



Department
for Work &
Pensions



Government
Social Research

Qualitative Research with UC Telephone claimants

April 2023



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Aims and Methodology

01

Research objectives

To better understand the experience of claimants who have claimed for Universal Credit via telephone. In particular:



The range of **characteristics** and **circumstances** of those who claim UC by phone



The reasons why some people **claim UC by phone** and how they are made aware of the option to claim by phone



How **effectively** the **process of claiming by phone** works for claimants



How these claims are managed **long term**, including the advantages and disadvantages of a telephone-only claim



What claimants' **support needs** are to transition to claiming **online**

Methodology

Fieldwork

- Interviews were conducted with **30 Universal Credit** claimants that either applied via telephone or now manage their claim via telephone.
- Interviews were conducted between **7th March and 4th April 2023**. Interviews took place via telephone and lasted around 40 minutes.
- Respondents were given a **£40 Love2Shop voucher** as a thank you for taking part in the research. This was provided by post due to most participants not having an email address or easy access to the internet.

Profile of respondents

Most people in this group had a mental or physical health condition and were not working. Some had multiple needs or faced additional challenges such as being homeless, fleeing domestic abuse or having recently left prison.



20 men and 10 women took part in the research.



4 claimants were aged 25-34, 15 aged 35-54 and 11 over the age of 55.



All claimants were out of work apart from one that worked part time.



24 claimants had a physical or mental health condition.



21 claimants had claimed benefits in the past, before making their most recent UC claim.



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Internet use, confidence with technology and literacy

02

Most claimants had limited access to technology and did not feel confident using it.

- Some claimants **never used the internet or technology**. Some had tried to use it previously but found it **challenging and given up**
- Other claimants could complete basic tasks online:
 - This tended to be things they were **familiar with and found easy**, and which were not important or consequential
 - For example, setting reminders, looking up football results or watching YouTube videos
- Some claimants were keen to learn more but felt they would **need someone to show them** what to do
- Some claimants were more comfortable with technology: this was particularly true for younger claimants we spoke to (under 55)

“I’m not very comfortable, I really haven’t had the need for it (technology). I do use my smartphone, which I can use to order things online, and keeping in contact with my son and daughter.”

Female, 55+

Claimants had a wide range of reasons for not using digital technology, which were often connected.

Lack of ability

- Claimants were **unsure how to use technology** and found it confusing or unpredictable
- **Prison leavers** had not been able to keep up with **new technology** while in prison
- Some claimants had a **learning disability** (e.g. dyslexia) or visual impairment which made reading on a screen challenging/ impossible
- Claimants reported struggling to **remember passwords**

Lack of internet access

- Many claimants **did not have Wi-Fi** at home due to the cost
- Many claimants did not have a **laptop/ computer** and used a smartphone, a basic mobile or a landline
- Claimants in **rural areas** did not have easy access to somewhere with internet access e.g. a library
- Some **claimants lived alone** and appeared relatively isolated, with few people around who could help them

Attitudinal reasons

- Some claimants were fearful of **making mistakes** or falling victim to cyber crime when using the internet
- Claimants with a mental health condition had anxiety and had experienced **panic attacks using technology**
- Some claimants felt ashamed about not knowing what to do
- Some had **no interest in technology** or felt they were too old to learn

Many claimants faced additional barriers to completing forms and often needed support.



Some claimants had difficulty reading and writing, sometimes due to a learning difficulty or a physical disability.

“I would not be able to manage the universal credit form... my spelling is not very good, I also have ADHD..I get frustrated trying to write something.”

Male, 35-44



Some claimants found it difficult to answer questions in writing, particularly when asked questions about their mental health, which could feel overwhelming.

“Forms make me feel anxious really. I feel irritated by questions in forms...I find it hard to talk about my mental health”

Male, 35-44



For these reasons, claimants often needed someone to help them to complete forms. Many claimants preferred paper forms because they could fill them in at their own pace and come back later. One claimant with dyslexia found online forms easier due to spell checks.

“Mum and I fill in forms together...We prefer paper forms, because I get wound up on-line, like the page disappears or the internet breaks up.”

