakham or Uppingham, clients will still have to expend money which they can ill afford on going to Stamford. A more radical solution could be for DWP officers to bring cash directly to the crisis loan client. Such officers would be entitled to travel expenses and possibly unsocial hours payments, and the client would receive their cash expeditiously. The number of crisis loans required in Rutland would have to be monitored to determine whether such a scheme were prohibitively expensive or not, but it would certainly assist a number of very vulnerable people.

Clients living in a rural area without a JC+ are again disadvantaged. They must spend more time and money, with associated increased stress, than their more urban equivalents in accessing their benefits.

It appears that the difficulties that Rutland clients encounter accessing JC+ facilities may actually be increasing rather than decreasing. Even the Stamford office no longer seems to offer the full range of services; the nearest adviser for under-18s is now located in Grantham and some clients are being directed to Grantham for work-focused interviews. The 20 mile journey from Oakham to Grantham takes approximately 1hr 15 minutes by train and the cheapest return fare costs £16.70.

June 2008

A vulnerable 17 year-old was entitled to claim JSA. The Lincoln Contact Centre directed the CAB adviser to contact Stamford as the local office, but Stamford was unable to help. The client had to make an appointment with an adviser in Grantham. The client only had 30p and could neither borrow money for the fare nor find a lift. A travel warrant could have been supplied but the client would still have had to get to Stamford to collect it. Eventually Social Services agreed to supply travel details and funds.

June 2008

A client was being sanctioned, receiving reduced IS. The CAB adviser discovered that this was being done because the DWP thought that she had not been attending work-focused interviews, but they had not informed the client of this. In fact, she had been attending these interviews at Stamford as this was her 'local' office. However, she was then informed that she should have been going to Grantham.