

UC Programme Board

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UNIVERSAL CREDIT CLAIMANTS – IN THEIR OWN WORDS

In all of the debates about Universal Credit the voices of claimants are hardly ever directly heard. The media tend to focus on individual cases that are not typical. But everyone puts an interpretation on what is said. Prevailing narratives dominate, facts are weaponised and prejudices exercised.

So I thought it might be helpful for the Programme Board to hear some voices of claimants direct, without commentary. This note which is culled from a recent report from Bright Blue called “Improving Universal Credit”, presents the comments of claimants, without comment, other than headings for the subject matter.

I think it tells a story we need to hear, but I am straying into comment! So here it is; a below the line paper to reflect upon generally as we consider other Board-related issues in the months ahead.

Neil Couling
Director General Universal Credit Programme

Universal Credit claimants in their own words, without interpretation
extracted from Improving Universal Credit

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First registering and subsequently accessing UC online

“Did the application online, which took about fifteen to twenty minutes. I got a text ... three days later saying bring your evidence in, and it was done.”

Male, 24, South, recently unemployed

“I think it’s fantastic, with the fact that you can just go on your phone, log into Universal Credit every day.”

Female, 48, London, unemployed and exempt from work

“The online account is a blessing. I don’t have to call up for everything. I just do everything online on my phone. It’s so much easier.”

Male, 24, South, recently unemployed

“I actually remember having to upload a picture of my passport or something like that, and I thought, ‘Oh my gosh, I’m quite, you know, tech-savvy,’ but for me, even I was like, ‘Wow, this is a bit difficult.’”

Female, 29, London, employed in an administrative capacity

“So, registering the account was easy, and verifying the account is so-so. It said you can verify your identity online, but I couldn’t manage to do it. Nothing was scanning for me, and then I verified it in the post office, and then the Universal Credit was saying the post office wasn’t right, so I had to bring my ID in.”

Female, 30, London, employed in sales

“The verifying the account was the hardest bit, because the Jobcentre had asked me to go along with my passport, or something, and then when I got there, they said, ‘No, we don’t want that, we need something else.’ So, then I had to go back with something else. So, that was a slight delay.”

Female, 49, North, recently unemployed

“It’s just a nightmare. I mean, people use the Internet all the time so I don’t understand how they can make something that’s supposed to be so easy so difficult. If you’re going to buy some clothes online, or trainers, or shoes, or whatever, when you go online how easy is it to do that? It’s not hard, is it? So, if you’re going online to a Government website, why’s it so difficult to navigate around?”

Male, 27, North, employed on a zero-hour contract

“Yes, I’d rather go to the library and use a computer there. I think, because, like, you don’t want to have to keep zooming in and out and then, you know, you could accidentally click a button and get yourself into trouble because it’s so small on the phone, isn’t it?”

Female, 29, London, self-employed

“Well also it being online, because I don’t understand computers at all. I’m having to get my daughter or somebody else to go onto this Universal Journal for me and work it all out, and I just don’t really understand it.”

Female, 62, London, unemployed and exempt from work

"There's no one to help you. The Jobcentre didn't seem to want to help me. They just said, 'You've got to do it online now.' 'Yes, but I don't have a clue.' If I didn't have a friend to do it, I would have been – the Jobcentre was, 'Go to the library. Someone at the library will help you.' I said, 'Aren't you supposed to help me?'"

Male, 59, North, delivery driver working variable hours

"I went into job centre on the New Year's Eve and they said, 'You have to do everything online,' but I'd never been online before, so I was knackered. I didn't know what to do. Luckily, the other bloke who lives here did it for me on his laptop."

Male, 59, North, delivery driver working variable hours

"I have PTSD, depression, anxiety, and even getting to the Jobcentre was a huge deal for me. So, I do prefer, sort of, doing emails and stuff but when it comes to important stuff like money, I prefer a face-to-face, just because, personally, I find eye contact and, you know talking with someone."

Female, 29, South, unemployed and exempt from work

"It's all online now, all they do is send you somewhere else. You can look down this avenue, you can go and look online here, it's never, 'Oh, come to us and we can assist you in what you want to do.' Now it's just like, 'Okay, go online, down the library for two, three hours a day and click okay, apply, apply, apply, apply, apply on all these jobs.'"

Male, 39, London, employed part-time

"Long waits. Long, long, long waits. Sometimes you just talk to someone who doesn't understand what's going on, and yes, there's been a lot of, like, going back and forth between people."