Male, 35-44



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Reasons for making a telephone claim

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People were often making the claim at a challenging time in their life. This made it harder for them to overcome the other barriers to applying online.

Worsening health

Claimants may have recently experienced a change in their physical or mental health. Some were already claiming benefits (e.g. PIP), while for others their health condition had only recently stopped them working.

Job loss

Some claimants had lost their job prior to claiming UC. This could be as a result of a physical or mental health condition or redundancy.

Bereavement

Some claimants had lost a relative whom they had been financially dependent on; or bereavement had changed their entitlement to housing support, meaning they needed another source of income.

Relationship breakdown or change

One claimant had left an abusive relationship so needed immediate financial support. Another claimant become a single parent and needed to support her child.

Leaving prison

Some claimants had recently left prison and had help from their support worker to make the claim for UC.

The impact of these issues made it harder for claimants to focus, solve problems, or to feel confident approaching a new or unfamiliar task.

Most claimants knew very little about Universal Credit before applying and often turned to others for information about it

Knowledge of Universal Credit:

- Claimants' knowledge of Universal Credit was very limited. Most had heard of it, but knew very little or nothing about it
- Claimants who had claimed legacy benefits were aware that UC was replacing these benefits
- Claimants did very little research themselves about UC before applying



Some claimants had heard about UC from other people e.g. family or their support worker who encouraged them to apply for UC as they could be eligible.

“I think my support worker told me that, and the management at the supported living accommodations where I live, about UC and that I should claim.”

Male, 25-34



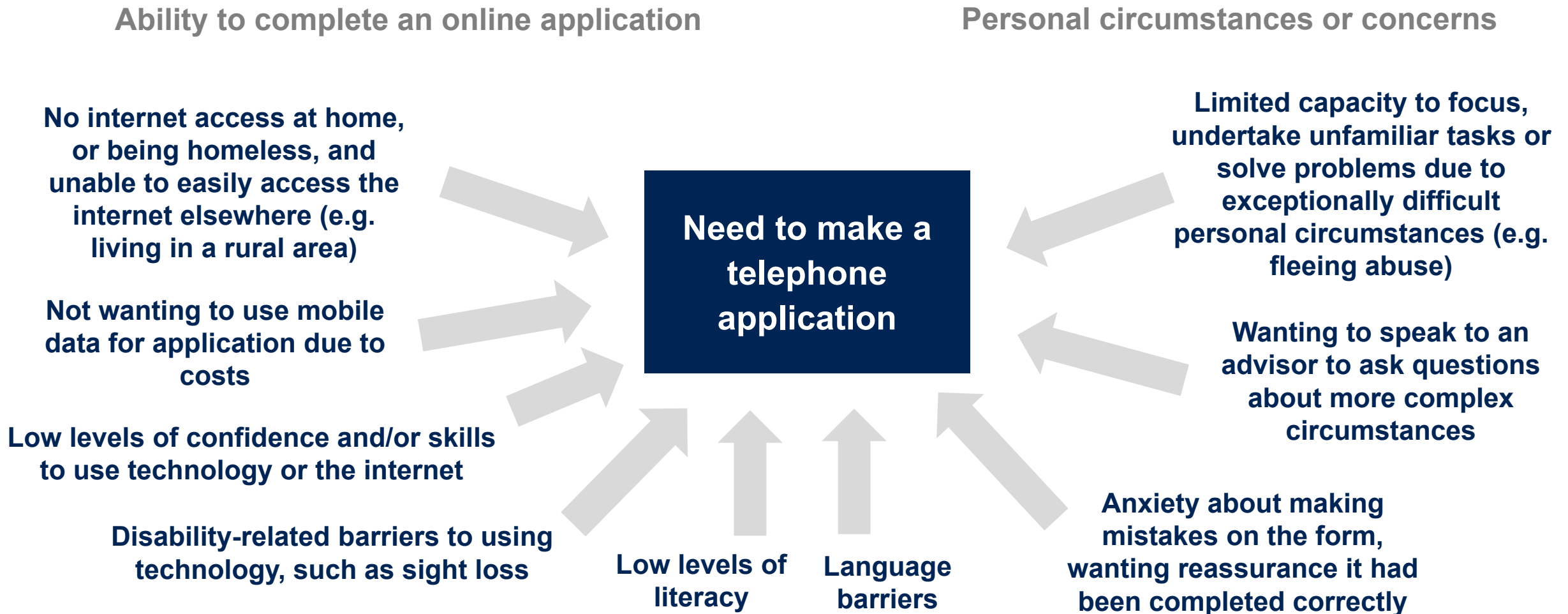
Other claimants had sought help with their finances (for example if their financial situation had recently changed) from Citizens Advice or the Job Centre where they were directed to apply for UC.

