



Touchbase

October 2013

Welcome to October's Touchbase



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October promises to be a very busy month for DWP with a wide range of changes and new policies being introduced.

This month brings some good news about automatic pension enrolment with one million workers already signed up. The recent launch of a new communications campaign aims to ensure that this number continues to grow over coming years.

There is also a big boost for budding entrepreneurs. Following on from the increased take up of the New Enterprise Allowance (NEA) we reported on in September, the government has announced a further £69 million to help get more new businesses off the ground.

We also report on the new Help to Work scheme, for people who have been out of work for over three years,

on the Personal Independence Payment (PIP) and on the roll out of the Claimant Commitment which all new Jobseekers Allowance claimants and those completing the Work Programme will sign up to.

We also mark International Credit Union Day with a report on the government's support for credit unions as one option for saving and accessing affordable loans.

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Karren Brady and Theo Paphitis

One million enrolled in workplace pensions in one year

More than a million workers have been automatically enrolled into a workplace pension over the past year.

It follows a change in the law which means that all employers, starting with the largest, now have to automatically enrol eligible workers into a workplace pension.

DWP is continuing its communications campaign to help ensure millions more workers save for their retirement.

The latest advertising campaign began on 23 September and features well-known business bosses like Theo Paphitis, from Dragons' Den and Karren Brady, from The Apprentice and also vice-chairman of

West Ham United, alongside workers from Homebase and Greggs – all of whom have given their time for free.

This was followed by press, online and radio advertising to remind employers that they need to prepare to automatically enrol their workers into a workplace pension.



You can view the TV advert on [YouTube](#). You can also find out more on the website. [The Pensions Regulator](#) has more information, as well as a free planning tool to help employers.

The Prime Minister announces an extra £69 million to support budding entrepreneurs

The government has announced an extra £69 million in financial backing to help thousands of budding entrepreneurs across Britain to create new businesses.

The Prime Minister David Cameron made the announcement at a recent Downing Street reception for British Entrepreneurs. The extra funding will be available through Start-Up Loans and the New Enterprise Allowance (NEA), for Jobcentre Plus claimants.

Over 30,000 new businesses have already been created with support from government schemes in the last year alone.

The new funding will build on this momentum and will include:

- The extension of the New Enterprise Allowance up until the end of 2014 to support an additional 60,000 Jobcentre Plus claimants start up a new business. More than 26,000 businesses have already been created through the scheme
- £34 million for Start-Up Loans that will support around 7,600 businesses. The scheme has already proved incredibly popular with around 35,000 people formally registering an interest in a loan and nearly 8,000 start-ups helped.

Prime Minister David Cameron said:

“I am determined to do all I can to support the British economy and that includes helping small businesses and budding entrepreneurs to get on.

In the last two years we have helped tens of thousands of people to turn their ideas into a viable business, and this additional support will help thousands more.”

The typical amount for Start-Up Loans is around £4,500 plus mentoring support for applicants. The new funding will ensure there are more loans for those over 30 and specific support for ex-Service personnel. The scheme will also be rolled out in Scotland and Wales.

The New Enterprise Allowance offers expert business mentoring and financial support to benefits claimants. The most recent statistics show that around 2,000 new businesses are being set up every month. The new funding means that referrals to the NEA will now continue until the end of December 2014.



You can read the Prime Minister's speech on celebrating British enterprise [here](#).

New measures to get long-term unemployed into work

The government has announced a package of new measures – Help to Work – to ensure that those who have been out of work for more than three years become more focused on looking for and finding work.

Under Help to Work, from April 2014, Jobseekers Allowance (JSA) claimants who have completed the Work Programme and have not found a job will be placed on one of three types of intensive support.

The type of support will be tailored to their individual needs as determined by Jobcentre Plus advisers.

The three options are:

- Going on the Mandatory Intervention Regime (MIR) which is currently operating in Jobcentre Plus
- Signing on at a Jobcentre every day for an extended period
- Going on a six-month community work placement for 30 hours a week, alongside provider-led job searches.

Claimants will be transferred to MIR support if they are still on benefits after a period of daily signing or community work placements.

Community work placements will be aimed at claimants whose key barrier

to work is a lack of work experience or motivation.

There will also be two supervised job search pilots where selected jobseekers will have to attend a local centre for 35 hours a week for up to six months to be given expert support and supervision while they search and apply for jobs.

