

# Britainthinks

— Insight & Strategy —

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## Learning from experiences of Universal Credit

Research conducted on behalf of the Joseph Rowntree  
Foundation

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## Executive Summary

In September and November 2017, we spoke to 24 individuals living on full-service Universal Credit in Runcorn and Newcastle, across three full-day workshops and six follow-up interviews with workshop participants. During the workshops and follow-up interviews we aimed to understand participants' experiences and views of Universal Credit and their spontaneous and prompted priorities for change to Universal Credit.

Across our sample perceptions of Universal Credit were mixed. A small number of participants reported having had no major problems with the new benefit once it was up and running (even if the process of getting it set up had felt somewhat laborious). However, most of the respondents in the sample had a more negative view of Universal Credit and said they felt being moved on to the new benefit had contributed to pushing them further into hardship and made it difficult for them to control their finances.

The issue that many respondents raised was the length of time it had taken to receive the first payment, with some (especially those with few resources to draw on) claiming that the waiting period had caused them both financial and emotional problems. And, for those with less disposable income (typically those out-of-work), the amount of money they received in benefits was not seen to be sufficient to cover their basic household costs such as rent and bills. However, it is worth noting that issues with the amount of money payable are also likely to be applicable to the legacy system.

*“At the end of the month I’ve got no money left, when I’ve paid my bills and my rent. My rent pays half my money anyway. That’s £450 alone, straight out on my rent and then my council tax and my water rates, there’s just no money left.”* [Out-of-work, Newcastle]

Participants felt that a number of the significant issues they had experienced were related to the process of being moved on to Universal Credit and the service they received. Participants felt that both Job Centre and Universal Credit Service Centre staff had had insufficient training and were unable to explain the new benefit to claimants or accurately address their queries. Many participants felt that the poor advice and guidance provided by staff had been responsible for processing errors and claims being rejected or delayed as a result.

*“They accepted my receipts [for childcare] one month but then turned them down the next and couldn’t tell me why.”* [Parent, Runcorn]

Further, many participants said that the process of applying for Universal Credit had made them feel degraded and lacking in motivation – they felt staff had been rude and hostile to them in face-to-face meetings and had put unfair demands on them, such as requesting last-minute appointments.

It is worth noting that there was a small number of participants in our sample for whom Universal Credit was broadly working. These were individuals with some other source of

income to draw on (from either savings or a salary) and who could use Universal Credit as a ‘top-up’.

However, many in our sample spoke of their negative experiences of Universal Credit and the cumulative toll of these. For example, a number of participants spoke about the stress and anxiety they had experienced since the start of their transition onto the new benefit. In each workshop there was at least one example of a participant having been prescribed medication to help manage their mental health during the period in which they had moved onto Universal Credit – and they regarded Universal Credit as part of the cause.

Participants who were already financially and socially vulnerable – those who were unemployed, younger people, those with no savings, those with little/no access to informal support networks such as friends and family and those with poor internet access, poor IT skills and low literacy – tended to report having experienced the most severe impacts due to Universal Credit. These individuals said that they felt Universal Credit had led to them to falling into a cycle of debt and serious hardship that they were now struggling to recover from. They had also experienced issues either finding or maintaining employment, and often ascribed this in part to the wider negative impact they felt that Universal Credit had had on their lives. There were at least four people in the sample who described their experience of UC in this way.<sup>1</sup>

*“If you are already in a bad way it makes it worst. In that period if you can’t rely on friends and family then you literally don’t have any money.” [Out-of-work, Newcastle]*

Spontaneously, recipients of Universal Credit in our sample tended to prioritise ‘fixing’ the issues they identified with the system, rather than deeper structural changes. Spontaneously, participants’ top priorities for changes were improved training for Universal Credit Service Centre and Job Centre staff to improve clarity in the system and treatment of claimants and reduction of the waiting period to 4 weeks at the longest. When prompted with potential policy changes, participants tended to prioritise policies which would lead to an increase in their income, either directly from Universal Credit through unfreezing working age benefits or through increasing the amount they can earn whilst in work before their benefits are reduced through increasing the work allowance. Typically, participants felt that these wider structural changes, which would increase their income were ‘off the table’ prior to being prompted with them.

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<sup>1</sup> Please see Appendix 3 for detailed case studies on three of these participants (Jane, Sally and Jessica).

## Introduction

### Background

The rollout of full service Universal Credit (UC) began in May 2016. Evidence of its impact on the ground is now starting to emerge and the Joseph Rowntree Foundation (JRF) is developing recommendations for UC reform. As an organisation, JRF is committed to bringing the voices of people with experience of poverty into its policy development and in August 2017 JRF commissioned BritainThinks to conduct qualitative research amongst UC claimants in order to:

- Understand experiences of claiming UC from a range of different perspectives;
- Develop shared priorities and ideas for change.

### Method and sample

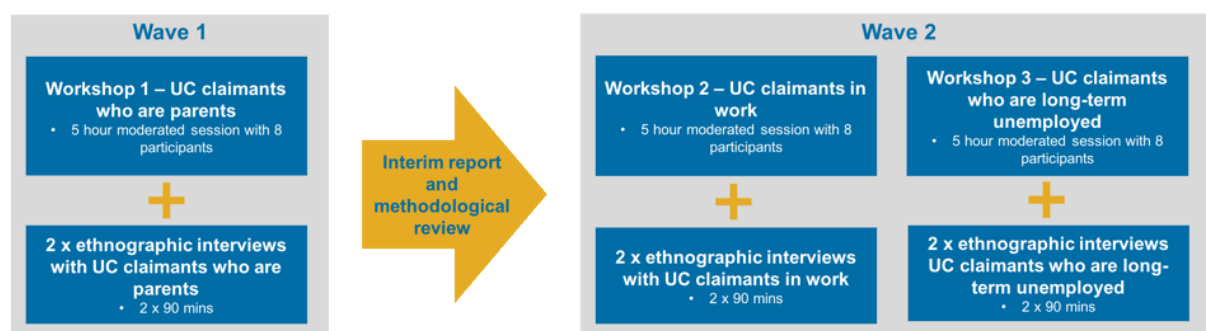
The research was structured across two waves. In total, the project comprised three deliberative workshop sessions, each with eight UC claimants, and six follow-up ethnographic interviews. Fieldwork took place in two areas which were amongst the first to get UC – Runcorn and Newcastle. Recruitment of participants for this project was undertaken on-street, and not through advice centres or support services. This approach was taken in order to not bias the sample towards those who had experienced issues (and thus were visiting advice centres or support services).

Wave 1 was conducted between 14<sup>th</sup> and 19<sup>th</sup> September; Wave 2 was conducted between 7<sup>th</sup> and the 12<sup>th</sup> November (NB. since the completion of fieldwork a number of fundamental changes to UC have been announced. For further information please see Appendix 1).

The workshops were structured in two stages. During the first stage of the workshop participants were asked about their experiences of moving onto, being on UC and their spontaneous priorities for changes to the system. They were then presented with further information about UC (including the principles behind it, the key design features and support services available to those on UC), policy proposals for changes to the system and asked to discuss, develop and prioritise these.

Following on from each workshop, ethnographic in-home depth interviews were conducted with two of the participants, six in total. These sessions lasted up to an hour and a half and allowed researchers to understand more about the context of claimants' lives as well as to get another level of detail regarding their UC journey and experience. Full case studies for each of the interviewees who took part in a depth interview are included in Appendix 3 of this report.

The diagram below outlines the methodology and structuring of the project:



All participants were Universal Credit full service claimants. We recruited a spread of age and gender in each group. For further detail on the sample frame, please see Appendix 2.

## Experiences of Universal Credit

*Across the research we saw a number of common themes emerge with regards to how claimants described their experiences with Universal Credit. Many participants in the research described having negative experiences relating to the key design features of Universal Credit, most notably the mandatory waiting period. Alongside this, we also heard of problems around the manner of its delivery, including how it had been introduced and explained to new claimants and the treatment they had received at key touchpoints in their journey.*

*It is important to note that in our sample, experiences of Universal Credit typically varied by the claimant's circumstances. In particular, we saw differences between those who were in-work and out-of-work; those who had good and consistent internet access in their home compared to those who did not; and those with stronger support networks and those without. The vast majority of our participants who were unemployed, with poor internet access and no means to draw on the financial/social resources of friends and family, described having been pushed to breaking point during the transition onto Universal Credit.*

### Experiences of the key design features of Universal Credit

*In this section, we have taken each of the following design features of Universal Credit and reported how participants in our sample had experienced them:*

- *The online application form*
- *The waiting period from first claim to first payment*
- *Payment of Universal Credit monthly in arrears*
- *Payment of housing-related benefits direct to claimants*
- *The use of an Online Journal for ongoing management*
- *In-work conditionality*

#### Online application form

*Claimants for Universal Credit are expected to apply for the benefit using an online application form.*

Experiences with the online application form range from simply finding it 'frustrating' to fill-out, to having severe issues with access and completion, leading to delays and anxiety. All participants felt that the lack of clear and readily available guidance from Job Centre and Universal Credit Service Centre staff at the application stage was a significant hindrance to their ability to complete the form quickly and accurately.



It is worth noting that for those with consistent access to IT and the internet in their own homes, the online application form was broadly manageable (despite being frustrating and repetitive).

However, for those with limited in-home access to IT and the internet and/or poor IT skills, the online feature acted as a barrier to accessing the benefit. Such participants had usually experienced a delay in their application that could be directly attributed to the fact the form was online:

- Those with no internet connection at home had been required to travel to other locations (such as public libraries) to complete their forms, but said they had little forewarning as to the documents/information they would be required to provide. This meant that in many cases the application had to be abandoned part way through because the claimant suddenly realised they did not have the necessary information to hand. The lack of a 'save and continue' feature further slowed this process, as applicants were required to start from the beginning each time. For one participant in our sample it took five separate trips to the library to finally complete the application form.
- Those with poor IT skills struggled to complete the form alone and did not feel they were offered the support they needed – simply someone to sit with them and help them complete the form. Instead, one participant was put on an IT skills course by the Job Centre in order to complete the form. Most ended up relying on friends and family to help as best they could.

#### Case study: Jane\*



Jane\* is in her mid-30s and is currently unemployed. She lives in a two-bedroom housing association home a short distance from Runcorn town centre with her two young children. Her daughter is 4 years old and has just started school, and her son is just about to turn 2 years old.

Jane completed the online application form for Universal Credit at the library, as she doesn't own a smartphone or a laptop that was reliable enough to use. *"I don't know how they expect people on Universal Credit to afford smartphones or anything like that...we're on benefits!"* Jane found the form itself arduous to complete. As she was completing the form away from her home, she often found herself without the materials she needed to provide the evidence for the application form. As the form does not have a 'save and continue' feature, Jane found herself having to repeat parts of the form she had already completed each time she needed to *"abandon it to get the next thing I needed"*. Overall it took Jane *"five attempts to finish the form."* This delayed her getting her application sent off by a further couple of days and caused her significant frustration.



*“If you’re not computer savvy then you are screwed basically.” [Out-of-work, Newcastle]*

*“I did go to do the form online however... I got right to the end to be told that I had to phone because... I must have put something in wrong but it didn’t highlight what I’d done wrong. So, I still had to speak to them and go through it all again anyway.” [In-work, Newcastle]*

There are also a number of issues arising regardless of their internet access that created delays and frustration for claimants:

- Participants reported that questions are often difficult to understand and ask for highly specific information that they did not always have easy access to. For example, claimants are required to split out service charges and rent for housing association homes, despite the fact that many pay this as a blended fee. A similar problem presented itself for claimants who pay their bills and rent as a combined payment to their landlord. We also heard reports from participants struggling to access their tenancy agreements (especially if they have been living in privately rented accommodation long-term and are now on a rolling month-to-month contract) and payslips (especially for those working in small businesses with poor administration or low levels of professionalism).
- When an error had been made in completing the application, it was a long and laborious process to correct it. In one case, the fact an error had been made was only highlighted once the applicant had completed the form; in other cases, it only came to light at the processing stage. In both such instances the claimant was required to go through the whole form again, either over the phone or online.