“I gave Citizens Advice a ring, and they said I had to get in touch with UC, she gave me the number and said if I need support she would help me.”

Female, 55+

Claimants faced multiple barriers to applying online, which in combination made applying online prohibitively difficult

This meant that many claimants saw a telephone application as their only option, rather than a choice.



If claimants had been unable to apply via telephone they would have visited the job centre or asked family or friends to help

Claimants reported that they would have been very stressed if they had been unable to apply via telephone, with some claimants unsure what they would have done without that option.

If unable to apply via telephone

Asked family or friends

Some claimants would have asked family and friends for help to complete the form online. However, they did not want to then be reliant on others on an ongoing basis to access their online account.

“I would have had to ask my son or daughter to help me online, but then I would have had to keep bothering them to manage the claim online as well”

Female, 55+

Visited the job centre or Citizens Advice

Claimants would have gone in person to ask for help or asked to complete a paper form at the job centre.

“I would have had to go to the job centre. I’m not too great being around people, it have made me feel anxious to have to do this”

Male, 45-54

Unsure what to do

Claimants without support or those who were unable to visit the job centre (e.g. due to a health condition) would have been at a loss for what to do.

“I would have cried, because of everything I was going through at the time one thing after the other. If I had been told I couldn’t do it over the phone, it would have been the straw that broke the camel’s back”

Female, 35-44



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Experience of making a claim

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Patient and understanding DWP advisors made the claim process straightforward for telephone claimants.

- Many claimants reported that the adviser who helped them to claim was sympathetic and understanding of their situation
- Claimants generally perceived the questions asked to be “common sense” and relevant
- Advisers helped to explain and clarify the questions for claimants if there was anything they didn’t understand
- Claimants found it helpful that advisers double-checked information they had provided
- Claimants were sometimes surprised about the wait for their first payment, but appreciated being informed about the option to claim an advance payment
- Overall, claimants perceived the process of submitting the application to be relatively quick

“The only issue that came up was my anxiety, and the lady I spoke to was really calming, and told me to take a deep breath, take an hour, and that she would ring me back.” Female, 45-54

“It was good to be fair... I made the claim in one call... the lady on the phone was helpful and she explained all the questions and talked me through the forms on the phone... it was brilliant” Male, 35-44

“It took 15 minutes or something...it all was done in that one call. It was pretty easy and straightforward, cos I was talking to someone, who was asking me questions. I just gave her what was required. There was no issues after that” Male, 55+

Some claimant thought advisors should be better trained to deal with challenging circumstances or unusual situations

