



Department  
for Work &  
Pensions



# Universal Credit Pathfinder evaluation

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Research Report No 886

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# Summary

Universal Credit (UC) is a new simpler, single monthly payment for people who are looking for work or on a low income. It aims to help claimants and their families to become more independent and to simplify the benefits system by bringing together a range of working-age benefits into a single payment.

UC is being introduced gradually, and was initially introduced from April 2013 in certain areas of the North West, known as Pathfinder sites. Initial eligibility criteria for UC focused on single, unemployed, non-home-owning claimants without any children.

This publication sets out key findings identified by the evaluation of UC delivery in the North West Pathfinder, which included:

- A three-wave longitudinal telephone survey of 901 UC claimants in Pathfinder areas, along with two comparator surveys of Jobseeker's Allowance (JSA) claimants to facilitate comparisons with the existing benefits system.
- Qualitative research with 40 early UC claimants in two Pathfinder areas.

The evaluation aimed to learn lessons to feed in directly to improvements to UC operations on the ground. Action planning has taken place regularly to ensure that learning points are captured and improvements made in response.

The focus of this report is on high-level findings relating to early implementation and delivery of UC in the North West Pathfinder, rather than an assessment of outcomes from UC or its impact.

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# The Authors

This report was authored by members of the Universal Credit Evaluation Team in the Department for Work and Pensions (DWP). The methodology and findings from the qualitative research with claimants are based on a work by Richard Lloyd and Dr Kath Mulraney at ICF International. Claimant survey data comes from IFF and additional data analysis by DWP.

# List of abbreviations

<b>CC</b>	Claimant Commitment
<b>DPDP</b>	Direct Payment Demonstration Projects
<b>DWP</b>	Department for Work and Pensions
<b>ESA</b>	Employment and Support Allowance
<b>JSA</b>	Jobseeker's Allowance
<b>JCP</b>	Jobcentre Plus
<b>PASA</b>	Personal and Account Support Agent
<b>PBS</b>	Personal Budgeting Support
<b>UC</b>	Universal Credit
<b>UJ</b>	Universal Jobmatch

# Executive summary

## Background

Universal Credit (UC) is a new simpler, single monthly payment for people who are looking for work or on a low income. It aims to help claimants and their families to become more independent and to simplify the benefits system by bringing together a range of working-age benefits into a single payment.

UC is being introduced gradually and was initially introduced from April 2013 in certain areas of the North West of England, known as Pathfinder sites. Initial eligibility criteria for UC focused on single, unemployed, non-home-owning claimants without any children.

The evaluation of UC delivery in the North West Pathfinder included:

- A three-wave longitudinal telephone survey of 901 UC claimants in Pathfinder areas, conducted as early as possible in the claim, three months after the claim and six months after the claim.
- Two comparator surveys of Jobseeker's Allowance (JSA) claimants to facilitate comparisons with the existing benefits system.
- Qualitative research with 40 early UC claimants in two Pathfinder areas.

The Pathfinder Evaluation aimed to examine UC as delivered in the Pathfinder to assess what was working well, what needed to improve and to collect early evidence on whether policy intent was being met (rather than a complete assessment of outcomes from UC or its impact). Its overarching objective was to provide timely and operationally relevant evidence to support the continual improvement of Pathfinder and the further roll out of UC, and as such it was carried out during the very early stages of UC delivery. Consequently, the report should be read as an account of that early experience of UC. The Department for Work and Pensions (DWP) has continued to refine and improve UC delivery since then informed by learning from the evaluation and other sources. Future evaluations will explore how UC continues to perform and evolve as its scale and scope expands.

## Key findings

### Claimant experience

The online claim process for UC was well used (with over 90 per cent claiming online), generally straightforward and working well. A large majority of claimants were positive about their initial UC interview and the ongoing review process, in terms of the explanations they received and the advice and support they were offered. UC claimants who had previously claimed JSA generally compared UC favourably to JSA. Many claimants thought that **all** of the actions they accepted as part of their Claimant Commitment (CC) would increase their chances of finding work (53 per cent), took account of their personal circumstances (47 per cent), were achievable (59 per cent), and would be checked on by the Jobcentre (78 per cent). The majority of responses were very positive for each of these questions and a substantial proportion of claimants felt that at least **some** of the actions would achieve these

outcomes. Across the survey waves only a small proportion of people thought that **none** of the actions would achieve these outcomes. UC claimants recalled reporting more changes of circumstance than JSA claimants, and by wave 3 of the survey were much more likely to report them to Jobcentre Plus than JSA claimants were.