Male, 24, London, self-employed

Receiving the initial UC award after a minimum five-week wait

"I've been in the dole office a few times doing my Universal Credit and people were freaking out and arguing and, 'Why haven't I got my money?'. 'You told me that it would be six weeks,' or, 'I can't wait six weeks.' These were desperate people."

Male, 49, London, employed and working sufficient hours

"If you're going to make them wait six weeks, it's, like, a whole summer holiday, you know."

Male, 22, London, self-employed

"Yes and no. I never like asking people for favours. So, in that sense, it's not. It wasn't easy for me to ask them, but I had to do what I had to do."

Male, 36, North, works part-time in construction

"When I first got on it I didn't like it one bit, because having to go six weeks with no money at all and I was having to ask my daughters to try and help me out, which I don't like asking people for anything."

Female, 62, London, unemployed and exempt from work

"We were literally at the point where we were thinking: 'oh gosh we're going to sink at this point'. So, we've got credit cards that are all maxed out... we went over the overdraft a couple of times a month."

Male, 24, North, working variable hours as a delivery driver

“When I first went onto Universal Credit, I had to go and speak to the benefits adviser at my housing association and he was really helpful. He helped me sort it all out and everything, and I was in rent arrears at first because of this six week stop.”

Female, 62, London, exempt from work

“My rent’s due on the 1st, so I had to, sort of, call up my estate agent and I’ve got quite a good relationship with them. Very good with sending good emails, and I was, like, ‘Here’s what’s happening.’ So, they’ve been alright with, like, having rent ten days late.”

Female, 29, South, exempt from work

“I got an advance in the end, so I think the advance was £700, but when I first got my Universal, then they took £120 out of it... They should make it easier to say this is how much you can afford, you know, but living by your means is how much you can afford, because some people will say they’ll pay more than they could actually pay.”

Female, 30, London, working part-time in sales

“It’s just been a really long six months... £56 was, like, a couple of days’ money, like, travel and food and stuff, and now it’s, like, that’s a good two weeks’ worth of food and stuff that’s gone. Again, when I spoke to my work coach about it, I was, like, ‘This is just too much to pay, even monthly, on this budget. I can’t eat,’ and she was, like, ‘Go to the food bank.’ It was, like, ‘Oh, right.’ So, that was a bit of a bummer, because, like, it feels like a hamster wheel and feels, kind of, impossible to get well enough to go back to work.”

Female, 29, South, recently exempt from work

“It felt like she didn’t believe me or thought I might be kidding her about making payments, so I phoned them up while she was still sat there, and she listened as well. She spoke to them.”

Male, 59, North, working variable hours as a delivery driver

Understanding UC

“It’s easier. We submit our data...It’s all just sent in straight away electronically. So, it’s both costs-cutting and time-saving.”

Male, 39, North, works part-time in construction

“I think that it’s in an effort to stop, there are a lot of people on long term sick. It discourages that element of things, and I also think it does benefit the working person.”

Female, 38, Midlands, a former nurse recently out of work for the first time

A 59-year-old employed interviewee who struggled with the digital nature of his UC application suggested that the Government made it difficult “so that people give up”.

A 42-year-old interviewee employed on a zero-hours contract suggested “they’re making it hard on purpose just to save money.”

"If I work an extra two days, I could lose-, I'd probably be working a day for nothing for what you'd lose through your credit."

Male, 24, North, a self-employed builder

Managing on Universal Credit

"It's not actually been as bad as I thought it would be...I think I'm very much in a privileged position where it's not hard for me...so, I've definitely had an easier experience than I think a lot of other people have had"

Female, 25, London, recently unemployed

"If you're struggling, that money's sitting there. I mean, I don't drink, I don't take drugs, you know, I smoke fags, but someone in that situation could think, 'Oh my God, I'm rich, I can drink the whole weekend.' Then, they're worrying about it later, or maybe they won't worry about it."

Female, 48, London, exempt from work

"Obviously there's quite a lot in the news about it. Generally, it's been better than the bad news stories."

Male, 27, London, employed full-time

"Based on what I have heard, no, it hasn't made it easier for people. But my own experience, yes, I think overall it's better"

Female, 27, London, long-term unemployed

Single payment

"I feel like now it's all incorporated into one, it's a lot easier to manage, because that's what you've got, then your wage or whatever on top of that. You can work it out better, I can imagine if it was all these different things going in, I'd be, like, 'Oh, my God, where am I up to?' Yes, I think it simplified that"

Female, 24, North, employed part-time as a sales assistant

"It's not like I have to sign off every time I find a job, that's how the old system used to work. So, in a way it is beneficial to have Universal Credit because then you don't have to sign on and off all the time."