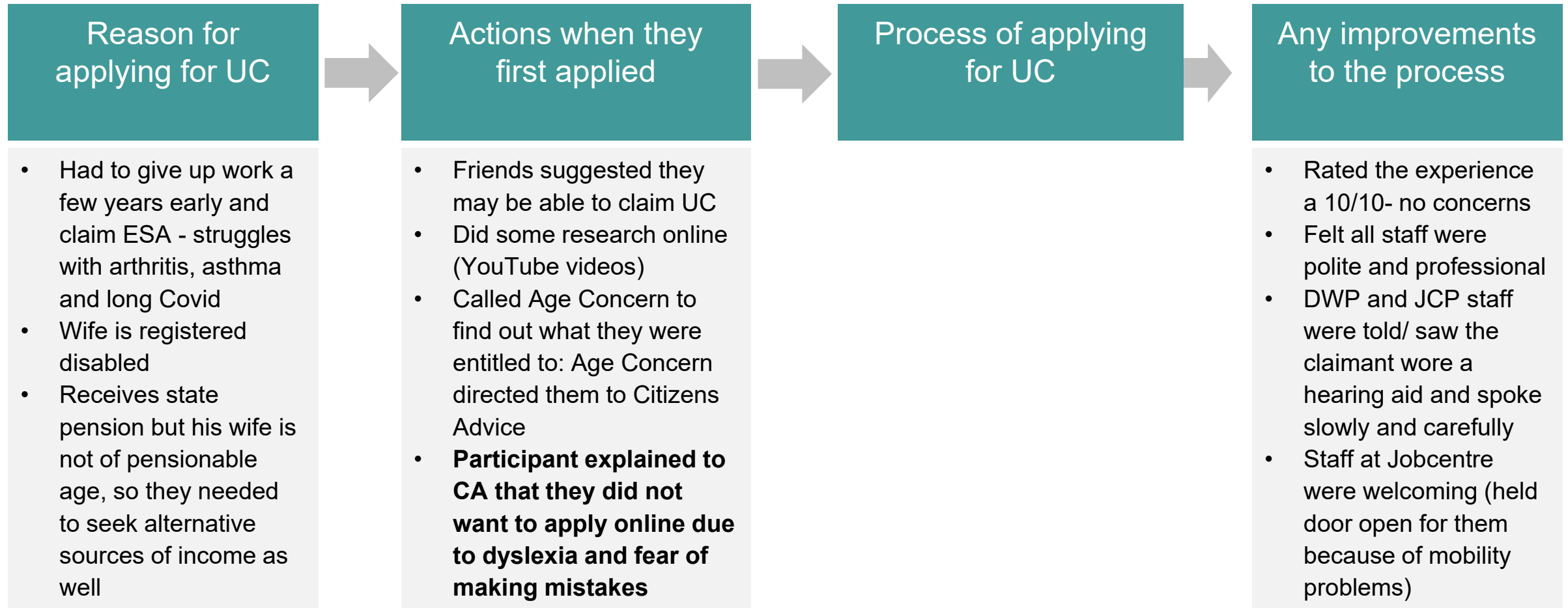
- One claimant who had recently been bereaved said that the advisor made insensitive and upsetting comments. **Some claimants suggested having specially trained advisors available to process claims from people in difficult situations.**
- Some claimants felt the application options did not cover their specific situation and they were not given the flexibility to explain it.
- Some claimants reported that some advisors appeared better-informed than others, with the less well-informed advisors giving more general answers to questions rather than addressing their specific query.

“You need to understand what is going on for someone in their life, if they have had trauma, stress, bereavement, so you need to have people in that role who are understanding of what people are going through, to be caring, to be able to talk to people who are going through a hard time – or maybe if that can’t happen, to be able to pass you on to someone with those skills.” Female, 55+

“The man on the phone gave me the options of how to explain my living situation, but none of the options were right for my context ... [he] kept repeating those same options in a list because he didn’t have the right boxes to tick”
Female, 35-44