The first pilot will target those claimants who have been on Help to Work for over six months and the other will focus on claimants who have been identified as likely to benefit from this intensive regime early on in their claim.

The Invitation to Tender for the Community Work Placement scheme will be issued shortly. Referrals will begin in Spring 2014. In England, the community work placements will be part funded by the European Social Fund, under DWP's co-financing agreements.



The national roll out of Claimant Commitment begins

From October 2013, DWP will begin the national roll out of the government's new Claimant Commitment which will require jobseekers to do all they can to find work.

The Claimant Commitment, which will be rolled out gradually to around 100 jobcentres across the country per month, is a critical building block in the cultural transformation that will take place under Universal Credit (UC).

It builds on the Jobseeker's Agreement to encourage claimants to take responsibility for their own job search whilst giving them the support they need in return.

New Jobseekers Allowance (JSA) claimants and those who have completed the Work Programme will all have to agree to the Commitment as a condition of their benefit entitlement once it is rolled out in their area.

This new approach will give claimants the best chance of finding work quickly and will be tailored to individuals, based on the discussions between the jobseeker and their work coach. Those who fail to comply will risk losing their benefit.

A work coach will review people's Claimant Commitment on a regular basis and will take their personal circumstances into account, set out clearly what job seeking activity they must do in order to find work, the support they will receive to do this and the consequences if they fail to meet the requirements.

The Claimant Commitment roll out is one of three strands that form part of the progressive national roll out of Universal Credit. The other two are:

- A further six jobcentres taking new claims to the benefit on a roll out programme from October
- Improved access to digital services, including 6000 new computers being installed across the country.

Further details on the roll out of the Claimant Commitment to new JSA claimants and those completing the Work Programme will be announced in the autumn.

Personal Independence Payment for existing DLA claimants

More than 1,100 people and organisations responded to the government's consultation on the "Moving Around" assessment criteria for Personal Independence Payment (PIP).

To allow full consideration to be given to the responses and to the assessment criteria, the reassessment of some existing Disability Living Allowance (DLA) claimants will now start from 28 October instead of 7 October as originally planned.

If an existing DLA claimant is not awarded PIP when they are reassessed, their DLA will stop 28 days after their next DLA payment is due. The extra 28 days of payment is to allow people more time to adjust to the change in their entitlement due to the new PIP decision.

Claimants who have not been awarded PIP and who do not co-operate with the process, for example by failing to attend a face-to-face consultation, will

only continue to receive DLA for two weeks. No-one can get PIP and DLA at the same time.

The Motability Scheme will work with PIP in the same way as it does with DLA. Claimants who are awarded the enhanced rate of the mobility component of PIP will continue with their Motability lease as they move from DLA to PIP and will be able to lease cars, powered wheelchairs and scooter as before.

Lord Sterling has recently announced a support package for existing Motability customers who are unsuccessful as a result of PIP reassessment. Details can be found on the [Motability internet site](#).



More information on the outcome of the consultation will be available in due course. More information about the reassessment process will also be included in the [PIP Toolkit](#).

"Lord Sterling has recently announced a support package for existing Motability customers who are unsuccessful as a result of PIP reassessment."

Single Fraud Investigation Service (SFIS) update

The Single Fraud Investigation Service (SFIS) is a close partnership between DWP's Fraud Investigation Service, HMRC and local authorities that is working to bring in a single and more efficient investigation service for all welfare benefit fraud.

There are five pilots in place that are testing the design, policy and procedures, with the ability to conduct single investigations on social security benefits and tax credits. The five pilots are with:

- Corby Borough Council
- Glasgow City Council
- London Borough of Hillingdon
- Wrexham Council and
- Oldham Council

The SFIS pilot in Oldham Council, which is a pathfinder area for Universal Credit (UC), is also testing how SFIS would work in a UC environment.

Further pilots, to test the different attributes of the service, will be launched in autumn this year in Cardiff, Cornwall and Southampton. Another pilot will also be launched in Birmingham to test the SFIS Organised Fraud process.

Based on the evidence to date, along with a compelling business case, the recommendation is to introduce SFIS as a single organisation within DWP in 2014/15.

This recommendation has been endorsed by the Minister for Welfare Reform, Lord Freud, the DWP Permanent Secretary, Robert Devereux, and the SFIS Programme Board.

It is still a recommendation at this stage as much more work needs to be done, including finalising the full business case, stakeholder consultation and seeking a formal funding agreement with HM Treasury.