*“I used to get my pay-slips late...because my work is not brilliant with pay-slips and stuff so...by the time I get them and send them off...the payment is late, so you have a knock-on effect.” [In-work, Newcastle]*

*“Some of the questions they ask you are unnecessary... were they actually having a laugh that they need to know this? It takes a long time to fill out those forms.” [Out-of-work, Newcastle]*

*“I’ve got a tenancy agreement but I’ve been in my flat for six years and they wanted a new one, an up-to-date one...I had to go, get in touch with my landlord, wait for him to send us one out.” [In-work, Newcastle]*

### **The waiting period from first claim to first payment**

*During the fieldwork period, Universal Credit claimants had a 6-week waiting period from first application to first payment. This waiting period was made up of a 7-day waiting period before the claim could be submitted, a 4-week wait (as payments are made one-month in-arrears), followed by a wait of up to 1 week (which the DWP allows themselves to make the actual payment). NB. Guidance around benefits advances were amended in October 2017 and, after an announcement in the 2017 Autumn statement, the initial 7-day waiting period will be abolished from February 2018, benefits advances were increased to a full-months claim (with*

*a longer repayment period of 12 months) as of January 2018 and those with pre-existing housing benefit claims will see their housing benefit claim continue to two additional weeks during their transition onto Universal Credit from April 2018.*

The experience of the 6-week waiting period is overwhelmingly negative, with concerns centring on the length of the waiting period and communication around the waiting period (relating primarily to date of first payment, amount of first payment and support during the waiting period). For many, this extended period without an income from Universal Credit, alongside a lack of clarity around their first payment has the net effect of pushing their finances (which are often already vulnerable) into disarray, making it harder for them to manage their money moving forwards.

All claimants feel the waiting time is too long to allow a smooth transition into the system – the shortest period reported in our sample was 5-and-a-half weeks and the longest was 12 weeks. During this waiting period, many participants reported being pushed to the limits of their financial and social resources. For those out of work, with little savings and few friends/family to rely on, falling into debt and rent arrears was the norm. Parents felt the emotional toll of the wait most keenly as they tried to manage the impact of a reduced income on their children's wellbeing. Participants noted that the fact that household expenses (such as rent and utility bills) are typically paid monthly means that it was almost inevitable that the length of the waiting period had left them struggling to make these regular payments.

*"I say thank God for my family because otherwise I wouldn't be getting fed those six weeks."*  
[In-work, Newcastle]

Uncertainty around the date of the first payment was particularly stressful – both directly from a financial planning point of view, but also because it put a strain on the goodwill of friends/family who had loaned money. Participants felt that the communication around the waiting period is poor at best and deliberately misleading at worst. None of the claimants we had spoken to had been given an exact date for when they would receive their first payment or the full amount they would receive. This introduced a level of uncertainty into claimants' lives around *which* bills they would be able to pay when they received their first payment and *when* they would be able to pay those bills. A number of claimants also felt that the language used to describe the waiting period was misleading, the phrase 'up to 6 weeks' having been interpreted by many as implying that 6 weeks was the absolute upper boundary for when payment would arrive, whereas in reality it was often the *minimum* amount of time they could expect to wait.

*"They don't tell you the reasons why you've got to wait that long or anything."* [In-work, Newcastle]

*"That waiting period sent me to the doctors. I phoned the doctors for an appointment because I wanted to speak to somebody because I had such a low mood that I broke down on the phone to the doctors and they got me in straightaway that day and I am now on anti-depressant tablets because of it."* [In-work, Newcastle]

*“It is just not realistic, is it really, it is just not. Who can go six weeks without not a penny income coming in when you’ve got bills and things to pay?” [In-work, Newcastle]*

Finally, the support available during the waiting period is seen as being poorly communicated. The majority of claimants that we spoke to were unaware of benefits advances (despite being eligible), meaning they did not access this support.

### **Case study: Jessica\***

Jessica\* is a single-mother in her mid-30s. Jessica runs her own business, which helps people to find home-help. She lives in a three-bedroom house with her five-year-old son, next door to her mother, from whom she rents her home.



Jessica found the 6-week waiting period particularly difficult to cope with. *“I’d already run down my savings by the point I applied, so when I had to wait for 6-weeks for the first payment it was really hard... Sometimes letters for me go next door to my mum and, she would judge by my mood whether I could take being given another bill when they were overdue.”* During this period Jessica found it difficult to *“hold it together for [my son]”*, but was keen to ensure he wasn’t adversely effected, meaning she would often skip meals in order that he would have enough to eat.

### **Payment of Universal Credit monthly in-arrears**

*Universal Credit is paid monthly in-arrears, compared to previous benefits which were often paid on a more frequent basis.*

Experiences and views of the payment coming monthly in arrears are mixed, and largely dependent on employment status. For those in-work, the monthly payment of Universal Credit is seen as acceptable, with many describing it as an important “top-up” to their income from their employer.

*“To me the monthly or the fortnightly is irrelevant, but I can see how the monthly also prepares people to go back into full-time work” [In-work, Newcastle]*

However, for those not currently in work, receiving the payments monthly (as opposed to weekly or fortnightly) was more difficult to manage. This group of claimants report that the monthly payment of Universal Credit, alongside the limited income it provides, means that they are highly vulnerable if an unexpected cost arises over the course of the month e.g. if a fridge breaks. While the level of income provided is the same as the legacy benefit system, the monthly payment means in such cases, they have to last a longer period with insufficient

funds. For some participants, this had led to them severely reducing the amount they ate for the remainder of the month, whilst others had found themselves unable to pay their bills or rent on time as a consequence of this.

*“You're always skint in the last week. Maybe if it was fortnightly at least you know you've two sets of money coming in.”* [In-work, Newcastle]

### **Payment of housing-related benefits direct to claimants**

*Universal Credit claimants' housing-related benefits are paid directly to them, which has changed from the previous system where social housing tenants' housing-related benefits were paid directly to their landlord.*

Amongst our sample, claimants with little-to-no disposable income (typically those who were out-of-work) and no experience of paying rent from their own income were more likely to describe their experience of receiving payment of housing-related benefits directly to them as problematic for two key reasons. The first of these reasons relating to the practicalities of actually paying their rent. They said they were unfamiliar with the administrative work associated with paying rent (such as setting up a standing order) and often were unsure of where they needed to go to look for this information. The second of these reasons related to the low amount paid to claimants. As these claimants had the least disposable income (which most report is insufficient to cover their basic living costs at the best of times) their financial situation was particularly precarious, leaving them at risk of having insufficient money to cover unexpected costs. This had led some of our participants to end up spending parts of their housing benefit payment on other outgoings, leading to some failing to meet their rent commitments and others to go without other essentials.

*“It was [my son's] birthday in September...and I couldn't even pay my rent, because I'm not going to say to him I've got no money I'm not going to get you a present.”* [Out-of-work, Newcastle]

Conversely, those with higher levels of disposable income (typically those who were in-work in our sample) generally reported fewer issues with payment of housing-related benefits direct to them. These claimants tended to have greater experience of paying rent from their own income and, as their income was higher overall, were better able to cover additional unexpected payments without having to 'borrow' from the money allocated to pay the rent.

### **Online Journal**

*Universal Credit claimants manage their claim through an online journal. Through the journal they see their payment amount, payment date and other key information. The journal is also the primary way in which claimants are contacted regarding their claim, asked to evidence their work search activity and can make queries about their claim.*

Broadly, the journal interface itself is reported to be working well and is considered logical and easy to understand. For example, participants felt it was easy to locate and respond to the messages and to find information about their claims. However, there were issues with internet access amongst some participants, making it extremely difficult for them to use the journal to manage their account.

Issues getting online emerged again for those with limited access to the internet in-home. For these claimants, accessing the journal often requires using data on their mobile phones (which brings an associated cost) or travelling to public libraries to use their Wi-Fi or computers. Those who are without a laptop or tablet have to use the browser on their smartphone (there is no App), which reduces the functionality and navigability of the journal (especially on older phone models). For those without access to any IT, the online journal was essentially entirely inaccessible, with many reverting to face-to-face meetings in the Job Centre instead.

*“If your internet is down and you can’t get on your phone, you’ve got no mobile data, you are pretty much screwed”* [In-work, Newcastle]

All claimants cited the use of the 13-digit Government Gateway access code for the Online Journal as a barrier to accessing the system. As the code is a randomly generated string of 13 letters and numbers, claimants report finding it difficult to memorise and easy to misplace. In situations where the code has been misplaced, claimants are unable to access their Online Journal, making them vulnerable to potential sanctions if they’re not able to reset it quickly as they are unaware of messages on the platform.

*“I do [have problems accessing the online journal]. If you forget that piece of paper you’ve got to reset that long number every time. It’s not as if you can put your email in or your phone number. It’s got to be that long number and your password.”* [Out-of-work, Newcastle]

## **Payment amounts**

*Universal Credit creates a complex pattern of gainers and losers, with some families better off than they would be on the legacy system and some worse off. Out of work benefit levels are by and large the same as people would receive on the legacy system. For those in work an estimated 2.2 million working families are expected to gain while 3.2 million are expected to be worse off than they would be on tax credits. In addition, all Universal Credit recipients are affected by the decision to freeze the majority of working-age benefits since 2016/17. This has led to a real-terms cut to many benefits claimants’ income. NB. the benefits freeze applies to both those on Universal Credit and on the legacy benefits system.*

Experiences of the amount of money paid through Universal Credit vary dependent on whether an individual is in- or out-of-work. Those who are in-work tended to find the amount they are paid through Universal Credit to be sufficient and an important supplement to their overall household income. The only problem these participants reported was in instances where they had worked a different number of hours each month – they felt that their income

had fluctuated quite significantly month-to-month as a result, leaving them uncertain and struggling to budget.

*“Every month we’re on pins because we never know what we’re going to get.”* [Parent, Runcorn]

Those who are out-of-work tend to report finding the amount they are paid through Universal Credit insufficient to cover all their outgoings. This is particularly prevalent for those who reporting having being pushed into debt or rent arrears during the waiting period who described often finding themselves having pay-off debts in addition to covering their standard living expenses.

*“They [the government] are all living in cuckoo land, because if you think you can live on the pittance that you get paid once a month, it’s just causing absolute havoc amongst people.... I feel that we’ve gone back to the 18<sup>th</sup> century”* [Out-of-work, Newcastle]

*“Sometimes I feel totally trampled...I’ve had to go two days and I haven’t been able to afford electricity in my house and my house is pitch black and I’ve got no contact with the outside world.”* [Out-of-work, Newcastle]

### **In-work conditionality**

*Under Universal Credit, conditionality on benefits payments can be placed both for those in-work and as well as those out-of-work. This means that those who are in-work may have conditions placed on the amount of benefit they receive based on whether they increase the amount of hours they work (if they are capable of doing so) or increase the amount of income they earn. For example, someone working 16 hours a week, who is judged to be capable of working full-time, may be asked to demonstrate they are trying to increase the amount of hours they work as a condition for receipt of Universal Credit, and sanctioned if they do not provide evidence that they have done so or fail to attend appointments.*

Those who had experiences of in-work conditionality said the Job Centre staff had unrealistic expectations of their ability to affect their work-hours or pay. Participants in low-paid work did simply not think it was feasible to get more hours work from their current employer or negotiate better pay. Most feel there is limited (or no) capacity to progress in the job they are currently in, due to limited job opportunities in more senior roles and high competition within their workplace for these jobs. Similarly, they feel that the hours they work are dictated primarily by their employer, rather than being something that they can simply ask for. And finally, most of these claimants feel limited by their own skills – they think there are only a small number of jobs available in their area that they are qualified to do which also offer better pay or more hours.

