

Move to UC Initial Findings

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This paper is for information

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OFFICIAL SENSITIVE

Main objective

- This paper details the findings of 30 interviews conducted with legacy claimants who had received, and read, a migration letter, as part of the Earliest Testable Service.
- This paper is for:
 - Information
- This information is being fed back to the product team to iterate the design of managed migration.

High Level Management Summary

a. Problem context and statement: This research was undertaken to support the Programme to deliver managed migration.	h. Communications implications: N/A
b. Has a previous decision been made? Why do you want to change it?: N/A	i. Delivery partner/employer implications: N/A
c. Potential solution options: N/A	j. Performance metric/MI implications: N/A
d. Design considerations: including impact on the Operating Model, Cost Model, Change Impacting, etc: N/A	k. Assumptions to validate: N/A
e. Financial and commercial issues: N/A	l. Transformative/people/behavioural implications: N/A
f. Legal issues: N/A	m. Consultation with other relevant Stakeholders: This research has been shared widely within UC Policy, the UC Programme and ministerial teams.
g. Policy impact: N/A	n. Proposed next steps: This is the first stage of research with managed migration claimants. A series of further qualitative research will be undertaken.

ETS claimants are being interviewed in two waves to better understand their journey

1.

Wave 1

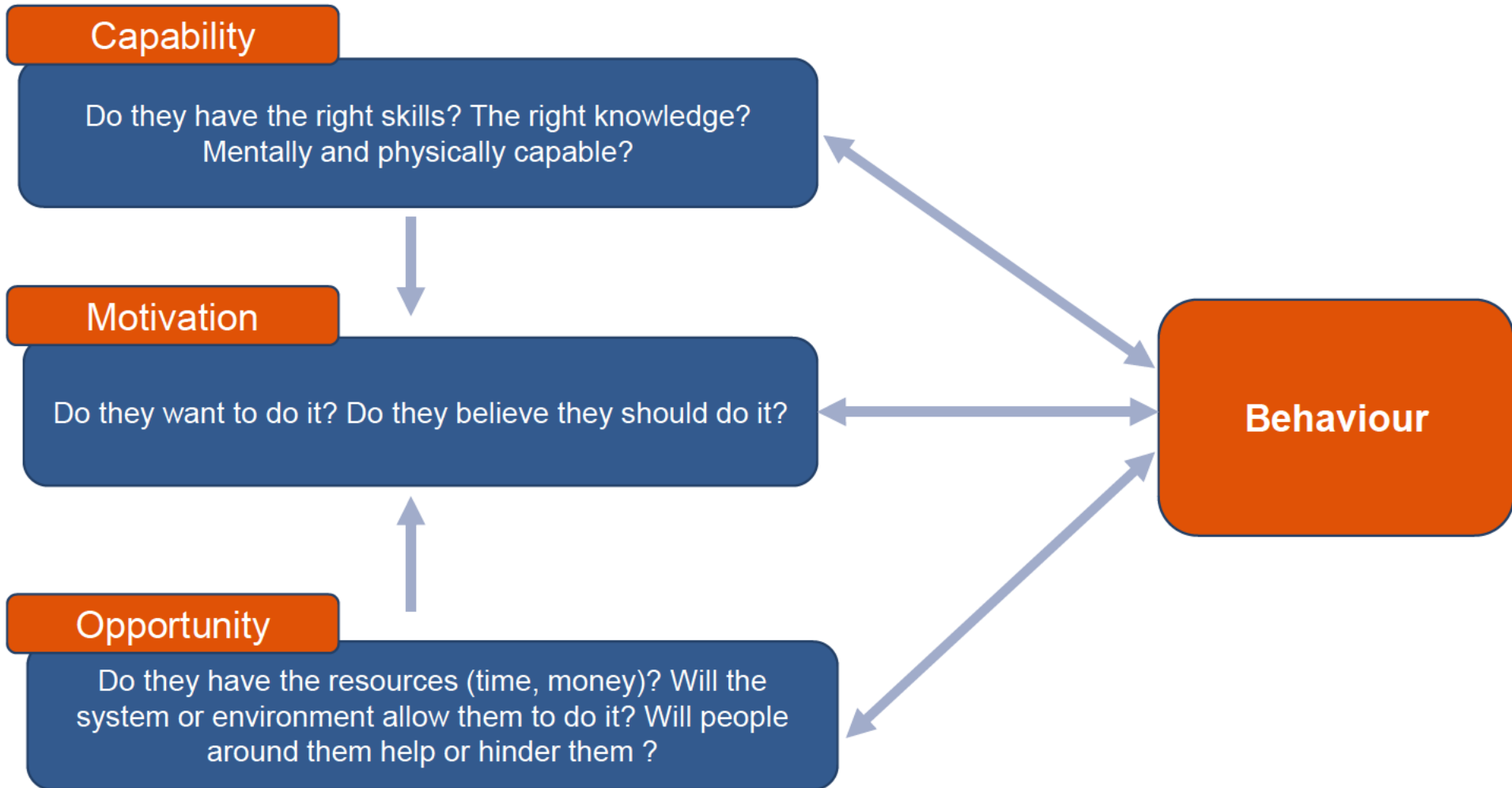
- Understand claimants' initial reaction to receiving the migration notice.
- Understanding of the letter, actions taken, planned activity and experiences of support.
- 30 interviews, achieved a mix of benefit combinations, ages and gender.
- Mixture of in and out of work and claimants with disabilities.