### Job search

Of those still claiming UC at waves 2 and 3 of the survey, around half said they were finding it easy to complete 35 hours job search, with just under a third saying they were finding it difficult. The main reasons for finding it difficult included a perceived lack of suitable jobs in the area, a lack of access to the internet at home, and applying for jobs online reducing the time they needed to spend on job search. Some claimants interviewed in depth found producing evidence of their job search straightforward; others felt more clarity around how to provide evidence and the required level of detail would be helpful.

Understanding the job search requirement and other aspects of the conditionality requirements is an important part of UC. The vast majority (96%) of claimants recalled discussing with their adviser the conditions that would affect their UC payment. Survey evidence also suggests that UC claimants were more likely than those on JSA to think the benefit system was effective at encouraging people into work.

### Budgeting and monthly payments

The vast majority of UC survey respondents reported being paid monthly (95% by wave 3 of the survey). Around three quarters of UC claimants were confident in their ability to budget the monthly payment. Very few reported seeking help or advice to manage their money.

A large majority of UC and JSA survey respondents reported that they were keeping up with bills and commitments, and the proportion reporting this increased over time. Although UC claimants appeared to be less likely than JSA claimants to keep up well with bills and commitments initially, this gap reduced considerably over time. Where claimants did report requiring extra funds to cover their budgeting needs, UC claimants were more likely than JSA claimants to draw on support from family and friends. They were also able to draw on the support specifically offered under UC for those needing an advanced payment to cover the transition to monthly benefit payments.

Given the eligibility criterion applied under UC Pathfinder, there were very few claimants with housing costs. The vast majority of UC renters reported no arrears. For those few respondents who did report falling behind on their rent, survey results suggest rent arrears reduced over time. By wave 3 of the survey, the proportion reporting rent arrears for UC was a little higher than JSA: at 12 per cent compared to 7 per cent for similar JSA claimants. This pattern showing a fall over time mirrors that seen under the Direct Payment Demonstration which was set up to prepare the ground for the introduction of UC. As a result of this evidence, DWP has put in place arrangements to deliver money management advice to claimants and alternative payment arrangements should claimants begin to accrue rent arrears.

### Understanding of Universal Credit

The vast majority of UC claimants reported being clear about what they needed to do to receive UC, and in what circumstances their benefit may be stopped. However, although some of the messages around being better off in work are being recognised, at this early stage these are less well understood than the requirement to look for work. For example, over 40 per cent of UC claimants surveyed did not know that people on low incomes can still receive UC no matter how many hours they are working, and the in-depth research found understanding of how work would impact on UC payment was limited.

### Attitudes to work and job search behaviour

At wave 3 of the survey, UC claimants (81 per cent) were more likely than JSA claimants (74 per cent) to think that the benefits system is effective at encouraging people back to work, and UC claimants were increasingly more likely to have a positive outlook on the availability of jobs in their area than those on JSA. UC claimants were less pessimistic than JSA claimants that they could get a job within three months and this relationship was sustained over the period.

Encouraging claimants to look more intensively for work is an important element of UC. There was a consistent and statistically significant difference in the hours UC claimants reported spending searching for work: nearly twice as many hours as JSA. At wave 1, UC claimants applied for more jobs, though there appeared to be little difference by wave 3.

### Moving into work

DWP analysts are reviewing a wide range of evidence to understand labour market outcomes under UC, with the claimant survey being one part of that analysis. The claimant survey found that 69 per cent of UC claimants had a job at some point between making their claim and their wave 3 survey interview, compared to 65 per cent of JSA claimants. This early evidence is encouraging. A more detailed programme of impact analysis is now underway to provide a robust picture of how UC compares to JSA in terms of employment outcomes and earnings. The analytical approach underlying this work has been peer reviewed by researchers at the Institute for Fiscal Studies<sup>1</sup>.

### Learning from the evaluation

The evaluation aimed to learn lessons to feed in directly to improvements to UC operations on the ground. Action planning has taken place regularly to ensure that learning points are captured and improvements made in response. Examples of actions taken in response to the evaluation findings include:

- Improving understanding of payments and financial incentives by developing staff understanding of payment information;
- Redesigned processes to ensure that claimants understand that they may be able to continue to claim UC after moving into work and reduce the number of claimants who do not get in touch with DWP after obtaining work.

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<sup>1</sup> *Evaluating the Impact of Universal Credit on the Labour Market in Live Service and the North West Expansion*, DWP ad hoc research report no. 7, July 2014.  
[www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/334312/evaluating-impact-universal-credit-labour-market-live-service-north-west.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/334312/evaluating-impact-universal-credit-labour-market-live-service-north-west.pdf)

# 1 Introduction

The following introduction briefly outlines the Universal Credit (UC) policy and explains the scope and purpose of UC Pathfinder and its evaluation, including the scope of this report.