There was also push back from some single parents within our sample about the idea of being asked to work more hours. Those in-work parents felt they were already carefully balancing



their work and family commitments and did not think they could afford the childcare or the time spent away from their children to cover the increased number of hours.

*“I think it is even harder for single parents as well, the fact that you’ve got to work and you’ve got your kids and you’ve got to look for additional work”* [In-work, Newcastle]

*“I think it is unrealistic to ask someone to raise a family, to work twenty hours a week and to actively seek work. I think it is a massive pressure on individuals that are holding the whole family together, yes, I think it is wrong.”* [In-work, Newcastle]

## **Delivery of Universal Credit**

*In this section, we have pulled out the key themes and issues related to the delivery of Universal Credit, participants felt:*

- *There was a lack of clarity around Universal Credit*
- *Poorly treated by Job Centre staff*
- *Subject to unfair expectations*

### **Lack of clarity around Universal Credit**

Participants in this research reported a great deal of confusion around Universal Credit. They felt that the Job Centre and Universal Credit Service Centre staff had failed to provide clear, accurate or consistent guidance at any stage of the process and that different demands and expectations were made of them by different members of staff. This led to anxiety and stress amongst participants who said they were terrified about making an error or being sanctioned and worried what effect a change in circumstances might have on their claim.

*“No one knew anything about it. They were as confused as I was.”* [Parent, Runcorn]

*“They haven’t got a clue what they do. Some mistakes happen, but actually those mistakes have massive repercussions to the people at the bottom of the chain...when you ask for help nobody knows what to do. There is no direction to go in. Nobody really knows”* [Out-of-work, Newcastle]

Claimants reported spending time and energy consulting multiple official sources in order to find correct information or answers to a number of different queries (relating to matters as varied as childcare receipts, exemption from in-work conditionality due to health issues and eligibility for different elements of UC), only to find the final decisions they received seemingly contradicted the information they had found. Consequently, many strongly felt that the system was illogical and unfair – one woman reported she was told she was ‘fit to work’ at eight and a half months pregnant.

*“It just makes you feel sick and you don’t know from one day to the next.”* [In-work, Newcastle]

There were further examples of people saying they had received inaccurate advice about their entitlements under Universal Credit, such as being told they would be able to backdate parts of their claim, when in reality they could not. Receiving inconsistent advice was also a common experience amongst claimants, for example being told they were required to do one thing in a face-to-face meeting, told another thing on the Online Journal and something different again by someone on the Universal Credit helpline.

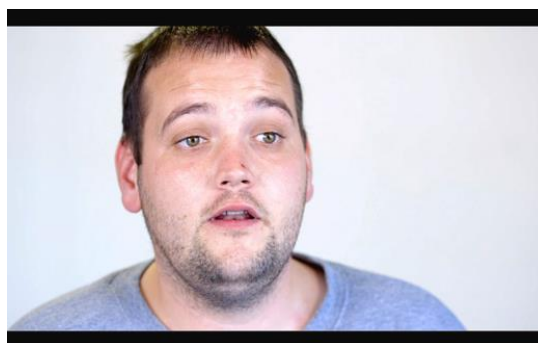
*“They [Job Centre staff and Universal Credit Service Centre staff] contradict themselves. You can ring up and they tell you one bit of information and then you do it and then you ring up again and they say – well you shouldn’t have done that actually.”* [In-work, Newcastle]

*“I sometimes ring up and then hang up and ring back to try and get somebody that sounds like they know what they are doing.”* [In-work, Newcastle]

In addition to the inconsistencies in the advice and guidance provided, huge variation between the decisions made by different members of staff contributed to further confusion around the rules of the new system. For example, one claimant said she had been asked to work additional hours as part of her in-work conditionality by one member of Job Centre staff, despite suffering from a heart condition and against the advice of her doctor. However, when another member of staff at the Job Centre was consulted on the issue, they questioned why she was in-work at all, and her in-work conditionality was removed.

### **Case study: Craig\***

Craig\* is in his mid-20s and lives in a one-bedroom council home with his girlfriend, their young daughter (who is just under a year-old) and his mother. Craig provides care for his mother who is seriously ill. His girlfriend also has a health condition that prevents her from working - she was previously on ESA before being moved onto Universal Credit.

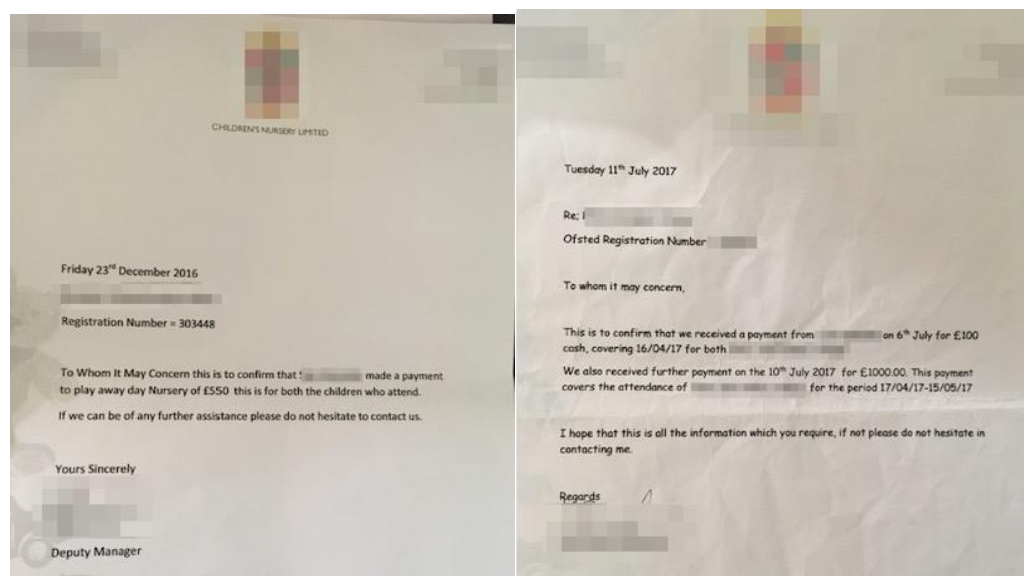


Craig has experienced a number of issues regarding a lack of clarity and consistency around the rules of UC. During the initial phone call with the Job Centre, Craig says he was *“told nothing about it man. They said I’d get all the old things, like milk tokens and that, but it was just a new system.”* Importantly, Craig was told he would be able to *“backdate the claim to when my daughter was born, so I wouldn’t miss out on anything”*, which later proved to be untrue. *“They said we’d be able to get milk tokens but then apparently now we can’t... I was relying on getting them and now we’ve got to go without other things just so my daughter can have milk.”*

Craig has also found that he has been asked repeatedly to attend appointments at the Job Centre with the Job Coach, despite having earlier being told he would not have to as he is acting as a full-time carer for his mother. *“They keep on calling me in for appointments but I’ve been told I don’t need to be looking for a job because I’m looking after my mum. Like I can’t go back to work because then there’d be no-one to look after her.”* Craig finds this “frustrating” and feels like it shows *“no-one there [the Job Centre] knows what they are doing.”*

### Case study: Jane\*

Jane experienced serious issues claiming for childcare through Universal Credit. Jane received *“absolutely no advice on what receipts I needed to bring in for it [childcare]. None of them knew. I got the nursery to do it, and they even wrote to contact them if anything was wrong, and they still ignored it and rejected it. The worst thing was that they didn’t say it was wrong. It was only when I saw my first Universal Credit payment and there was no money for the childcare there that I found out.”*



*[Left] The first receipt that Jane submitted for childcare that was rejected for having insufficient information. [Right] A template for the receipt which was eventually accepted as evidence.*

As a consequence of this Jane found herself even further behind with her nursery payments. It was only two months later than Jane received actual guidance on what she needed to bring in as evidence of her childcare costs, by which point she was told it was too late to claim for her first month of childcare. During this period, Jane actually lost *“£300 a month working, with the cost of the nursery I wasn’t getting back.”* Due to the stress of her situation around childcare, and the debt she had accumulated as a consequence of it, Jane resigned

from her job. *“I was in so much debt to the nursery, and each month it was so awful having to claim, and just thinking some months I might lose money because I was working.”*

### **Poor treatment by Job Centre and Universal Credit Service Centre staff**

The majority of our participants (with a few exceptions) described feeling that Job Centre and Universal Credit Service Centre staff tend to treat claimants in a way that is at best unsympathetic and rude, and at worst hostile. These claimants said their treatment from Job Centre staff had often made it harder to access the benefits they were entitled to, or left them feeling upset, demotivated and disempowered. Appointments at the Job Centre were a source of significant anxiety and participants said the prospect of an upcoming meeting would ‘hang over’ them.

*“It’s like even when you go in the Job Centre now, you’re looked upon like you don’t work. And I know I only work ten hours. But I still work. And I still actively look for work. And you’re treated like the ones that don’t want to work. And it’s like you just feel horrible in the place from start to finish.”* [In-work, Newcastle]

A number of our participants said they were made to feel ‘like a criminal or ‘like dirt’ by the Job Centre and Universal Credit Service Centre staff – dehumanised and degraded. They said they were made to feel like ‘scroungers’, begging for money that they are entitled to. Participants claimed staff treated them in a cold and unsympathetic way, ignoring the fact that they might be dealing with someone who has lost their job, broken up with a partner or was otherwise struggling to cope. One woman said her treatment by staff had pushed her over the edge at a point in her life when she was dealing with pregnancy, the breakdown of her relationship and a cancer scare. Another woman said she had been told an overnight hospital stay with her child was not a good enough reason to have missed a Job Centre appointment, and that a note from the doctor was insufficient evidence – she was sanctioned as a result of this, leaving her deeply frustrated and upset. Another claimant was given a benefits advance of just under £29 to cover his (eventually 8-week) waiting period and referred to ‘money management classes’ when he claimed he would be unable to live off that amount.

*“They just debase people basically. People have to beg for food and they can’t pay their bills at the end of the month. They try and pay their rent and try and put their electricity on. It definitely degrades you.”* [Out-of-work, Newcastle]

*“You can feel quite degraded. You’re like begging for your own money”* [In-work, Newcastle]

*“I think it’s disgusting the way they are treating you. They are not bothered... they look down their noses at people like us...they treat me as if I want to sit in my house and do nothing at all”* [Out-of-work, Newcastle]

Many of our participants reported that this feeling was compounded by a sense that Job Centre and Universal Credit Service Centre staff acted against claimants’ interests by withholding

information from them, with many feeling this was deliberate. For example, around half of the claimants we spoke to reported that they had not been told about benefits advances at all (NB this was prior to changes in guidance regarding communication about benefits advances), and the majority of those who had been made aware of benefits advances had been told about them not by the Job Centre or Universal Credit Service Centre Staff, but by external agencies such as Citizens Advice.

### **Unreasonable and unfair expectations of Universal Credit claimants**

An overwhelming majority of claimants felt that the relationship they had with Job Centre and Universal Credit Service Centre staff was unfair, unbalanced and punitive. They felt that whilst they are expected to meet a range of unreasonable demands on their time, the standards to which the Job Centre and Universal Credit Service Centre staff are working at is in contrast very low. This left people feeling disempowered and unable to plan and manage their time.