2.

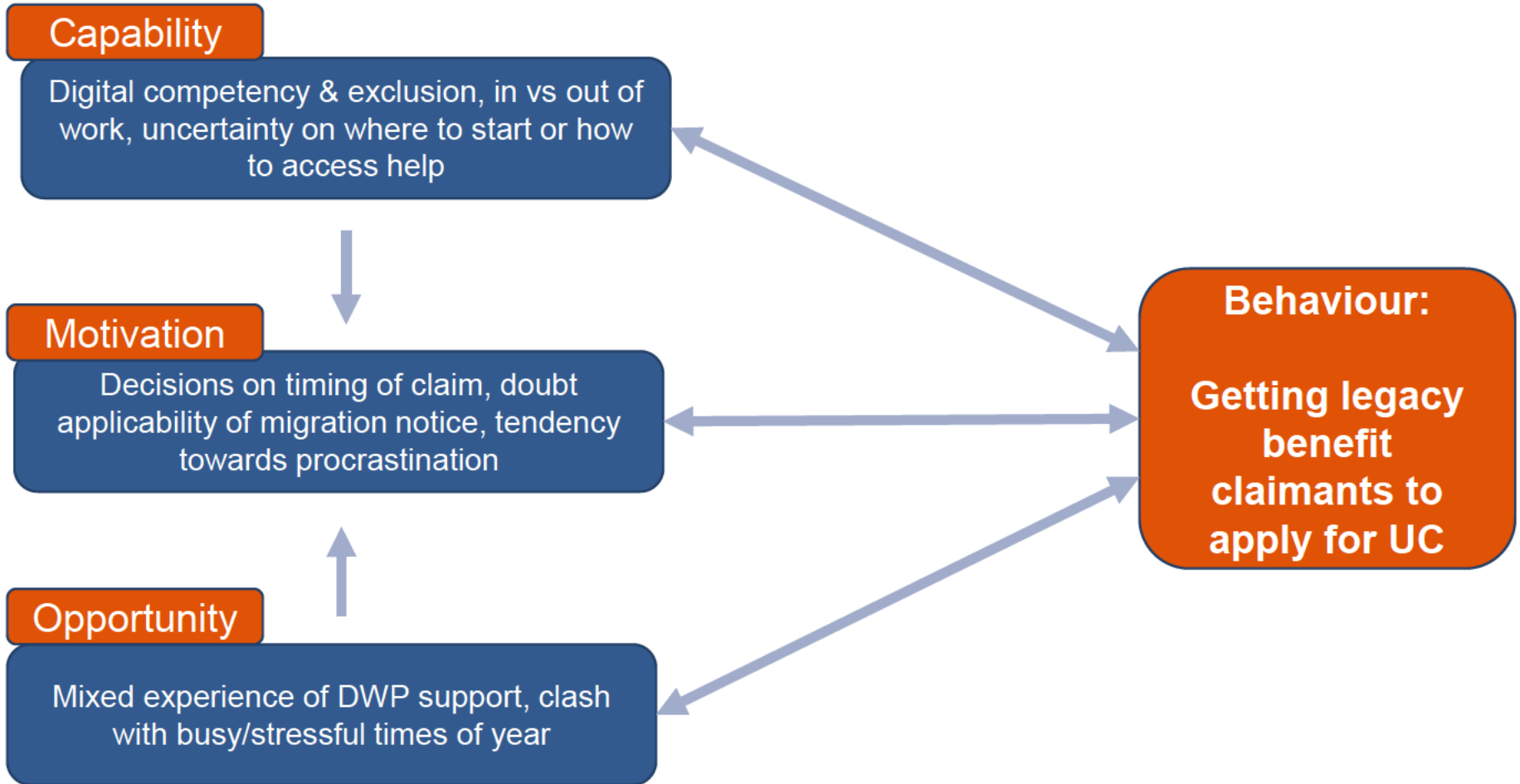
Wave 2

- Re-interviewing wave 1 claimants scheduled for mid-September.
- Reflect on full experience & customer journey mapping exercise.
- Hoping to boost numbers to capture even richer data from diverse range of experiences.