Male, 27, North, employed on a zero-hours contract

"I think it has been pretty effective. It's not different payments coming in at different times of whatever. So, I know what I'm going to get paid on 12th of the month."

Female, 25, London, recently unemployed

Monthly payment in arrears

"Probably because they thought that more people would think of it as wages and think, 'Well, if I'm getting that one sum at the end of the month, I'm going to take my fat arse out and go make some money that way, as well.'"

Female, 34, London, unemployed

"I was always quite good at money anyway. You know, you work somewhere, you get paid a monthly salary anyway, so I've always been used to that."

Female, 29, London, employed as an admin officer

"I suppose it's just like having a monthly wage, really, and I've changed all my Direct Debits, everything to be three days after, two, three days after I get it."

Female, 58, London, recently unemployed

"It was all right. The waiting process was a bit hard because obviously you don't get any money in that time...you've still got the advance payment, [but] it was like half of my initial entitlement, so that was a bit difficult, and getting used to going from weekly money to monthly money, paying my bills and stuff like that and managing my money was a bit hard at first."

Female, 31, North, working part-time in retail

"I don't know if it's because I haven't had a chance to adapt to it and adjust to it, but... I've been struggling with money financially, you know, to manage. I mean, like, my phone broke down and I'm not able to just go out and replace it whereas, you know, before I'd just budget for that week or that fortnight, to sort of go and get that, but now I've got to wait until the end of the month."

Female, 38, Midlands, exempt from work

"When you're working, you'd normally be getting more money, really, so it's a bit difficult on managing, I'd say, a monthly income on benefit, really. I think that's a bit different from when you're working."

Female, 53, London, recently unemployed

"Now I'm always finding myself having to actually ask for handouts or ask for assistance much more frequently than I was before... on the fourth week when I'm waiting for that final day to come that the money's in my account, that's going to be the hardship one. That's going to be the difficult one whether or not I've actually taken something away from myself, taken away something from the house or taken away something from the kids."

Male, 39, London, recently unemployed

Alternative Payment Arrangements (APAs)

"I heard that you could, if you were struggling, that you could get your money paid every two weeks instead of every four weeks, sort of, monthly. I tried to get back into the Jobcentre to try and speak about that and it was very, very hard to get an interview... Since I started going to that Jobcentre I asked a few different people, so I couldn't say it's any advisor's fault."

Female, 29, North, working part-time as a housekeeping supervisor

Payment of the housing element of UC to all tenants

"I just thought about it as, 'You're giving people all this money to spend it so that they get in to debt and then you take away their property.' That's the way I saw it."

Male, 49, London, employed as a learning support assistant

"I just don't think it's enough, in the city especially. I think, if I was anywhere else it probably would be fine, but I think London is particularly hard to live in"

Female, 25, London, recently unemployed

"One of the biggest negatives was they'd give you all this money, I think about £829 is what I was getting for the whole month, but they didn't explain that you paid your rent with that. Then, a year and a half went by and they said I owed them £1,500 or something like that. How could they let it go on so long? So, those were the teething problems in the beginning."

Male, 49, London, employed as a learning support assistant

"Getting used to going from weekly money to monthly money, paying my bills and stuff like that and managing my money was a bit hard at first."

Female, 31, North, part-time retail associate

"I do like challenging myself, but yes, it was challenging. Like I said, at first, getting used to it. The change."

Female, 29, North, part-time housekeeping supervisor

"Getting into Universal Credit is bad but once you're into it and you're into the system properly, it's good."

Male, 59, North, full-time driver

"Yes, advice is a bit difficult because again, like, because of the field of work I do, they can't really advise me, but they're aware that they can't. They're just, kind of, like, 'Yes,' they say, like-, they're very honest, 'I don't really know, like, what to say. Just, like, keep doing what you're doing.'"

Male, 24, London, self-employed record producer

New Enterprise Allowance (NEA)

"It's really quite sporadic. You don't really get to choose when you would like to see them."

Male, 22, London, self-employed, sole trader

The Minimum Income Floor (MIF)

"It would just be nice if they could [have] either restarted it just once or if the minimum income floor was like two years instead of one, something like that.... there should be some flexibility where you can see-, I know you can't. I remember they said to me, 'Well, what's to stop you just starting another business, another business, another business.' Obviously I'm not trying to do that. It's like a genuine attempt to start out on my own so they should've just been a bit more flexible and each case is different, that sort of attitude."