This experience of unreasonable demands was felt to be exemplified by expectations around response time to queries on the Online Journal and the way in which Job Centre appointments are managed:

- Claimants reported being expected to respond to queries on the Online Journal within 24 hours, compared to Universal Credit Service Centre staff, who often take up to a month to respond to queries.
- Similarly, claimants report that appointments at the Job Centre are often scheduled at short-notice, with little communication as to their purpose. If claimants are unable to make these appointments, or are late to them, they face sanctions. Conversely, claimants report appointments are often cancelled at short-notice or delayed, with no apology offered to claimants for their inconvenience.

*“If they're late, it's all right for them, if you're sat there for an hour after your appointment, its fine by that. But if you're late, [you're] sanctioned and your benefits are stopped.”* [In-work, Newcastle]

Equally, many claimants felt that expectations of their ability to look for work were unreasonable and didn't account for the amount of work in their local area which they are qualified to do. This meant many felt they had to 'waste time' looking for work which simply did not exist.

#### **Case study: Andrew\***

Andrew\* is in his late 40s and lives alone in a 3 bedroom house in Newcastle. Andrew has lived in this house his entire life (it is owned by his mother,



who now lives with her boyfriend) and pays no rent on it.

Andrew left school with no qualifications and worked for a number of years in a variety of roles in factories, before becoming a mature student, eventually gaining a degree in psychology from Northumbria University. After gaining his degree, Andrew moved into working as a research assistant in the psychology department at Northumbria, a role he held for a number of years before being made redundant due to cuts to university funding. After then he returned to working in factories, before recently being made redundant.

Andrew feels that expectations of claimants' ability to search for work is unrealistic. *"There's only so many jobs I'm qualified for. I've worked as a research assistant and in factories and when you go on Indeed every day, I mean I've applied for all those jobs. I can't apply for them again... There's only so many of them in Newcastle, aren't there?"*

Demands for claimant 'availability' are also considered extreme, and lead to the feeling of being 'trapped' by Universal Credit. One claimant (who was in part-time work) reported being sanctioned for taking a 3-day trip to a caravan park a small distance outside of Newcastle as it would mean they would be unavailable for either a Job Centre appointment, a job interview for a higher-paid job or additional hours at her current place of work.

*"I got sanctioned because I went on holiday. I went to a caravan park in Berwick for three days... My daughter's first holiday. And because I wasn't actively looking for work I got punished for it. And they said that if there was an interview would I have come home for it? And I said yes... I was only up the road. It's not like I was on the other side of the country. But I got sanctioned."* [In-work, Newcastle]



## The impact of Universal Credit

*The majority of participants in our sample had found the experience of applying and waiting for Universal Credit extremely difficult, leading in a number of cases to quite severe financial hardship, emotional anguish and in some cases mental health problems. The longer-term impact of this waiting period was still being felt by many, especially by those who were currently out of work, or those who had already run down their financial and social capital. Such individuals felt less in control of their lives and finances and in each workshop we heard from multiple participants that they felt less motivated and confident about finding a job as a result of their experience.*

*Once the benefit was up and running, those with higher levels of disposable income (typically those in-work) usually felt it was working sufficiently well. However, there were still concerns reported from those out-of-work that the amount provided through the benefit was not sufficient to meet basic household outgoings – a problem in common with the legacy benefit system.*

### Being moved on to Universal Credit

All our claimants reported finding the waiting period difficult, with more than one participant in each workshop reporting being pushed into severe hardship, due to either the amount of time they had to go without any income (for those out-of-work) or without sufficient income to cover all their costs (for those in-work). Within our sample, the most vulnerable said that the waiting period had either pushed them into a spiral of debt and depression/anxiety or exacerbated this situation, which the majority of these individuals said they had not yet been able to recover from. During the waiting period participants reported having:

- Fallen into rent arrears
- Been evicted
- Failed to pay utility bills
- Reduced their usage of gas/electricity
- Failed to pay their council tax and received Court Summons
- Used food banks or reduced food consumption
- Used up all their savings
- Borrowed money from payday lenders
- Borrowed money from family

*“I’m in rent arrears now and I’ve been issued with court summons”* [Out-of-work, Newcastle]

Those with savings had usually run these down during the waiting period - the impact of claiming Universal Credit had left them in a more financially precarious situation than they had previously been in. Those without any savings were in a much more serious situation during the waiting period, borrowing money where they could, but typically falling into debt, including to landlords and payday lenders. Anyone who had to borrow money from friends and family said that they had felt embarrassed to do so, and in some cases, this had put a significant strain on relationships. One young man in the sample had become estranged from his older brother after outstaying his welcome on his couch and repeatedly failing to repay small loans of money. Such cases left people feeling increasingly socially isolated and indebted to others.

*“Before I’m even getting any money I’ve got a mountain of debt to pay on my phone bills, money I’ve borrowed from friends and family, but the council want money off us. I can’t afford to pay my council tax or water, basic communities [sic]. How have I been put into this situation?”* [Out-of-work, Newcastle]

*“It was so difficult with what I had at that time from leaving my job, which was a little bit over £1,200. It just went like that and I had nothing.... I’d see my son every couple of weeks. I’d only put the heating on when he came around. I was worried about our relationship”* [Out-of-work, Newcastle]

#### Case study: Gary\*



Gary\* is in his late 20s and lives in a small 3-bedroom flat in the East of Newcastle. Gary has two step-children and two biological children, although he says *“they’re all my kids, I raised the older two [the step-children] since they were little, they don’t know their dad, and I love them all the same.”* Gary is separated from his ex-girlfriend, but lives nearby and has a good relationship with her. Gary’s children stay with him at weekends,

but he sees them regularly during the week, as they attend the local boys’ club across the road from his flat.

Gary received his first payment from Universal Credit just over 8 weeks after his initial application. During that time Gary had to *“rely on other people. I asked for the benefits advance but I was denied it. It was mad, like I have diabetes and if I have low blood sugar I can go into a coma. I need to have at least money to get a Lucozade but they wouldn’t even let me have that.”* Fortunately, Gary lives close by to family and has a strong social support network, meaning he had people he could borrow from to help him during the waiting period, *“We have a good family, so if one of us is going without, those who have got something will have them over for dinner... If I hadn’t had that though I’d have really struggled.”*

When Gary received his first payment he said it went *“in one hand and out the other”* as he used it to pay off the loans he had taken from family members. As a consequence of this, Gary only returned to an *“even keel”* after two months on Universal Credit, as he had very little money left over after paying back those he had borrowed from. *“It put a lump in my throat, because I wanted to be able to get things back to normal for the kids but couldn’t.”*

Almost all claimants reported having to ‘go without’ during the waiting period in order to try and make their money last, for example by skipping meals or turning their heating/lights off, amongst other things. ‘Going without’ had a clear negative impact on physical and mental health - those who had been eating less reported feeling weaker and being more susceptible to illness during this time period, and those who had reduced their gas and electricity consumption found themselves socially isolated, depressed and feeling like their lives were out of their control.

At least four of our participants said that being in a constant state of financial hardship and stress had led to serious mental health consequences for them. We heard more than one example of participants having been prescribed medication to help manage their mental health during the period in which they had moved onto Universal Credit. One participant had attempted suicide during this period – the result of a culmination of a number of factors, including having totally run out of money and having become estranged from his family. Unsurprisingly, these claimants felt that they were less able to find or maintain employment, which they ascribed in part to the consequences they had experienced from claiming Universal Credit.

*“Since signing with Universal Credit a month ago I’ve been diagnosed with [anxiety and clinical depression] and I’m just constantly run down and stuff like that really. I was never diagnosed with them before. I never had a problem”* [Out-of-work, Newcastle]

*“Since I started universal credit I’ve lost my hair because of the stress of it. I’ve been on it nine months and I started losing my hair about four months ago.”* [Out-of-work, Newcastle]

*“I tried to phone for a doctor’s appointment and I couldn’t even ask for one, I just broke down...I’m now six weeks on, on anti-depressants because it is that bad, yes. Will I lose my flat? Will I lose what I’ve got, you know? You are not guaranteed that I am still going to have my flat and I’m still going to have everything and that I can provide for my daughter”* [In-work, Newcastle]

## **Living on Universal Credit**

For some, Universal Credit, once up and running, was felt to be working well. So, for some participants who were in work and on regular hours, the payments coming through were punctual and household budgeting was manageable.

However, for those not employed or working inconsistent hours month to month, there were continuing issues with the benefit. Without any income derived from employment, participants out-of-work reported not having enough money coming in to meet basic household costs such as rent and bills. At least one participant in each workshop directly reported having to use food banks (and familiarity with how food banks operate was widespread within the larger sample, indicating that this experience was common) and this was a source of shame for many, especially those with children.

Those with inconsistent working hours reported a lack of clarity about how much income they would get from Universal Credit each month – with few understanding the assessment period, work allowance or taper. Consequently, many found Universal Credit made it harder for them to budget, as they were uncertain what their overall income (i.e. the combined sum of their income from their employment and from Universal Credit) would be. At least two participants reported that concerns about the impact of increasing their hours or taking on work would have on their income from Universal Credit had led them to declining work or moving work into the next assessment period.

*“It’s ridiculous what they expect you to live on...it’s absolutely impossible...it’s good you can go to a food bank, but you can’t say it’s not embarrassing because it is. I’m mortified. I’m 31 years of age and having to go to a food bank to feed me and my child. It’s ridiculous.”* [Out-of-work, Newcastle]

#### Case study: Sally\*



Sally is in her late 20’s and lives alone in a one-bedroom, privately rented flat just outside the centre of Newcastle, with her two dogs and a kitten. She has lived in her flat for just over a year-and-a-half, but dislikes it, describing it as “dingy” but feels “*stuck there, all the landlords do credit checks and my credit score is \*\*\*\*ed, so no one else would take us now.*”

From the date of her first application, Sally waited almost 10 weeks to receive her first payment. During this time Sally had no income, and had to borrow from friends and family. *“It’s humiliating. Even now I owe some of my friends money and it’s literally all I think about when I’m with them... My dad stopped talking to me because I asked to borrow money off him and then I couldn’t pay him back.”* Despite borrowing money from friends and family, Sally was unable to cover even her basic living expenses and bills. She turned off the gas and electric at all times, taking colder showers and having no light at night, an experience which she said pushed her further into depression, *“you just feel like \*\*\*\* because you’re sat in the dark and you smell like a tramp because you can’t shower. You don’t want to see anyone. All I wanted to do was sleep all the time.”*

When Sally did eventually receive her first payment it was for a far lower amount than she had anticipated. *“I pay £480 a month for rent and I only get £530, so I’ve got £80 to live off each month, if I don’t pay any of my other bills.”* By this point Sally was 4 months in rent arrears, was unable to pay off debts to friends and family and had court summons for a number of other unpaid bills, including council tax and her water bill.

Sally also feels that Job Centre staff *“don’t get my circumstances, because I’m more highly qualified and used to be a high earner.”* In particular, Sally has a specific issue with a certificate showing she is an accountant. As she was trained by her previous firm, Sally never paid the fee (£1,000) to get her certificate, but will now need it in order to get a job at a different accountancy firm. Sally has recently been offered a new job, but is concerned that the fact she doesn’t have this certificate will appear in her pre-employment check and she will be unable to take the role as she doesn’t have the money necessary to pay for the certificate.