How can we use interviews to explain (and change!) behaviour?



Digital exclusion, mixed experiences of DWP support and strategic claiming behaviours are all prominent themes:



Not planning to claim UC:



"I just ignored it. I thought they had sent it to everyone and since I just completed my Tax Credit renewals, I thought it can't apply to me. I just renewed for another year and I got acknowledgement for my renewals...so thought that was all sorted"

Capability



Some among this group will be digitally excluded, lacking the confidence to claim online but struggling to know where to start or to access help. This is not isolated to one claimant type.

Opportunity



Advised by friends and family that they would not need to move and their benefits would not be stopped.

Could benefit from a letter that is more specific to them e.g. one person said acknowledging they had recently made a renewal would make them more likely to act.

Motivation



Unclear if the letter applies to them. A feeling the letter may be incorrect having recently had letter confirming TC entitlement.

Conscious decision not to claim after claimant works out they will not be eligible, or that the effort of the application outweighs the benefit they will receive.

Planning to claim but not yet:



"We're going to do it on the 1st August...I'm trying to put a little more away for rent and wait until the last minute"

Capability



Competing priorities such as dealing with family emergency or recovering from illness.

Recent or imminent changes in work circumstances e.g. waiting for pay to be confirmed before applying.

Opportunity



Waiting for friend, family or care/support worker to help with the application.

Clash with busy time of year can limit opportunity to claim. School holidays and Tax Credit renewals referenced.

Waiting for cost of living payment first.

Most did not plan to look at online resources about UC and any conversations about UC had been with friends and family.

Motivation



Wanting to stay on current benefits as long as possible as concerned about getting less money on UC.

Saving up before applying in case of delay to UC payment.

Strategic decision around timing of claim e.g. waiting for next TC payment.

General dislike of 'admin' and tendency to procrastinate.

Just one in 10 (11%) of DWP legacy claimants believe they would be financially better off on UC.

Already submitted UC claim:



"I'm very frustrated about having to go to the Job Centre to prove my disability and having to have a sick note from the doctor, I've not needed one for years, why now."

Capability



Most digitally literate and tend to be in-work. More used to doing tasks of this nature online so less daunting.

Disabled claimants frustrated at requirement to provide evidence of disability, particularly in person which they found challenging.

Some claimed straight away, others had delayed e.g. forgotten about the MN.

Opportunity



Some found the process straightforward and described DWP advisors as friendly and putting them at ease about the process.

Others found frustrating due to long wait times for the helpline and DWP advisors lacking knowledge. Both on the helpline and at the JCP.