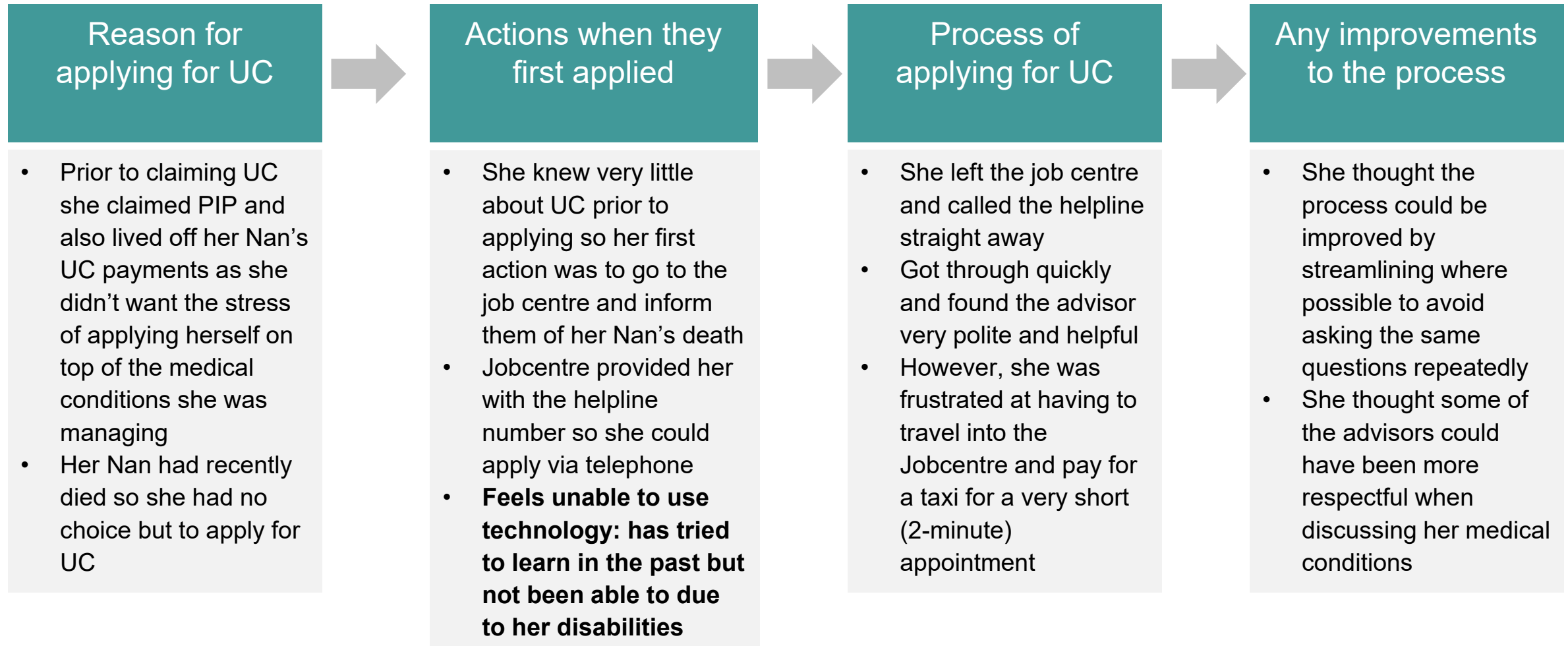
Case study: applied via three-way call with Citizens Advice

Male, 55+, long-term health conditions, claimed UC in the last 6 months, claimed and manages his claim via telephone