## Priorities for change

*During the workshops participants were asked what their priorities for change to UC were. The initial suggestions they gave were spontaneous and arose from their previous discussion on experiences of UC. Participants were then provided with some information about the principles of UC, its key design features and some of JRF's policies for UC reform. Following this briefing, participants were prompted to deliberate, amend and prioritise additional ideas for change.*

*The spontaneous priorities for change related more to the process of moving on to UC and the service they received, rather than more structural issues concerning the level of benefit, the work allowance and taper, or the benefits freeze. When prompted with further information and potential policy changes, participants prioritised structural changes, which many spontaneously felt were 'off the table'.*

### Spontaneous priorities for changes

Spontaneously, participants in both Runcorn and Newcastle stated priorities for change to UC related more closely to 'fixing' the issues they see with the delivery system as it currently is as opposed to wider scale or more ambitious changes.

In particular, there was widespread support amongst participants for the provision of better training to Job Centre and Universal Credit Service Centre staff. Participants talked about improved training in two ways:

- Improving staff's knowledge about UC
- Improving staff's interactions with UC claimants

As a key challenge for UC claimants across all the workshops related to the Job Centre and Universal Credit Service Centre's staffs' limited knowledge of Universal Credit, they were particularly keen that staff receive better training about the benefit. They said they wanted claimants to get a clearer explanation of what UC is when they are told they are moving onto it, and to have their questions answered accurately and quickly. They felt that this change would have reduced the stress and anxiety that many had experienced (and often continue to experience) throughout the UC process.

*"They need to train the staff better before they roll it out"* [Out-of-work, Newcastle]

Participants also felt it was important that Job Centre and Universal Credit Service Centre staff receive training on how to better communicate and empathise with claimants. They said they ideally wanted to see a fundamental change in the way staff treat claimants, so that



interactions would leave them feeling upbeat and motivated rather than anxious and deflated, which had more often been the case. (However, it is worth noting that there was little faith that this would be something that could realistically happen).

*“You're supposed to come out there [the Job Centre] feeling good, thinking yes, I can go and find a job.”* [In-work, Newcastle]

*“A bit more courtesy when they are speaking to you.”* [Out-of-work, Newcastle]

*“Better training for the staff as well, so interviews are less intimidating”* [In-work, Newcastle]

Participants strongly felt that the waiting time should be reduced from six weeks, with four weeks at the upper boundary of acceptability (and many favouring a shorter waiting period of just a fortnight). The waiting period had been difficult for all participants, and for some it had caused severe hardship from which they had yet to recover. Whilst participants expected to wait for some period of time for the first payment to come through, they wished to see this reduced to avoid pushing people to the edge of their resources and to ensure that claimants were not in a worse position than before they put in their first claim.

*“Six weeks is the other side of being manageable, so you are already on the back foot. Whereas if it is a shorter time, you can budget, you can put plans in place”* [In-work, Newcastle]

## **Prompted priorities for change**

After having been prompted with information about UC, its key design features and some potential policy changes, participants' priorities for change shifted, with a greater focus on the structural elements of UC. Prior to these discussions, most participants had felt these kinds of changes were simply unrealistic or, because they had typically been unaware of the detail of the design features, had found it harder to engage with the potential for change.

After deliberation, participants prioritised policy changes that would have the net impact of increasing the amount they received from UC, with equal weight given to lifting the benefits freeze (in order to ensure families could continue to cover their living costs) and increasing the work allowance (to further incentivise work). Participants felt that the money available to claimants, especially those with less (or no) disposable income, should be increased to allow, at the very least, payment of all basic household costs such as rent, utility bills and food shopping.

*I think it needs to rise in line with inflation, we are going to get worse and worse off* [In-work, Newcastle]

Participants also said they wanted to see an increase in the work allowance, once this mechanism was explained and understood, as they then recognised it would enable them to

retain more of their earnings before their UC is reduced. This, they felt, would provide them with a greater incentive to work more hours.

*“At the minute, the way it is, you’re not encouraging people to work harder... It’s got to be worth your while. There’s no point going to work for nowt.”* [In-work, Newcastle]

It is, however, worth noting that for many participants the specifics of policy reform were less important than the impact of these changes (i.e. increased income for claimants). Further, the ideas for change that had been spontaneously suggested remained important for participants who felt that improving the ‘delivery’ features was in many ways more immediate and likely to have the greater impact, than focussing on the structural design. For example, participants felt that without improved training of staff they would still struggle to access UC or that without reducing the waiting period many would continue to be pushed into financial hardship before they could access their benefits, even if the amount they eventually received was higher.

## Conclusion

To summarise:

- Perceptions of Universal Credit in our sample were mixed.
- There was a small number of participants who reported having had no major problems with the new benefit once it was up and running. These were individuals for whom Universal Credit could be used as a ‘top-up’ to other sources of income, such as a regular salary.
- However, the views of most participants were broadly negative. These respondents related stories that suggested that some of the **key design features of Universal Credit may be pushing claimants into hardship** and reducing their ability to control their finances.
  - These experiences were particularly pronounced amongst claimants with fewer financial and social resources – who struggled the most both during the waiting period and when they are on Universal Credit.
- Participants also felt that **the service delivery of Universal Credit had been extremely poor.**
  - They said they felt that Job Centre and Universal Credit Service Centre staff had received insufficient training as they were often unable to explain the new benefit clearly or accurately answer their queries.
  - They also said they felt ‘degraded’ by the process of applying for the benefit and their treatment from Job Centre and Universal Credit Service Centre staff
- Some participants reported that the net effect of the issues they suffered with Universal Credit was **greater financial hardship and increased levels of stress and anxiety**
  - For the most financially and socially vulnerable, their view was that Universal Credit had helped push them into a cycle of debt and serious hardship, from which they were still struggling to recover.

## Appendices

### Appendix 1 – Changes to Universal Credit since completion of fieldwork

After completion of fieldwork the Chancellor of the Exchequer announced the following changes to Universal Credit:

- The abolition of the 7-day waiting period at the beginning of the application
  - Meaning the total waiting period will 5-weeks as opposed to 6-weeks from February 2018
- Claimants who are struggling financially will be able to get a full month's benefits advance (previously the advance was the equivalent of half a month) from January 2018
  - And the repayment period for the benefits advance has been increased from 6 months to 12 months
- Those claiming Universal Credit who were previously in receipt of housing benefit will continue to receive housing benefit for another 2 weeks after their application from April 2018.

### Appendix 2 – Recruitment specification

#### Workshop 1: Parents, Runcorn:

- Mix of gender
- All of working age (18 - 60)
- All to be using online account to manage their UC claim (i.e. on full service)
- Mix of renters and home owners
- Mix of those required to do work-related activities by UC and those not
- All to be parents with children under 12 living at home
  - Min 3 with a child under 5 years
- Mix of those working and not working

#### Workshop 2: In-work claimants, Newcastle:

- Mix of gender
- All of working age (18 - 60)
- All to be using online account to manage their UC claim (i.e. on full service)

- Mix of renters and home owners
- All to be working
- Mix of full time work, part time work and self employed
- Some to have done temporary, casual or seasonal work

#### Workshop 3: Out-of-work, Newcastle:

- Mix of gender
- All of working age (18 - 60)
- All to be using online account to manage their UC claim (i.e. on full service)
- Mix of renters and home owners
- All to have been unemployed for at least 3 months
- Min 2 unemployed for over 12 months

## Appendix 3 – Detailed case studies

\* All names have been changed.

### Case study 1: Gary\*, In-work, Newcastle

#### Introduction to Gary and his life



Gary is in his late 20s and lives in a small 3-bedroom flat in the East of Newcastle. Gary has two step-children and two biological children, although he says *“they’re all my kids, I raised the older two [the step-children] since they were little, they don’t know their dad, and I love them all the same.”* Gary split from his girlfriend a year ago, but continues to have a good relationship with her. Gary’s children stay with him on the weekends, but he sees them regularly during the week, as they attend the local boys’ club across the road from his flat.

Gary moved into his current flat after he broke up with his girlfriend. He says there are a number of problems with the property, including a serious issue with mould, ill-fitting doors and draughts – none of which his landlord has attempted to fix. Gary feels *“it isn’t really appropriate for the kids at the moment”* and wants to move into a larger flat, so that his kids can stay.



Gary showing mould in his flat

Gary describes himself as ambitious and willing to try anything. He feels that he is able to *“excel at anything I put my mind to. When I was 21 I lost my job in construction and started working in hotels, and got promoted each year for 3 years. I got my confidence from that.”* Gary is currently working in construction, but his hours are limited, and he wants to move back into working in hotels, or begin working in warehousing, where he feels he will have better hours and greater opportunity to progress.

At the moment, Gary’s aims of getting a nicer family home, and moving out of his current job, do not *feel* very achievable but he tries to keep his spirits up: *“I’ve been a bit depressed the past couple of weeks... but that’s happened before. I just need a kick up the arse and to get back out there. We got the Christmas tree out to try and lift my spirits a bit, give me something to work towards... There’s lots of Christmas work available at the moment and I just need to get my foot in the door for it.”*

### **Gary’s Universal Credit journey**

His key issues had been:

- Difficulty filling out the form due to having a non-nuclear family structure
- Lack of privacy during the interview stage
- Lack of money during the waiting period

Gary has only recently started claiming Universal Credit. Up until recently, Gary was working full-time and was therefore not eligible for any benefits. However, recently work has dried up for the company that Gary works for and he has seen his hours drastically reduced. *“A couple of month ago I was working full-time, but then the hours dropped. For a while I thought they were going to make me redundant, but I managed to get it so I could work at least a day a week.”*

Gary was told about Universal Credit by friends and family, and filled out the online application form on his eldest child’s tablet. Overall Gary found the process of filling out the form *“relatively easy. I’m quite good on computers, so I just took it step-by-step... It didn’t take too long, maybe 40 minutes.”*



However, Gary did find some elements of the application form difficult to fill out, due to his family circumstances being more complicated than others. *“The form only wanted to know about my biological children, but they’re all my children. I still help looking after them.”* Gary felt there was only *“one way they want you to be, and they’re not interested in anything else”* and because of this Gary said he felt *“nervous, my heart rate went up”* when he submitted the form. He would have appreciated some in-the-moment support, either delivered face-to-face at the Job Centre or through a ‘chat-box’ on the Universal Credit application form, to assure him he was filling out the form correctly.

Gary then waited just over a week, before receiving a phone call inviting him in for an interview. Gary found the way he was treated at the Job Centre *“one of the better times”*, but felt that the setting of the interview was inappropriate: *“You have to bring in all this information, like personal stuff, and you just are there with loads of other people around and they could be writing stuff down, like your national insurance number, where you live, stuff like that. They should do the interviews somewhere private.”*

Gary also encountered a specific issue getting his payslips, which he was required to bring in as evidence of his income. Gary’s boss is *“not very good with admin”*, meaning Gary had not received all of his payslips in the past 6 months. This meant that Gary had to go to his boss and ask for his payslips, an interaction he found to be *“uncomfortable”* and which slowed down his application. Gary felt that the Job Centre staff *“could have given me some advice as to what your rights are. Like if your boss doesn’t sort out payslips for you, how is that your fault? They should tell you what you need to say to them, or even get them for you.”*

Gary received his first payment from Universal Credit just over 8 weeks after his initial application. During that time Gary had to *“rely on other people. I asked for the benefits advance but I was denied it. It was mad, like I have diabetes and if I have low blood sugar I can go into a coma. I need to have at least money to get a Lucozade but they wouldn’t even let me have that.”* Fortunately, Gary lives close by to family and has a strong social support network, meaning he had people he could borrow from to help him during the waiting period. He said *“we have a good family, so if one of us is going without, those who have got something will have them over for dinner... If I hadn’t had that though I’d have really struggled.”*

When Gary received his first payment he said it went *“in one hand and out the other”* as he used it to pay off the loans he had taken from family members. As a consequence of this, Gary only returned to an *“even keel”* after two months on Universal Credit, as he had very little money left over after paying back those he had borrowed from. He said *“it put a lump in my throat, because I wanted to be able to get things back to normal for the kids but couldn’t.”*

Since the waiting period Gary has generally found the ongoing management of his claim relatively easy, although his access to IT is intermittent as he uses his eldest child’s tablet to access the online journal – and his children don’t stay with him during the week. However, as he is in work, Gary feels less wary of being asked to come into appointments at short notice than those who are out-of-work.