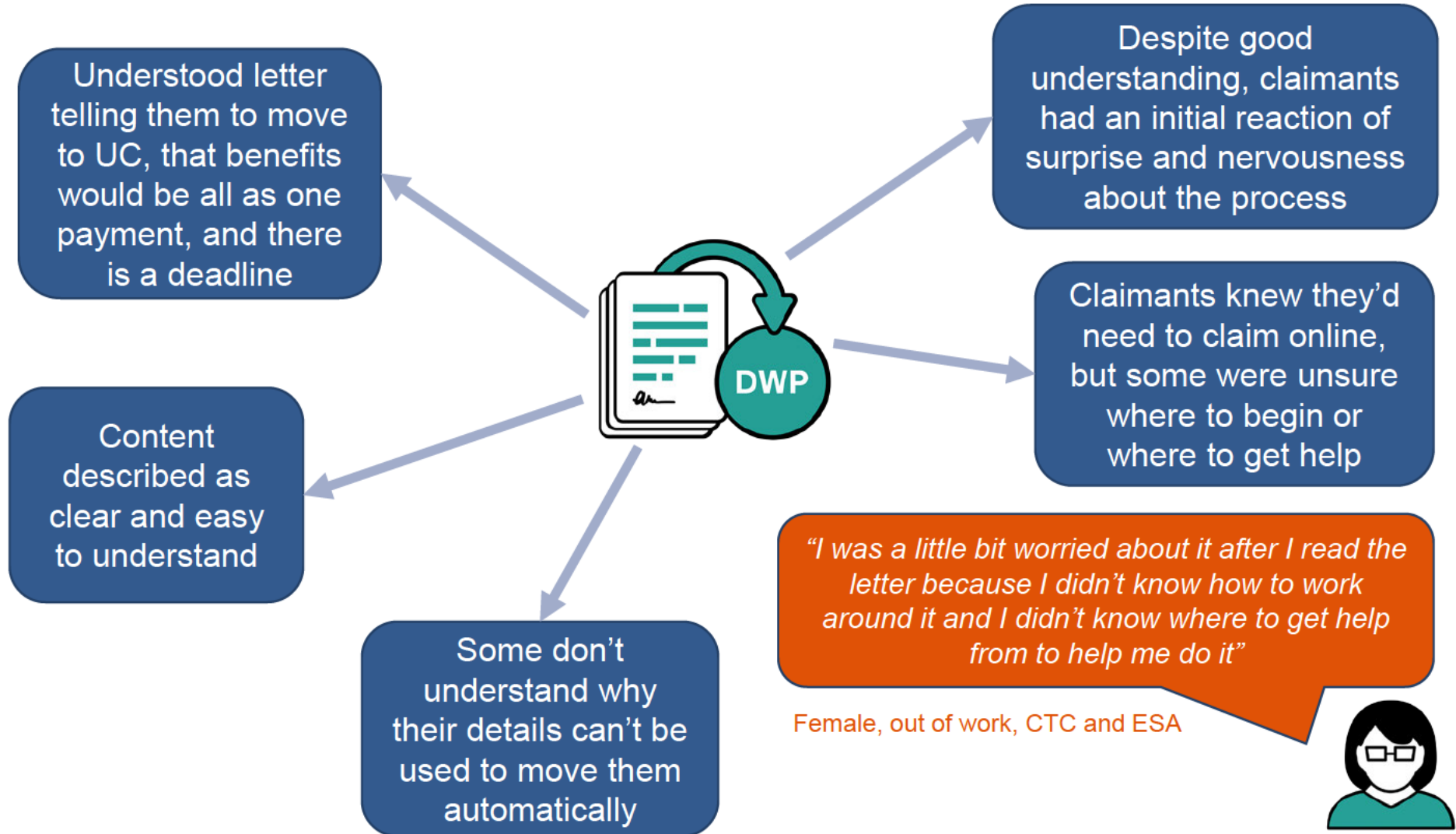
Motivation



Concern over length of time for UC payment to arrive so completed quickly to avoid delay.

Better at "admin" tasks and want to avoid having it hanging over them.

Migration notice seems clear and well understood, although some are not sure where to start:



Attitudes to the move varied from indifferent to very negative:

Out of work claimants concerned over the amount of UC they would receive as benefits their only source of income

Despite this very few taken steps to find out e.g. use of a calculator

Concern over having to use the internet for UC. Particularly among older or lacking digital skills

Disabled claimants uncertain about if they will receive their disability benefits still and which would be included in their UC claim

Unhappy with timing. Coincided with school holidays which is a more stressful time

Fearful monthly payments will disrupt current budgeting and make it more challenging. Concern that other will **struggle to cope** with this.

Viewed UC as a **name change of current benefit.** No real concerns.

Working people concern over being "lumped in" with unemployed people and **stigmatised**

Very negative

Indifferent

More than half (53%) of DWP legacy claimants would rather stay on their current benefit even if they could get more on UC.

Knowledge of UC

- Most heard of UC but knew little about it. Had usually heard of it from friends, family or the news.
- Common perception UC only for those not in work, so in work participants were surprised.



"I know quite a few people on UC and most people who've said they're on UC are not too happy...they'd rather be on the old style benefit"

Digital exclusion is a highly prominent part of the claimant journey:

Uncomfortable online

- Some claimants **lack digital skills** or cannot access the internet.
- Others are able but **lacking confidence to claim online**. Letters and telephone communication are preferred as less stressful.
- Claimants would appreciate more support for applying over the phone.

Two fifths (39%) of DWP legacy claimants are not comfortable using government services online.



A preference for 'offline' support can lead claimants to DWP support services

"The emphasis is online, I mainly want more letters or phone. I don't know how that's going to pan out if I have to do everything online because I just don't know how. I've had a few lessons, but I just can't get it"

Female, out of work, ESA and HB



DWP Support

- Some using the helpline reported long wait times or waiting for call-backs they did not receive.
- Sometimes **advisors not able to answer claimant's questions**. Some advisors helpful and **put claimants at ease**.
- **Inconsistent messages & experiences** with JCP visits.
- Those in-work would like more information on UC for people in employment.

Focus on capability, opportunity and motivation to change behaviour

Capability



- Improved signposting for support offers – both DWP and third parties.
- Provide more offline guidance – information leaflet?

Opportunity



- Improve consistency of DWP support both in the JCP and via telephony.
- Consider timing of issuing notices & migration deadlines.
- Further support offline claiming.

Motivation



- More specific migration notice? Several elements e.g. acknowledgment of TC renewal.
- Improved communication with claimants e.g. being in work and on UC, disability benefits & UC.

Summary

- This paper has been brought to this meeting:
For information only