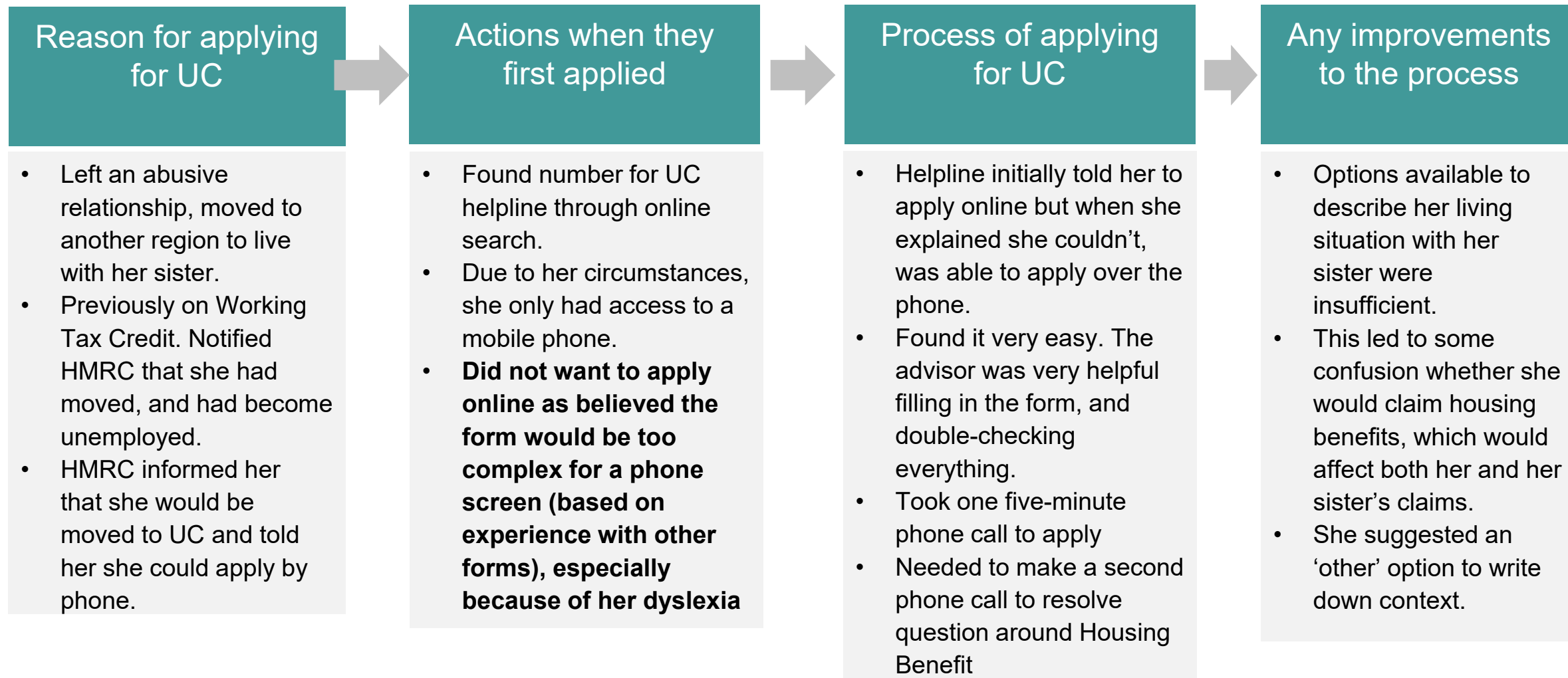
Case study: given helpline number by Jobcentre Plus

Female, 45-54 year old, had a number of health conditions, claimed UC in the last 6 months, claimed and manages her claim via telephone



Case study: found phone number via online search

Female, 35-44, single mother of 5 children, claimed UC 1-2 years ago, claimed and manages her claim via telephone





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Experience of managing a claim

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To contact claimants, DWP typically sent a text (SMS) to request a follow-up phone call.



- **Text messages** worked well because claimants could call back at a time that suited them
- Knowing they would get a text meant claimants did not worry about having missed an important communication

“It works very well for me, I prefer that to be honest – because texting me means I ring when I can as soon as possible – and also I read texts much quicker and more often than I do emails.” Female, 35-44

- Some found the wording of the messages unnecessarily threatening, particularly when the call in question was simply a routine update

“I got one the other day, ‘Please contact UC, or this could be a problem with your money getting paid.’ And I phoned up, and it was basically just to say... that my new sick note had been accepted. And that was the way for them to let me know that... [they] could have sent me a text saying ‘Your sick note has now been submitted.’ Rather than for me having to call them up.” Male, 45-54

- Note that some claimants do not have a mobile phone (or are temporarily without one)
- Recruitment for the research highlighted that some claimants in temporary accommodation do not have a personal phone number at all, even a landline

“I have been sanctioned because I the police took my phone, because I was in trouble...but they [DWP] kept sending me texts about appointments... but it went to the phone that the police took away...so I got sanctioned” Male, 35-44

Other communication channels were phone (typically used for incoming queries), face-to-face and post.



- Some claimants had **regular phone calls** from DWP to check in on their job search. They were happy with this arrangement.



- Some claimants had been asked to come in for face-to-face appointments, usually regarding job search, until it was shown that they did not have to look for work.



- Some claimants received **monthly letters** setting out their payment and how this was broken down. They found this useful.
- Claimants who did not receive these found it difficult to plan and budget without seeing what they could expect to receive.
- Some claimants found letters more trustworthy than phone calls.