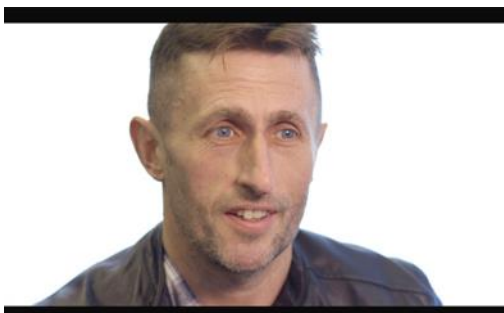
## Gary's priorities for change

Gary's top priority for change for Universal Credit would be to increase the work allowance. *"It would give you more inspiration to go and do overtime, it would make you extra ambitious because you get to keep a bit more. If you're working your socks off you want to keep a bit more."*

Gary's second priority was improving the training of Universal Credit Service Centre staff, so they would be better able to support claimants at all stages and, specifically, give them advice about getting into better paid work. *"You'd feel more comfortable there. It'd be mind-settling, because it's such a stress going in there at the moment. It would build your confidence so that when you go for interviews you'd be more likely to get them... Some people need that, they're not good in interviews and they need to be built up... If they knew what they were doing they'd be able to get you placements, help you to look into college, help you better yourself."*

## Case study 2: Andrew\*, Out-of-work, Newcastle

### Introduction to Andrew and his life



Andrew is in his late 40s and lives alone in a 3 bedroom house in Newcastle. Andrew has lived in this house his entire life (it is owned by his mother, who now lives with her boyfriend 2 mins walk away) and pays no rent on it. Andrew describes himself as laid-back, sociable and sporty and says the biggest priority in his life are his two young nephews, who are 13 and 12 years old.

Andrew left school with no qualifications and worked for a number of years in a variety of roles in factories, before becoming a mature student, eventually gaining a degree in psychology from Northumbria University. After gaining his degree, Andrew moved into working as a research assistant in the psychology department at Northumbria, a role he held for a number of years before being made redundant due to cuts to university funding. After then he returned to working in factories, before recently being made redundant.

Andrew's current goals are to move back into work, ideally as a research assistant, but otherwise in a similar role to his previous job. Andrew says that, currently, moving back into work feels achievable within the next couple of months, but feels it is unlikely that he will be able to get a role which uses his university qualification, due to a lack of available roles.

### Andrew's Universal Credit journey

His key issues have been:

- Lack of information from Job Centre staff
- Intimidating atmosphere at Job Centres

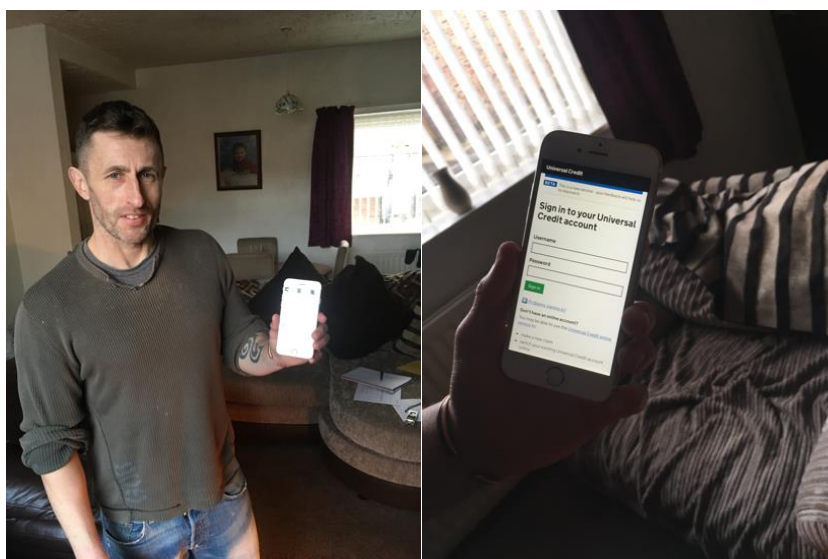
- Unrealistic expectations of claimants

Andrew first heard about Universal Credit in the news, but had low awareness of the details of it or that it was being rolled out in Newcastle. When Andrew lost his job, he went to the Job Centre, expecting to sign-on for JSA, but was told that he would have to apply for Universal Credit instead. Andrew found the staff at the Job Centre *“don’t know a lot about it [Universal Credit]. They’re not very helpful... I didn’t get told about the taper, or anything by them.”*

Andrew found applying for Universal Credit straightforward and felt the form was easy to complete taking him around 15 mins to finish. After a week Andrew received a letter from the Job Centre asking him to come to an appointment, which he described as being easy, as he wasn’t asked to bring in much in the way of evidence. However, Andrew did mention that the atmosphere at the Job Centre was *“quite intimidating. They don’t treat you nicely there and you have the security guards, which make you feel unwelcome... I wasn’t told anything about it in the meeting, they focused more on the punishment side of it, the sanctions and stuff. It was patronising.”*

Andrew had to wait 6 weeks before he received his first payment, during which time he relied on his savings to cover his basic living expenses. Andrew feels that as he doesn’t pay rent, his situation was manageable and said *“if I had to pay rent, I’d have been in real trouble, but because I didn’t it was just feeding myself and stuff. I used up a couple of hundred quid, which isn’t nice to do, but it was okay.”*

Andrew has found the ongoing management of his Universal Credit claim relatively easy, as he has access to consistent internet in home. However, he has experienced issues with misplacing his government gateway code, meaning he has been unable to log-in to his account at points. *“I left my code at my girlfriends’ house, so I need to wait until tomorrow evening, when she’s coming over here, to get the code back and get on the account again.”*



Andrew showing his iPhone, with the Universal Credit page on-screen. Andrew is currently unable to log-in as he has misplaced the gateway code.

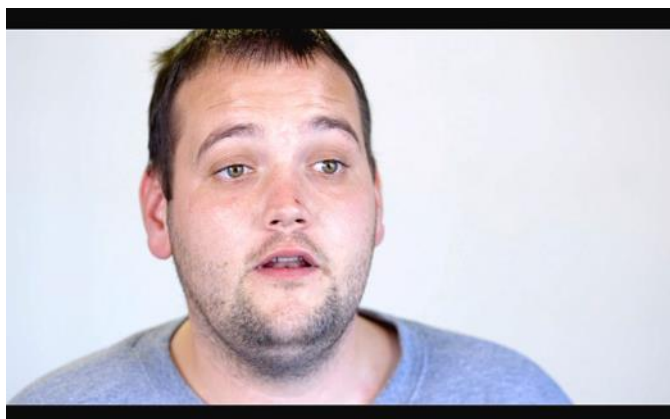
He feels that expectations of claimants' ability to search for work is unrealistic and says *"there's only so many jobs I'm qualified for...I mean I've applied for all those jobs. I can't apply for them again... There's only so many of them in Newcastle, aren't there?"*

### Andrew's priorities for change

Andrew feels the key element of Universal Credit that needs to change relates to Job Centre staff moving away from focusing on sanctions, to focusing on building up claimants' confidence and helping them find work. *"They need to make you feel comfortable when you are there... They used to tell you about vacancies that you'd be qualified for at the Job Centre, but they don't do that anymore. If they had longer appointments, and knew what they were doing they'd get to know you and help you find a job and get off the dole."*

## Case study 3: Craig, Parent, Not-in-work, Runcorn

### Introduction to Craig\* and his life



Craig\* is in his mid-20s and lives in a one-bedroom council home with his girlfriend, their young daughter (who is just under a year-old) and his mother. Craig's mother is seriously ill and requires full-time care (which Craig provides) and his girlfriend has a health condition that prevents her from working (she was previously on ESA before being moved onto Universal Credit). Craig describes his family as *being "my*

*number one priority, they're the most important thing in my life"*.

The house that Craig lives in is small and situated on a council estate. He moved in with his girlfriend just under 6 months ago because they were unable to pay the rent in their previous flat. Craig and his girlfriend sleep in the only bedroom in the house, with their daughter's crib close to their bed. Craig's mother sleeps on the leather sofa in the living room, tucking her duvet and pillows down the small gap between the sofa and the wall during the daytime, when the living room becomes the social space for the family.

Craig is chatty and sociable, and describes himself as being *"eager to do things"* and keen to *"get back to work as soon as I can."* Prior to being on benefits, Craig had been working as a cleaner for a supermarket. Craig says he enjoyed working at the supermarket as *"it meant I was out of the house, doing something you know? I'd chat with the lads and have a laugh."* Craig had to quit his job to care for his mother and sees this as his main barrier to getting back into work.

Craig describes his long-term goals as moving out of his mother's home, getting a job and, eventually, being able to buy his own home. Of these goals, moving out of his mother's home is the most pressing. Craig describes the home as being *"already too full"*, and worries about what will happen as his daughter grows: *"Rosie's going to turn 1 in a couple of months, and soon after that she'll need her own room, but there's no more rooms in this house you could sleep in... she can't sleep in the bathroom, or the cupboard, so we'll have to move out at some point."* But, without being able to get a full-time job, the idea he could afford a place to rent for his family he says is *"laughable really, there's no way we could afford somewhere now."* This feeling is compounded by reports he has heard that "landlords don't even take people on Universal Credit anymore because of all the rent problems". ,

### **Craig's Universal Credit journey**

His main issues have been:

- Being moved onto Universal Credit during a high-pressure / high-stress period of his life – exacerbating feelings of stress in a difficult period
- Incorrect / partial information given to him up-front – in particular information about support
- Difficulty accessing necessary evidence for the application
- Treatment from Job Centre staff to him and his girlfriend during the interview-stage
- Clerical issues processing his application, leading to extension of the waiting period
- Insufficient financial support to cover rent and living expenses
- Ongoing issues accessing his account
- Inconsistent and burdensome demands of him for ongoing management of his Universal Credit account



*Craig with a packet of paracetamol to summarise his experiences on Universal Credit: “It’s a headache man, it’s just stress.”*

Prior to being on Universal Credit, Craig had previously had a joint ESA claim with his partner, as well as claiming an allowance for caring for his mother full-time. Craig said that *“things were tight on ESA... but we knew we could get by on it.”*

Craig’s daughter was born almost a month prematurely, and Craig described this period of his life as being *“the most stressful experience I’ve ever had”*. Craig and his girlfriend were unable to bring their daughter home for over a fortnight, and had to make multiple visits to and from the hospital to see their daughter and to get some sleep. It was at this point that Craig called the Job Centre to report a change in his circumstances, and was informed that he would be moved over to Universal Credit.