Further information about the SFIS, including some FAQs on the recent recommendation, can be found on the [Knowledge Hub](#). If you are not already registered you can join [here](#). Once you are registered you can search under "Groups" and request to join the SFIS Communications Hub.

If your question is not answered by the SFIS Communications Hub then please contact the team at [SFIS Queries](#).

DWP reinforces its support for domestic violence victims

DWP directly supports victims of domestic violence in a number of ways.

Since April 2012 DWP has provided support to those jobseekers facing actual or threatened domestic violence through the Jobseeker's Allowance (JSA) Domestic Violence Easement. This allows them to have a break from job seeking activity so that they can stabilise their lives and those of their families.

There is also the [Destitute Domestic Violence Concession](#) which helps migrants, who are victims of domestic violence and have been granted limited leave to remain outside the immigration rules, to have access to eligible income-related benefits.

A small scale qualitative research into both policies, commissioned by DWP, has made some recommendations on how this support could be strengthened and these are now being implemented.

They include:

- Making sure front line employees have a good understanding of the sensitivities around vulnerable customers and of the JSA Domestic Violence Easement and Destitute Domestic Violence Concession policies
- Using management information to gain an insight into how the policies are operating at a local level

- Working with partnership managers to promote the benefits of maintaining a good dialogue with local domestic violence stakeholders
- Maintaining strong relationships with domestic violence stakeholders at a national level to ensure that any issues are dealt with.

The quality of service provided to victims of domestic violence is expected to improve as a result of the enhanced staff and stakeholder awareness of these policies and the support available.



For more information about JSA Domestic Violence Easement and Destitute Domestic Violence Concession policies please contact [Ana Easton](#) or [Richard Joshua](#).

Information and advice on domestic violence is also available from:

[The National Domestic Violence Helpline](#) or 0808 2000 247

[Broken Rainbow](#) or 0303 999 5428

[The National Stalking Helpline](#) or 0808 802300

[The Male Advice Line](#) or 0808 801 0327

[RESPECT](#) or 0808 8024040

More people encouraged to join credit unions on International Credit Union Day

To mark International Credit Union Day on 17 October, DWP is helping to increase awareness of credit unions as one option for people to save and gain access to affordable credit.

In May the government signed a contract with the Association of British Credit Unions Limited (ABCUL) to help increase the number of credit union members in Britain from one to two million by April 2015. At the moment credit union membership is only 2 percent of the potential market.

The government funding is not only to increase the membership of Britain's 400 credit unions but also to enable credit unions to modernise and become financially sustainable.

Credit unions are a good option for people on a low income as it encourages them to save and they can also borrow at more affordable rates. The government would also like a wider range of people to join as this would help the organisations to thrive as there would be more money held in savings and available to be loaned.

Members need to meet the "Common Bond" criteria set by individual credit unions in order to join. For example, if they live or work in a certain area or work for a certain employer.

Credit unions have a number of clear objectives. These include:

- Promoting thrift – members must be encouraged to save as well as borrow
- Providing credit and loans at fair and reasonable interest rates
- Using members' savings efficiently so there is a good rate of return that is of mutual benefit to everyone
- Training members to use money wisely so they are able to budget and manage their financial affairs well
- The credit unions are owned and controlled by members.

Credit unions serve the community so when someone invests in one; they are also helping their local community, their neighbours and their colleagues.



Anyone who is interested in finding out more or in joining a credit union should visit [findyourcreditunion](#).

Changes to DWP disputes and appeals process comes into force

Three key changes to DWP's disputes and appeals process will be introduced this month (October 2013).

The changes are aimed at improving customer service, reducing unnecessary demands on Her Majesty's Courts and Tribunal Service (HMCTS) and ensuring that more disputes against decisions are resolved by DWP's decision makers

The changes introduce three new elements to the appeals process:

- **Mandatory Reconsideration** – if claimants dispute a decision they will have to ask DWP for a 'mandatory reconsideration' before they can lodge an appeal with HMCTS
- **Direct lodgement** – if a claimant still wishes to appeal after the mandatory reconsideration they must send their appeal directly to HMCTS.
- **Time limits for appeal responses** – DWP has agreed to provide an appeal response to HMCTS within 28 calendar days for benefit cases and within 42 calendar days for child maintenance cases.

All three reforms were introduced for Personal Independence Payment (PIP) on 8 April 2013 and also apply to Universal Credit.