When claimants needed to contact DWP they typically did so over the phone



Reasons for contacting DWP included:

- Informing them of changes in circumstances:
 - Changes in family structure
 - Changes in health
 - Changes in income or outgoings (e.g. rent increases)
- Confirming their circumstances had not changed
- Queries about how their housing costs would be covered and how much
- Needing to change a Jobcentre appointment time
- Needing to arrange payments of UC (such as providing bank details)
- Needing to discuss housing payments to their landlord

Claimants typically thought the process of managing their claim by telephone worked well. They appreciated that there was a way to manage their claim which met their needs and was easier for them.

Positive aspects of managing claim by phone

Claimants found it easier to express themselves verbally than in writing.

Claimants appreciated that they could have their questions answered there and then, and check anything they found confusing.

Some claimants valued the human contact element of speaking on the phone.

Claimants appreciated that there was a way to manage their claim which met their needs and was easier for them.

“I like it because I hear someone answering me right away, on the journal you would always have to wait for a reply, and since I’m never sure of what I am doing, I wouldn’t like that”

Female, 55+

“I can easily get stressed out and angry or annoyed, and this is really not stressed me out one bit the way they’ve done it...Because they’re giving me the help that I need.”

Male, 45-54

Claimants reported that it could sometimes take a long time to get through to the right person on the phone.

Challenges of managing claim by phone

Long wait times when they call – although some claimants accepted this as inevitable

Being passed to multiple advisors, or having to speak to a different person each time

Being unable to get through to the local Jobcentre

Some participants reported being cut off

Some claimants reported the advisers found it difficult to understand them, for example if they had a regional accent

Uncertainty about what would happen if they missed a call

“Half of the time when I phone, I’m asked security questions, but every time they’re not able to find me on their system. I have to start all over again. Sometimes it can take 2-3 times to get through to somebody.”

Female, 45-54

“Half of them put the phone down on you. Then you’ve got to go back in the queue. Then one of them will get on my journal and there’s letters there from the 6th of February that I haven’t had.”

Male, 25-34

There were some examples where messages seemed to have been missed due to claimants not being able to see them online, and of queries claimants had been unable to resolve.

- One claimant was told he had a back-to-work telephone interview and sent reminders with the date and time.
- However, no-one phoned him at the given time.
- When he was next in the Jobcentre they said he was marked as a “no show” for a face to face appointment.

- One claimant did not know whether or not he had been awarded UC until he called.
- Upon calling, he was told there was an award letter on his journal but he had not been able to access this.

In both examples above, claimants had originally applied by telephone and never managed their claim online

- Some claimants had ongoing queries they had not yet been able to resolve, such as:
 - Whether their claim can be backdated
 - How much of their housing costs will be covered, and whether directly/indirectly
 - Who their work coach is, or the role of their work coach vs. disability coach

“They know I cannot read or write. It’s in my notes. Still they send me messages on my journal... my adviser will ask ‘Did you check your journal, did you get that message’. Makes me so mad.”

Male, 25-34



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Case studies

06

Case Study

Claimant characteristics and internet experience

Male living alone in London. He had an accident in 2014 which has caused ongoing issues since with his physical health, including arthritis. He now works part-time.

He only has internet access on his work phone. He previously owned a laptop, but was subject to viruses and ransomware attacks. He feels unsafe about data security, as he does not know how to use the internet securely. His arthritis also makes it difficult for him to physically use technology: he will often accidentally press the wrong thing.

Process of making an online claim

The claimant was on PIP since he had another accident 3 years ago. After approaching a local JCP centre to see if he could claim any unemployment benefits, they conducted a WCA, and suggested UC.

He attempted completing an online form 3 times first, but each time he completed it incorrectly and received a message stating that he didn't qualify.

He then approached the Jobcentre, where an advisor completed a fresh claim for him, and recommended that he manage his claim by telephone in future.

Experience of being a telephone claimant

When DWP contact him they do so in writing, which he finds more trustworthy

He has contacted DWP via telephone to resolve issues (such as an error in his earnings). He finds the staff are polite but that it can take a long time to resolve issues and he is passed to multiple people.

When he does call, helpline staff always suggest claiming online. He would like there to be a note on his account that indicating he is uncomfortable using technology.