## 1.1 Universal Credit policy

UC represents a fundamental reform of the benefits system. It is a new simpler, single monthly payment for people who are looking for work or on a low income. It aims to help claimants and their families to become more independent and to simplify the benefits system by bringing together a range of working-age benefits into a single payment. It merges together:

- Income-related Jobseeker’s Allowance (JSA).
- Income-related Employment and Support Allowance (ESA).
- Income Support.
- Child Tax Credits.
- Working Tax Credits.
- Housing Benefit.

The aim of UC is to tackle the problems of poor work incentives and complexity within the current system of benefits and tax credits. The overarching aims are to:

- Encourage more people into work and to make even small amounts of work pay and be seen to pay.
- Smooth the transition into work by offering a single benefit that removes the distinction between being in and out of work.
- Offer a simpler support, with one system replacing multiple systems, therefore reducing administration costs and the propensity for fraud and error.
- Tackle poverty both through increased take-up since the system will be simpler and from increased reward from employment for the claimant.

The main differences between UC and the current welfare system are:

- UC is available to people who are in work and on a low income, as well as to those who are out of work.
- Most people apply online and will manage their claim through an online account.
- UC aims to be responsive – as people on low incomes move in and out of work, they will get ongoing support.
- Most claimants on low incomes will still be paid UC when they first start a new job or increase their part-time hours.

## Universal Credit Pathfinder evaluation

- Claimants will receive just one monthly payment, paid into a bank account in the same way as a monthly salary.
- Support with housing costs will usually go direct to the claimant as part of their monthly payment.

## 1.2 Universal Credit process

There are two stages to claiming UC:

- The first stage is to make an **online claim**.
- The second stage is to attend a **face-to-face interview** (or Initial Work Search Interview) at a Jobcentre Plus office. Prior to the interview a Personal and Account Support Agent (PASA) will deal with the administration of the claim, such as verification of identity. The interview itself is conducted by a Work Coach who will discuss the conditions of claiming UC. These are detailed in a Claimant Commitment (CC) and need to be accepted by the claimant for the claim to continue. The Coach will also advise of any support available and explain what will happen if responsibilities are not met.

The CC is a two-way agreement between the claimant and government setting out what claimants will do to find work in return for receipt of UC. The claimant and Work Coach decide what goes into the CC, for example:

- What the claimant needs to do to look for work (e.g. registering with recruitment agencies, writing a CV).
- How many hours they need to spend looking for work each week, which can be up to 35 hours.
- Their circumstances (e.g. work history, health, family or caring responsibilities).

The CC is updated if the claimant's circumstances change. UC claimants report changes of circumstance to the UC helpline. This is operated by UC Service Centres, based in Bolton and Glasgow at the time of Pathfinder.

UC claimants who are looking for work are normally expected to attend interviews at the Jobcentre, including regular Work Search Reviews with an Assistant Work Coach, and additional Work Search Interviews with a Work Coach as required.

## 1.3 Universal Credit Pathfinder

UC is being introduced gradually, and was initially introduced from April 2013 in certain areas of the North West, known as Pathfinder sites. Ashton-under-Lyne Jobcentre started to accept claims for UC from 29 April 2013, whilst Wigan, Warrington and Oldham Jobcentres trialled the new CC. From 1 July 2013, Wigan started to accept claims with Warrington and Oldham following suit on 29 July. Progressive roll out of UC began in October 2013, starting with Hammersmith Jobcentre and followed by Rugby, Inverness, Harrogate, Bath and Shotton by spring 2014.

Initial eligibility criteria for UC focused on single, non-home-owning claimants without any children who would previously have been eligible for JSA (see Section 5.1 for full eligibility criteria). However, once a claimant is claiming UC they stay on the benefit even if their circumstances change, meaning that increasingly complex circumstances have emerged over time.

The details of people who have started claiming UC to April 2014 are that between April 2013 and 30 April 2014, a total of 6,960 people started claiming UC. The majority are males, with a male to female ratio around 7:3.

### 1.4 Universal Credit Pathfinder evaluation

This controlled approach to rollout means that Jobcentres intensively test the new system as it rolls out. Evaluation is a key element of testing the approach. DWP published a framework for the evaluation of UC in December 2012<sup>2</sup>. This publication sets out key findings identified by the evaluation of UC delivery in the North West Pathfinder, which includes quantitative and qualitative research with claimants. Findings from wave 1 of the claimant survey were published in November 2013<sup>3</sup>.

The evaluation aimed to learn lessons to feed in directly to improvements to UC operations on the ground. Action planning has taken place regularly to ensure that learning points are captured and improvements made in response, following a ‘test and learn’ approach to the development of UC.