Male, 27, London, self-employed in the creative industries

The taper rate, the work allowance, and the removal of hours-based thresholds

“Every pound that I earn from my wages, anything over £180, every pound in, they take £60 something ... I just think it’s a little bit unfair. Just a little bit unfair that they take so much out of every pound. The more I earn, the more they take, basically.”

Female, 29, North, working part-time as a house-keeping supervisor

“A lot easier, because, yes, I don’t have to make sure I only work twelve hours, and I don’t have to worry about sending away payslips and stuff, because they calculate it all for you, from their tax people, so it’s a lot easier.”

Female, 30, London, part-time salesperson

“Am I allowed to do the sixteen hours, or do I have to go full-time?”

Female, 29, South, exempt from work

Work coaches

“He’s such a good guy, like, he’s really easy to get on with and he’s really supportive”

Female, London, 29, employed as an admin officer

“I was in tears and then she really calmed me down, you know, consoling me and giving me a lot of confidence, ‘You can do it, don’t worry,’ because my confidence was completely struck down, completely struck.”

Female, 60, London, self-employed

“He’s awesome. He is, he’s awesome but he understands me...He’s disabled himself so he understands”

Female, 38, Midlands, long-term unemployed

“It was fairly straightforward and she was a very friendly person, so I didn’t mind being there. She was nice and she did explain everything, like, fully. If I had any questions, she would answer them and I was happy with how she explained everything. It was good.”

Female, 27, London, long-term unemployed

“I was really dreading going there, because it’s such a stigma...but she was super-helpful. Really helpful in the first couple of months, really clearly explained everything and the fact that she went the extra mile”

Female, 29, South, exempt from work

“I think he knew that I was looking for jobs, so he didn’t really mind how much detail I put in... he’s going to be more lenient with me because of the fact that I come across as more employable, you know? I don’t come across as I’m taking the piss of whatever.”

Female, 25, London, recently unemployed

"There have been times when they've said to me, my interview, as they call it, would be nine o'clock, say, tomorrow, and because I suffer from anxiety and depression, I don't sleep very well. They know all of that anyway, so, I might put my phone on, say, ten o'clock, and then they ring me and say, 'X you didn't answer your phone at nine.' I explain, you know, because of my circumstances, they understand that, do you know what I mean?"

Female, 48, London, exempt from work

"Everybody was really lovely at the Jobcentre, they were really helpful. Although, again, I have to say, because it was new at the time, I don't think they really knew what they were doing. So, you'd be told one thing and then you'd be told something else... I think the only thing I was a bit, there was some, sort of, grant that they hadn't told me about in time, and then I couldn't claim for it, and I was like, 'Urgh.'"

Female, 49, North, exempt from work

"They come across as quite undertrained in their own departments and what they're supposed to be doing... they don't know the rules of their own system, to be fair, all the criteria for their own system... I still don't know what I'm going to be getting this month, and no one has answered any of the queries in my journal, and it's still a bit up in arms."

Female, 38, Midlands, exempt from work

"I don't know if I sound too harsh on them, but they seem so cold, you know... It was like they were robots. There was a system you had to do, and they wouldn't bend for you. Now, they needed to give you some leeway and help bend with you. It just seemed like they had a script and they stuck to that script. It was no good for me. No one was willing to just get human with you."

Male, 59, North, employed as a delivery driver

Training opportunities under UC

"I volunteered to join the Brighton Fringe at The Warren... Then, I also volunteer with the Brownies every week. So, like, I'm a Girl Guide leader. Very wholesome. That's another reference, but again, that's all my own doing. That's nothing to do with the Jobcentre."

Female, 29, South, exempt from work

"My adviser actually sent me a link for some free courses online as well that I could use to try and get myself back into the world of IT, which I have been using as well, which I have found very helpful. It's like revising for an exam. I'm refreshing all the knowledge in my head... so when I get an interview, I've got all that knowledge fresh."

Male, 24, South, recently unemployed

Increased conditionality

"I signed claimant commitment and it was simple. The claimant commitment isn't hard to follow. Just apply for work. Yes. It was broken down, for lack of a better phrase, in layman's terms. Yes, they did a good job of explaining everything to me. They said, 'You do this, we do this, and we're all in agreement.'"

"For me, it [the claimant commitment] was quite straightforward to stick to it. Obviously, in terms of looking for roles, it's something I naturally do anyway, so that wasn't difficult."

Female, 31, London, self-employed agency teacher

“You can’t just go around taking money off people and then breaking the rules. Like, you know, there has to be a rule in place otherwise people will just run amok.”