“With online, you are restricted with your answers, it’s all yes, no and you can’t really explain yourself.”

“She did mention managing the claim on the journal... But I said that I don't have a laptop at home...I am also worried about making mistakes, and filling it correctly and passwords. And you lot will stop my money because I don't do it right.”

Case Study

Claimant characteristics and internet experience

Female living alone. Has been suffering from mental health issues due to stress working as a social worker for 25 years. Husband passed away in 2006. Has a work pension, and applied for UC because she was struggling with the cost of living.

Using the internet causes her a lot of anxiety, partly related to her old job: she worries people will find information about her and track her down. She becomes overwhelmed completing forms online and will avoid them when possible. If necessary, her daughter helps her for things such as emailing to request repeat prescriptions.

Process of making a claim

She called the DWP helpline, asking to fill out a paper form. She was informed she could not do so, and was suggested she apply online. After informing the advisor about her anxiety, they immediately helped to complete a telephone claim.

She found it straightforward after understanding the form could be completed over the telephone. It was also convenient that she could provide all her information on one call.

The service she received from DWP was helpful and the staff were kind. Although she had to ask repeat questions at times, her experience was fine overall.

Experience of being a telephone claimant

She receives texts from DWP to let her know when she has an appointment at the Jobcentre.

She is unable to contact the Jobcentre directly so if she needs to rearrange an appointment she needs to go through the helpline. However, this is not a major issue and she reports it doesn't take long to get through.



“Doing things online fills me with a lot of dread and anxiety, I have no confidence in what I have done.”



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Moving to claim online

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Some claimants could identify support that would help them move to an online claim, but these types of support would have some drawbacks.

Support to manage their claim

- Someone to sit beside them and show them what to do
- Someone to fill in the online form for them
- However, this would make them less independent

Access to technology

- Having internet access at home
- More computers at the Jobcentre
- Someone at the Jobcentre dedicated to helping with online applications
- However, cost of travel to access technology would be an issue

Training

- Support with literacy
- Some claimants would like to know more about how to use technology and to get online eventually
- However, some were worried about their ability to retain information and use it on their own.

These claimants often stressed that overall a phone claim would still work best for them

Move claimants thought that moving to manage their claim online would not be a realistic option for them.

Some claimants were relatively confident that they might be able to manage their claim online if they received the right support.

Some claimants believed that they would be able to manage their claim online, but that this would be a significant challenge for them.

Other claimants felt certain that they would never be able to manage their claim online. For some of these claimants, even discussing this scenario made them feel very anxious.

“I’m not sure, it wouldn’t bother me doing it online, if I could access it easily on my phone. But maybe I would have to go to the job centre to be shown what to do. Wouldn’t have any issues with job centre helping me out – I would be willing to do that”

Female, 35-44

“I am just worried that even if someone showed me I would do it wrong next time”

Male, 55+

“No never will be an option for me, I will always do it over the phone, I can’t tell you just how unconfident I feel. I am shaking about it now even thinking about it”

Female, 45-54



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Summary of findings

07

Summary



Most claimants we spoke to had a **mental or physical health condition** and were **not working**. Some had multiple needs or faced **additional challenges** such as being homeless, fleeing domestic abuse or having recently left prison.



Claimants applied by phone due to a combination of **personal circumstances** and being **unable to complete an online application form**. Personal circumstances such as a mental or physical health condition, homelessness or recently leaving prison. Claimants also either struggled using the internet or didn't have access to Wi-Fi or a laptop.



Claimants found out they could apply via phone by speaking to friends and family, from advisors at the Job Centre or Citizens Advice or by calling the helpline. Overall, the process was seen as straightforward and quick, and advisors were seen as helpful when completing the application over the phone.



Claimants found that the process of **managing their claim via phone worked well** for them. Claimants liked getting a text asking them to call DWP when convenient for them. These claimants expected wait times for the helpline and were happy to wait.



For most claimants transiting to an **online claim was not an option** and even the idea of moving online caused them a lot of anxiety. Some would consider moving online if they were able to access more support at the job centre, such as **access to computers** and a **dedicated advisor to support with online claims**.