During the initial phone call with the Job Centre, Craig says he was *“told nothing about it man. They said I’d get all the old things...but it was just a new system.”* Importantly, Craig was told he would be able to *“backdate the claim to when my daughter was born, so I wouldn’t miss out on anything”*, which later proved to be untrue. Because of this, Craig reported feeling relatively relaxed about moving onto Universal Credit, but was concerned about filling out the application forms and gathering all the evidence required of him to complete his claim. In particular, Craig found it difficult to gather the required evidence to prove his daughter had actually been born. As his daughter had been born prematurely, Craig reported finding it more difficult to get her birth certificate, *“because she hadn’t come home yet they hadn’t given us all the paperwork, so I had to go to the hospital and get all that stuff from them”*, and this delayed him being able to complete his claim. The added administrative burden which was placed on Craig during this time period added to the wider feelings of stress and anxiety he was experiencing at this point, *“it was just stress mate, I was having to go back to the hospital all the time just to see her [my daughter] and then I had to sort out all this paperwork just so I could claim my money as well... [there was] so much going on then, it was really difficult.”*



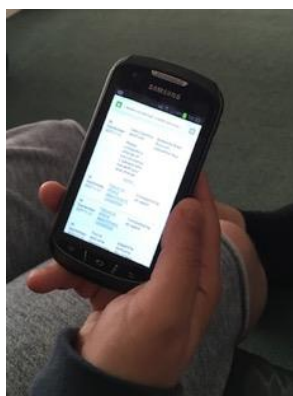
Craig received support completing his application form from a 'SHAP' worker from the housing association he was living in at that point – who completed the form with Craig and his girlfriend. However, even with this support, Craig described finding some of the questions on the online application form *“really confusing... they asked for things and the SHAP worker would ask me and we wouldn't know and then she'd have to try and explain it again.”* Craig has limited access to IT in his own home (his only access to the internet is through data on his Smartphone, which is an older Android model) and says without the additional support it would *“have taken ages to do it [the online application form]... I don't see how someone like me, can be expected to get on the internet really easily and do that.”*

After submitting the online application form, Craig and his girlfriend were asked to go into the Job Centre to present evidence. However, despite putting in a joint claim they were told they would have to give evidence separately and given appointments over an hour apart. Craig felt the Job Centre did this in order to *“check what our stories were against each other”* and that this process made them feel *“like criminals, you know? I tried to sit and wait with my girlfriend after my appointment and they told me I had to leave the Job Centre... I think if I'd argued back and tried to stay they'd have got the security to kick me out, like I was causing trouble or something for sitting with my girlfriend.”*

After his interview, Craig experienced a number of clerical issues which delayed his application for Universal Credit being processed. This included the Job Centre losing a photocopy of his daughter's birth certificate, which he described as *“laughable, really. Like, how can they make me and my girlfriend bring all that stuff in and then lose it?”* Consequently, Craig had to return to the Job Centre and present them with evidence multiple times, in order for his application to be properly processed.

At the interview stage, Craig was not made aware of benefits advances which would be available to him and his girlfriend during the waiting period by Job Centre staff, and instead was only told about them by his SHAP worker. After he found out about it, Craig received the benefits advance, but *“it wasn't enough, like it wouldn't even cover the rent”* and consequently Craig fell into rent arrears for the first time. It was at this point he and his girlfriend moved in with his mother and he is still paying back the rent he owed to his old landlord.

Craig finds the ongoing management of his Universal Credit account *“awkward”*. He finds it difficult to use his phone as *“the screen's really small and it can be really difficult to read it sometimes.”* Craig has put in numerous requests and queries on the online journal, but often finds they take a long time to respond to, which he feels is *“hypocritical, like they want a response in a day, but they don't even bother responding for like 2 weeks... Look at this one, it took them 10 days to come back to me about backdating my claim.”*



*Craig's phone, which he uses to log-in to his Universal Credit Online Journal.*

Craig has also found that he has been asked repeatedly to attend appointments at the Job Centre with the Job Coach, despite having earlier being told he would not have to as he is acting as a full-time carer for his mother. *"They keep on calling me in for appointments but I've been told I don't need to be looking for a job because I'm looking after my mum. Like I can't go back to work because then there'd be no-one to look after her."* Craig finds this "frustrating" and feels like it shows *"no-one there [the Job Centre] knows what they are doing."*

Finally, beyond delivery issues, Craig has also found the amount of money he and his girlfriend receive from Universal Credit to be insufficient to live on. He says *"I have to choose between food for me and food for my daughter. Like we can't afford sometimes to pay rent, bills and all that and eat three meals a day."* This has knock-on effects for Craig's health, but also leads him to feeling *"ashamed... like I should be able to provide for my daughter."*

### **Craig's priorities for change**

Craig's top priority is improving the level of training for Job Centre staff, in order to reduce the frequency of incidents where claimants are given incorrect information or have inconsistent expectations placed on them. *"If they knew what they were doing then half these problems wouldn't have happened."* He feels that if this were to happen he would have *"more peace of mind, because I'd know they know what to do when something has went wrong."*

He also feels the waiting period is too long, and the financial support offered is insufficient. *"8 weeks is a long time with no money and a new baby. Even if it had been 6 weeks, I still would have fell behind on rent... The advance needs to at least cover rent, because otherwise you end up like this."*

Beyond this, Craig feels that Job Centre staff could do more to offer support to claimants to get back into work. *"They used to do open days, like they had one with Lidl, where they got you in the door, did a day of work and then it led to a job. They don't do nowt like that anymore. That helped you actually get experience. It's no point having the qualification with no experience anymore. So they need to get you in there."*



## Case study 4: Jessica, In-work, Newcastle

### Introduction to Jessica\* and her life



Jessica\* is a single-mother in her mid-30s. Jessica runs her own business, which helps people to find home-help. She lives in a three-bedroom house with her five-year-old son, next door to her mother, from whom she rents her home. Jessica's home has been in the family for her whole life and has been her "home-base" as an adult, although she has lived in a number of other areas.

Jessica is university educated and has, for most of her adult life, been a "high earner", working in sales as a contractor. Jessica had been paying her mother's mortgage prior to moving onto benefits. Jessica has been on and off of benefits for the past 5 years, since falling pregnant with her son, a time in her life which was exceptionally stressful due to her ex-partner leaving her and moving to a country with no child-maintenance agreement, as well as a cancer scare, which pushed her out of work. It was during this time that Jessica first moved onto benefits.

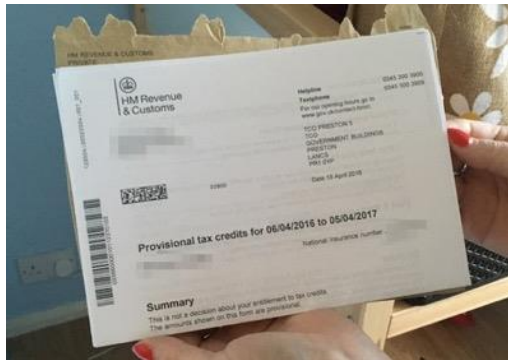
Jessica's ex-partner does not pay child-support to her, but does pay for his son's private schooling, which often pushes Jessica into "weird situations, where I have to socialise with the other mums who are really well-off, but I am literally broke." Jessica doesn't feel she is able to talk to her ex-partner about her financial issues as she is concerned "he'll hold that over me and try and take Felix away from me. Even though I know he won't, it gives me anxiety."

### Jessica's Universal Credit journey

Her key problems have been:

- Amount of time spent with little income during the waiting period
- Poor interactions with Universal Credit Service Centre staff
- Inflexibility of Universal Credit for those starting businesses who may be losing money in early months before becoming profitable

Prior to being on Universal Credit, Jessica had been working as a contractor in a sales department at a Newcastle based business. When Jessica's contract ran out she was unable to renew it as she was unable to get part-time hours and, as the job required lots of traveling, she was *"unable to make it work around looking after Felix"*. Jessica decided to focus on her business, which she had registered in 2014, but not taken forward since then.



*A letter Jessica received about her working tax credits, whilst in her previous job*

When Jessica applied for Universal Credit she found the online application form relatively easy to complete, as she has the internet and a good quality laptop. However, there were elements of the form which Jessica felt were more difficult if your circumstances deviate at all from the 'norm', *"because I pay the bills through my rent, it's really tough to provide proof of address... but loads of people do that, I'm not sure how that could be so difficult for them."*

After having completed her application Jessica found her interview to be unpleasant, *"the tone they take is really unsympathetic and it can be quite intimidating. You're going to there because of circumstantial reasons and they make you feel really bad... It feels like they are kicking you when you are down."* She has generally found her interactions with the staff at the Job Centre to be *"stressful"* and feels that they are trying to push her to take a *"job in a shop, because that's what is best for most people in Universal Credit"* instead of assessing her as an individual and providing her with the support she needs to get her business up and running.

Jessica found the 6-week waiting period particularly difficult to cope with. *"I'd already run down my savings by the point I applied, so when I had to wait for 6-weeks for the first payment it was really hard... Sometimes letters for me go next door to my mum and, she would judge by my mood whether I could take being given another bill when they were overdue."* During this period Jessica found it difficult to *"hold it together for Felix"*, but was keen to ensure he wasn't adversely effected, meaning she would often skip meals in order that he would have enough to eat.



*A flyer for Jessica's business, which she has been working on since her last contract finished.*

Jessica has also found it difficult to budget, as the amount she earns every month fluctuates, so, *“if a contract comes in, but it only lasts a month, then my Universal Credit goes down the next month, but I’ve not actually made much of a profit as I’ve got to drive over there, which costs me for petrol. Sometimes I delay meetings so they fall in the next payment month to kind of smooth things out.”* As a consequence of this, Jessica feels that Universal Credit is making it harder for her to increase the hours she works, grow her business and eventually move off of benefits entirely.

### Jessica’s priorities for change

Jessica would like for Job Centre staff to receive better training. *“At the moment it’s all so negative but it should be positive, about getting people into work instead of punishing them for being unemployed... They need to be given some authority back to help people and work out what the best fit is for people. Like some people need courses on basic skills, but for me, I’m trying to set up a business and a course on the best way to market it would be really useful.”*

Jessica would also like the benefit to be better explained. *“I use Universal Credit to pay my bills and rent and stuff, and then the amount I earn through the business to live on. I’m constantly having to do sums in my head to work out how much my business is earning and how that affects my Universal Credit... It makes you feel trapped. A calculator or something would be so good for that.”*

## Case study 5: Sally, Out-of-work, Newcastle

### Introduction to Sally\* and her life



Sally\* is in her late 20's and lives alone in a one-bedroom, privately rented flat just outside the centre of Newcastle, with her two dogs and a kitten. She has lived in her flat for just over a year-and-a-half, but dislikes it, describing it as “dingy” but feels *“stuck there, all the landlords do credit checks and my credit score is \*\*\*\*ed, so no one else would take us now.”*

Sally trained as an accountant and has previously worked at a multi-national accountancy firm, before leaving after being on sick-pay for just over 6 months due to depression. At the time she had been in an abusive relationship with her ex-boyfriend, who had taken loans out in her name (pushing her into debt), before suffering a miscarriage and cancer scare. Sally describes herself as smart and funny, but *“too kind, so I get taken advantage of by people.”*

Sally’s overarching goal is to *“succeed, have a good family life, a good personal life, a good work life. I want to have a happy family, a nice home and be financially sound.”* However, she

feels that, at the moment, these goals feel “*almost impossible*” due to her depression and the pressures she has been put under by Universal Credit.

### **Sally’s Universal Credit journey**

Her key issues have been:

- Technical issues during the online application verifying her identity
- Extended waiting period pushing her into debt and financial hardship
- Insufficient payment to cover her outgoings
- Changing payment dates
- Unsympathetic Job Centre staff – particular regarding her circumstances as a potential high earner

After Sally was let go by her employer she waited just under two months to claim Universal Credit because she says there was a stigma in doing so: “*my mum said that if I went on the dole she’d be furious with us*”. This meant she fell into debt and rent-arrears.