Female, 30, London, employed as a salesperson

“They have to do something, if you’re not following the rules, and if you’re abusing the system, definitely. I mean, I’m sorry, you know, this is tax money that people pay and I’m sure that’s not fair on them.”

Female, 35, London, part-time administrative assistant

“I mean, I can’t work. Even Gary in the Job-, he said, ‘You’re unemployable. I’m not going to push you because there’s not a lot we can do for you but I’ll just keep in contact now and then,’... He’s just, like, there to help me prepare for work in the future. I mean, he said to me on the phone two days ago, ‘If there’s something I can do, let me do that,’ and said, ‘I’ll change the commitments just to say ‘keep medical appointments’,’ which he’s done.”

Female, 38, Midlands, unemployed, previously exempt from work

“A lot of people on the benefits and, you know, disabled people. I think their thinking is to get people off and get back to work, but a lot of people aren’t able to do that... People just aren’t capable of holding down jobs.”

Female, 61, London exempt from work

“With, you know, the journal system, it is good because obviously it’s, kind of like, a documented thing that you and the other person see and obviously if someone’s slacking, whether it be me or the other person, normally the other person, the agent, they can see.”

Female, 25, London, exempt from work

“[On the online diary] I’m never sure if it really is checked, to be honest, because, like I said, I had to ask for my next interview, and stuff.... I think it’s more for you, yourself. Like, you can keep track of what you’re applying to and what you’ve got to go. I’m not sure if they actually properly look at it.”

Female, 27, London, unemployed

Increased sanctioning

“I think I missed an appointment a couple of times. One time, I was on a train back from work, and the train was cancelled at Rochdale, so I had to get off and get a tram in. I was late for the appointment, and then I got sanctioned for it. So, I understand the reason for sanctions. Whether I agree with them or not is a different thing.”

Male, 36, North, part-time sales assistant

“It can be a bit too harsh...it’s like, well, how do I prove that? A doctor’s not going to see my child for having a cold or a cough or having a stomach bug. I’m not going to take them to hospital. I’m not going to be able to get a sick note, so it’s a bit harsh. I got sanctioned about £300.”

Female, 31, North, part-time retail associate

Table 2.1. Quotas for our broadly representative sample of UC claimants

Sampling criteria		Number of claimants (minimum target in brackets)
Gender	Male	13 (19)
	Female	27 (13)
Age	16-24	6 (11)
	25-49	23 (16)
	50+	11 (1)
Region	North	11 (10)
	Midlands	5 (2)
	South	5 (6)
	London	19 (10)
Area	Urban	20 (10)
	Suburban	13 (10)
	Rural	7 (10)
Ethnic group	BAME	15 (5)
Living situation	Renting – local authority or housing association	17 (3)
	Renting – private	17 (3)
	Currently living rent-free with family or friends	2 (3)
	Own home – with or without mortgage	4 (3)
Living with	I live alone	10 (good mix)
	I live with my partner, with children under the age of 18	7 (good mix)
	I live with my children, no partner	10 (good mix)
	I live with my partner, no children	2 (good mix)
	I live with other family	4 (good mix)
	I live with flatmates	7 (good mix)

Number of children	0	18 (3)
	1	7 (3)
	2	6 (3)
	3+	6 (3)
Work Capability Assessment results	I have been assessed and told I am fit for work and currently working sufficient hours	13 (natural fallout)
	I have been assessed and told to find work up to a certain number of hours	11 (natural fallout)
	I have been assessed and told to take on more work than I currently do	5 (natural fallout)
	I have been assessed and told that I am exempt from work	9 (natural fallout)
Working situation	I currently work full-time	3 (5)
	I currently work part-time	12 (5)
	I am on a zero hour contract/work irregular hours in employment	3 (5)
	I am self employed	4 (5)
	I am unemployed	18 (5)
Work history	Always working	12 (3)
	Recently entered work for the first time in a while	3 (3)
	Recently out of work for the first time in a while	6 (3)
	Regularly in and out of work	14 (3)
	Always out of work	5 (3)
Physical or mental health condition	Yes	10 (2)
Length of time on UC	Up to 3 months	8 (3)
	3-6 months	8 (3)
	7-12 months	10 (3)

	12-18 months	8 (3)
	Longer	6 (3)
Previously on other benefits	Yes	30 (9)
General attitude towards UC	Generally happy	12 (10)
	Mixed	20 (10)
	Generally unhappy	8 (10)