By mid-October, partnership managers within DWP will have contacted customer representatives and advisory groups in their local areas to give them more information on the changes and how they can help people to understand them. Letters are also going out to MPs to update them on the introduction of the changes.



Customer representatives and advisory groups can get more information from their local DWP Partnership Manager or GOV.UK.

Other news in brief...

New Ministers for DWP

The Secretary of State for Work and Pensions Iain Duncan Smith has unveiled his new ministerial team following the recent Cabinet reshuffle.

The former Minister for Disabled People, Esther McVey has been promoted to become Minister of State for Employment and Mike Penning has joined DWP as Minister of State for Disabled People.

They will work alongside Steve Webb, who remains as Minister of State for Pensions, and Lord Freud as Minister for Welfare Reform.

Iain Duncan Smith said: "We have a strong team in place at DWP to continue to deliver our important reforms which are bringing back fairness to the welfare system. I very much look forward to working with Esther and Mike in their respective new roles."

Changes to Business Reply Envelopes

DWP is modernising its mailing system which will include changes to its Business Reply Envelopes (BREs).

It has introduced a new system which provides a single service for post opening, scanning and indexing of mail across DWP.

There are currently 29 mail opening units and these will be streamlined into two new units. As a result, BREs will be replaced by envelopes with the new address of the mail opening unit. For new stocks, please contact your local Jobcentre Plus offices using the existing processes.

Royal Mail diversions have been put in place for a limited period to redirect any mail sent to the old addresses.

Universal Credit and Personal Independence Payment are already benefiting from the new service and other DWP business areas will gradually transfer.

First Social Justice awards are a big success

The first [Social Justice Awards](#) are proving a big success with scores of entries from a wide range of people and organisations.

Award winners will be announced at the Social Justice conference which will be held at Central Hall, Westminster on 30 October 2013.

Both the conference and awards are funded and provided by Government Knowledge; The Big Lottery Fund, Media Trust, Princes Trust and Turning Point.

The 127 entries have been short listed to 9 for the three categories for the awards:

- The Big Lottery Fund Community Award for turning lives around
- SME award for delivering Social Justice
- The Social Justice Champion award.

There is more information in the [Conference Agenda](#) and the [Social Justice Strategy](#) which informs the event.

Specified Adult Childcare credits

In March's edition of [Touchbase](#) we wrote about new [National Insurance credits](#) for adults who care for a child under 12.

The weekly class 3 National Insurance credit can be claimed by grandparents or other adult family members who play a big role in looking after children within their family so that their parents can continue to work.

To qualify for the credit, carers must be over 16 years but under the State Pension age. The credit will count towards their entitlement for the State Pension.

Applications can now be made for the 2012/2013 tax year. More information and an application form can be found on GOV.UK

...continued on next page

Other news in brief...

Final stage of benefit cap roll out

The benefit cap is now fully rolled out to all 380 council areas across Great Britain.

Benefit claims are being capped at £500 a week for couples and those with children and at £350 a week for single people.

The benefit cap will apply to combined income from the main out-of-work benefits, Jobseeker's Allowance, Income Support, and Employment and Support Allowance (ESA), and other benefits such as Housing Benefit, Child Benefit and Child Tax Credit and Carer's Allowance.

One-off benefits, for example Social Fund loans and non-cash benefits such as free school meals, will not be included in the assessment of benefit income.

The other benefits that are exempt are:

- Disability Living Allowance
- Personal Independence Payment
- Industrial Injuries Benefit
- War Disablement Pension and the Armed Forces Compensation Payments Scheme
- Attendance Allowance
- The support component of ESA

More information is available on the [National roll-out of the benefit cap](#).

Access to Work

Access to Work support has been extended to disabled people on traineeships, supported internships, work trials and work academies.

The changes to Access to Work, part of the government's specialist disability employment scheme, will help disabled people to get more support to gain the skills and experience they need to get a job.

Disabled people will now be able to use Access to Work support for:

- Supported internships - offered by the Department for Education
- Traineeships - offered by the Department for Business, Innovation & Skills and the Department for Education
- Sector-based work academies - these offer pre-work training and placements in growth industries with a guaranteed job interview
- Self-Made Work Trials - young disabled people can set up their own work trial with a local employer if there is a real chance of a job at the end of it.

For more information about [Access to Work](#) or the recent [Disability Confident](#) employment campaign, visit [GOV.UK](#)