When Sally did apply for Universal Credit she found the application process problematic, due to issues she experienced verifying her identity. “*It took 4 or 5 goes before they could verify who I was. I couldn’t just go into the Job Centre with my passport and show them I am who I say I am, they had to go to the bank and stuff instead.*” This issue delayed Sally being able to claim Universal Credit by one week.

Once her application form was sent off, Sally had to go in for a follow-up interview to present evidence for her claim. Sally felt that the tone of the interview was highly negative, “*they treated me like I was faking it all, like I wanted to have no money and be depressed. It just added to the stress and made my life harder. Thinking about going in again after that just made me really anxious.*”

From the date of her first application, Sally waited almost 10 weeks to receive her first payment. During this time Sally had no income, and had to borrow from friends and family. “*It’s humiliating. Even now I owe some of my friends money and it’s literally all I think about when I’m with them... My dad stopped talking to me because I asked to borrow money off him and then I couldn’t pay him back.*” Despite borrowing money from friends and family, Sally was unable to cover even her basic living expenses and bills. She turned off the gas and electric at all times, taking colder showers and having no light at night, an experience which she said pushed her further into depression, “*you just feel like \*\*\*\* because you’re sat in the dark and you smell like a tramp because you can’t shower. You don’t want to see anyone. All I wanted to do was sleep all the time.*”

When Sally did eventually receive her first payment it was for a far lower amount than she had anticipated. “*I pay £480 a month for rent and I only get £530, so I’ve got £80 to live off each month, if I don’t pay any of my other bills.*” By this point Sally was 4 months in rent arrears,

was unable to pay off debts to friends and family and had court summons for a number of other unpaid bills, including council tax and her water bill.



*Sally showing some of the unpaid bills she has accumulated since being on Universal Credit.*

Since her Universal Credit payments have begun, Sally has found the ongoing management of her account difficult. Sally describes accessing the online journal as *“ridiculous. You have that stupid code and if you lose it, that’s it. I lost mine and then couldn’t get on and it was awful. I was so stressed about it.”* Sally feels that the online journal should have an App, which you could *“always be logged into, so you wouldn’t have to worry about losing that code.”* She feels that any message she gets through the online journal is *“always bad news. They’ve either given you another pointless appointment or they’re sanctioning you. I got sanctioned because I didn’t write one thing on the online journal, but I told them at my meeting with them. I thought that would be enough!”*

Sally has also experienced issues with the date her payments come in changing. *“They used to come in every month on the 14<sup>th</sup> but then one month it changed to the 15<sup>th</sup>. I’d borrowed rent money off my mum that month and I said I’d pay her back on the 14<sup>th</sup> when my Universal came in, but then it didn’t and I couldn’t pay her back. She was off for the weekend and she didn’t have that money to spare, so she couldn’t do what she had planned and blamed me.”*

Finally, Sally feels that Job Centre staff *“don’t get my circumstances, because I’m more highly qualified and used to be a high earner.”* In particular, Sally has a specific issue with a certificate showing she is an accountant. As she was trained by her previous firm, Sally never paid the fee (£1,000) to get her certificate, but will now need it in order to get a job at a different accountancy firm. Sally has recently been offered a new job, but is concerned that the fact she doesn’t have this certificate will appear in her pre-employment check, and she will be unable to take the role as she doesn’t have the money necessary to pay for the certificate. When she raised this with the Job Centre staff they *“just looked at me blankly. I was like ‘You pay for people to go on forklift courses! Just pay this and I’ll have a job and be off Universal Credit forever.’ But they said they’d have to see what they can do.”* As a result of this, Sally feels that Universal Credit has made it harder for her to move into employment and off of benefits.



## Sally's priorities for change

Sally's key priorities for change were reducing the waiting time *"as that pushed me over the edge. It made things so much worse for me."*

And giving Job Centre staff better training. *"They need to recognise me as a person and know what my needs are. I'm different from most people on Universal Credit and if they gave me a little more help I'd be off of it."*

## Case study 6: Jane\*, Out-of-work, Runcorn

### Introduction to Jane and her life



Jane is in her mid-30s and is currently unemployed. She lives in a two-bedroom housing association home a short distance from Runcorn town centre with her two young children. Her daughter is 4 years old and has just started school, and her son is just about to turn 2 years old. She split with her partner two years ago.

Jane is very house-proud, and has spent a significant amount of time *"fixing up my house"*, but still describes herself as being *"embarrassed to live here."* When she moved into the house, she found that the housing association had stripped the walls before she moved in, meaning there is exposed plaster in some areas of the home, which she said makes her feel *"trampy, like my home just looks horrible in those places."*

Until recently, Jane had *"never not been in work, never went on the dole or anything like that"* and consequently feels *"really embarrassed"* about being on Universal Credit. She is desperate to return to work, both *"for my own sanity"* but also *"to provide a good example for my kids that it's good to work"*, and says she'd go back to work *"even if it made no difference to my income"*.

### Jane's Universal Credit journey

Her main problems have been:

- Being given incorrect information about which benefit to apply for
- Delays completing the application form due to lack of sufficient IT in home and design features of the online application form
- Difficulty completing the application form due to unclear question wording
- Not being informed about support for her during the waiting period

- Lack of clarity around evidence needed to claim back childcare costs

Jane first claimed benefits whilst she was pregnant with her son and was living with her parents. Due to her job involving working with radioactive materials (Jane is a qualified radiopharmacist) she could not work whilst pregnant, and she moved onto the old benefits system.

When her son turned one, Jane wanted to re-enter the workplace as she felt she was *“going mad being at home... I felt like I was doing nothing all the time.”* She independently looked for and found a full-time role working as a radiopharmacist. She reported this change in her circumstances to the Job Centre, who told her she would be moved onto working tax credits, which was incorrect. Jane waited roughly a month to receive her first payment for working tax credits, before being informed they were no longer in use in Runcorn and that she would have to apply for Universal Credit instead. *“The lady at the Job Centre said I’d be on working tax credits, so I filled out the application for all that and then waited about a month. It was only after a month they realised they didn’t exist anymore, so I had to apply again for Universal Credit... It just doesn’t fill you with confidence does it?”*

Jane completed the online application form for Universal Credit at the library, as she doesn’t own a smartphone or a laptop that was reliable enough to use. *“I don’t know how they expect people on Universal Credit to afford smartphones or anything like that, like we’re on benefits!”* Jane found the form itself arduous to complete. As she was completing the form away from her home, she often found herself without the materials she needed to provide the evidence for the application form. As the form does not have a ‘save and continue’ feature, Jane found herself having to repeat parts of the form she had already completed each time she needed to *“abandon it to get the next thing I needed”*. Overall it took Jane *“five attempts to finish the form.”* This delayed her getting her application sent off by a further couple of days and caused her significant frustration.

Jane found her application further delayed due to a minor error with her application regarding her housing cost. *“In the application they ask for your rent and then your maintenance cost. Mine comes out all at once, so it’s the money for the rent and then maintenance cost at the same time and I put the combined cost down instead of the split up one. It took them a week to say that was an error and made me re-fill out the whole form to correct that one section.”* This experience was again, highly frustrating and stressful, with a minor error delaying her receiving Universal Credit by a significant amount of time.

Jane had a waiting period of almost 3 months and was not informed about benefits advances, *“the first time I heard about the advances was during the workshop, no one had told me about them before then”*. Jane’s waiting period coincided with the run-up to Christmas, and due to having little-to-no income after her outgoings were covered, she received a hamper from a local charity for her children’s Christmas present, which Jane said felt *“humiliating. I’m working and I’m still a charity case. It just made me feel horrible.”*

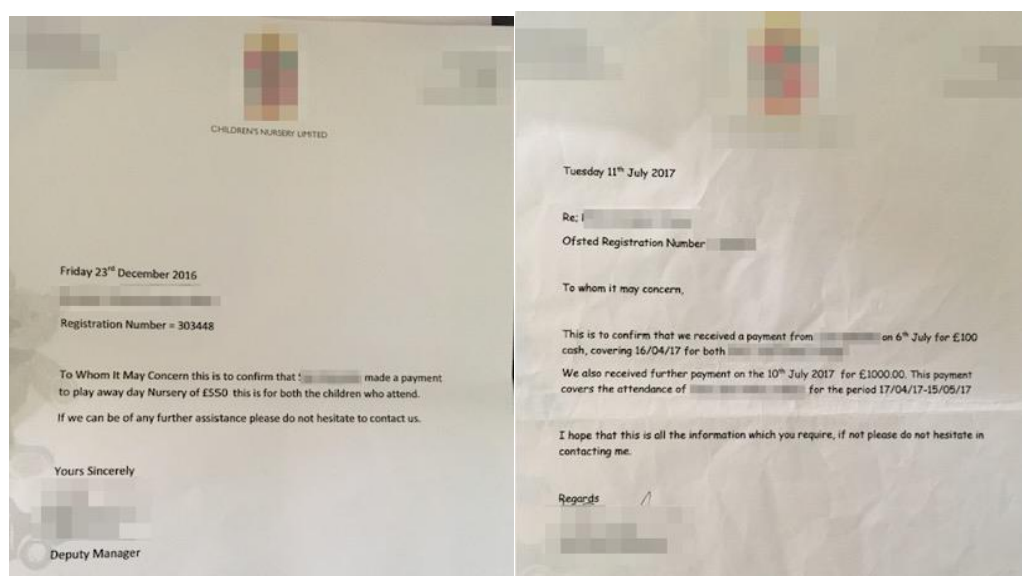
During the waiting period Jane found her mental health deteriorating and was prescribed anti-depressants by her doctor as a consequence of this, *“the whole thing was traumatic... I don’t like to think about it. It was kind of scarring. I’m still on the happy pills now.”*



*The card with Jane’s Universal Credit Government Gateway code.*

Jane also experienced serious issues claiming for childcare through Universal Credit. Jane received *“absolutely no advice on what receipts I needed to bring in for it [childcare]. None of them knew. I got the nursery to do it, and they even wrote to contact them if anything was wrong, and they still ignored it and rejected it. The worst thing was that they didn’t say it was wrong. It was only when I saw my first Universal Credit payment and there was no money for the childcare there that I found out.”* As a consequence of this Jane found herself even further behind with her nursery payments. It was only two months later than Jane received any actual guidance on what she needed to bring in as evidence of her childcare costs, by which point she was told it was too late to claim for her first month of childcare. During this period, Jane actually lost *“£300 a month working, with the cost of the nursery I wasn’t getting back.”* Due to the stress of her situation around childcare, and the debt she had accumulated as a consequence of it, Jane resigned from her job. *“I was in so much debt to the nursery, and each month it was so awful having to claim, and just thinking some months I might lose money because I was working.”*





[Left] The first receipt that Jane submitted for childcare that was rejected for having insufficient information. [Right] A template for the receipt which was eventually accepted as evidence.

Jane describes her experience on Universal Credit as “scarring” and feels that “I was being punished because of what had happened to me. I wanted to work and because of Universal Credit I had to quit... I don’t think I’ll ever be able to work full-time if they don’t sort out the childcare thing.”

### Jane’s priorities for change

Jane’s key priority is resolving the issues she experienced claiming for her childcare costs. Jane feels that “it’s the only reason I had to quit my job” and that there is a simple solution to the issue she experienced. Jane feels that claiming for childcare should be done in a similar way to claiming for other expenses (such as rent), and instead of providing a receipt each month for childcare costs, parents should be able to bring in a contract for their childcare at the beginning of the application process, “If they did that then you wouldn’t have to go into the Job Centre and you’d not have to worry about whether you’d get the money each month.”

Beyond this, Jane also feels that Job Centre staff should be better trained, in order to avoid the issue she experienced of being given incorrect advice, which led to her applying for the wrong benefit and being unable to provide the correct evidence for her childcare claim.