The focus of this report is on high-level findings relating to early implementation and delivery of UC in the North West Pathfinder, rather than a complete assessment of outcomes from UC or its impact. Key learning points and the actions taken in response have been captured in the report to illustrate this approach and demonstrate how the findings have been used.

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<sup>2</sup> Universal Credit Evaluation Framework, DWP, December 2012. [www.gov.uk/government/publications/universal-credit-evaluation-framework](http://www.gov.uk/government/publications/universal-credit-evaluation-framework)

<sup>3</sup> Universal Credit pathfinder evaluation: interim results from the Universal Credit claimant survey, wave 1, DWP, November 2013. [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/263427/uc-report-final.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/263427/uc-report-final.pdf)

## 2 Background

The following chapter describes the aims of the evaluation and outlines the methodology employed.

### 2.1 Evaluation aims

The Pathfinder evaluation aimed to examine Universal Credit (UC) as delivered in the Pathfinder to assess what was working well, what needed to improve and to collect early evidence on whether policy intent was being met. Its overarching objective was to provide timely and operationally relevant evidence to support the continual improvement of Pathfinder and the further roll out of UC, and as such it was carried out during the very early stages of UC delivery.

### 2.2 Methodology

The following section provides details of the research methodology. Table 2.1 provides an overview of the timings of the research, and the research methods employed.

**Table 2.1 Overview of UC Pathfinder evaluation strands**

Research method	Timing
Claimant exit survey in Ashton Jobcentre.*	May 2013
Quantitative UC and JSA comparator survey.	Three waves: as early as possible in claim; three months after claim; six months after claim (see Table 2.2 for details of research periods).
Qualitative research with claimants up to five months into their UC claim (Ashton /Wigan claimants only).	July-September 2013.

\* The exit survey was carried out to assess the online service in the first few weeks of UC delivery. The findings from this survey are superseded by the large scale survey of UC and JSA claimants, and for this reason they are not included in this report.

#### 2.2.1 Claimant survey

The Department for Work and Pensions (DWP) commissioned a telephone survey of claimants in Pathfinder sites in the North West to generate quantitative data on those claiming UC. The survey was longitudinal which means the same group of individuals were interviewed at successive points in time (in wave 1, wave 2 and wave 3). Claimants were first interviewed as soon as possible after making their claim<sup>4</sup>, and then contacted again after approximately three months and six months. The longitudinal design allowed us to learn about claimant experiences at different stages in their UC claim.

<sup>4</sup> On average, survey interviews for wave 1 took place 25 days after the initial claim for the UC Pathfinder Survey, 35 days after the initial claim for JSA Comparator Survey and at 59 days after the initial claim for the JSA National Survey.

To allow comparisons with the current benefits system, we simultaneously ran two comparator surveys with new JSA claimants. The three surveys are:

- **UC Pathfinder Survey:** People that lived in Pathfinder areas, met the Pathfinder eligibility criteria<sup>5</sup> and had made a new claim to UC.
- **JSA Comparator Survey:** People that met the Pathfinder eligibility criteria **and** lived in areas that had similar labour market conditions to Pathfinder areas<sup>6</sup>. As far as possible the sample for the matched comparison survey reflects the UC population in all aspects other than geography (i.e. it includes JSA claimants who, if they were living in the Pathfinder areas, would be eligible for UC).
- **JSA National Survey:** People that met the UC Pathfinder eligibility criteria, but drawn from a random national sample of all new JSA claimants (excluding Northern Ireland).

The JSA National Survey was conducted in part to provide contextual information to the Pathfinder areas in terms of how their specific characteristics (such as the local economy) may impact on how UC is experienced. The survey also aimed to provide an understanding of the issues for the UC client group in the wider economy and whether there are any issues specific for them as UC rolls out in areas beyond the North West.

The JSA Comparator Survey provides the best comparison with the UC survey as it is made up of people who are located in areas with similar labour market conditions. Throughout the report, where JSA claimants are mentioned, this refers to participants in the JSA Comparator Survey unless stated otherwise.

Please note that where findings from the UC survey are reported alone they will have a fairly large margin of error (in other words the 'true' value for all UC claimants may be somewhat higher or lower than the value from the survey). Where UC and JSA survey findings are compared, differences will be indicative only and not statistically significant unless otherwise stated.

The number and timings of interviews conducted as part of the claimant survey are outlined in Table 2.2. Although it was attempted to recontact everyone who had been interviewed in wave 1 of the survey, the number of interviews reduced at each wave of the survey as some people did not take part.

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<sup>5</sup> See Section 5.1 for detailed eligibility criteria.

<sup>6</sup> DWP analysts derived comparison areas based on statistical analysis of previous benefit off-flow rates in Jobcentres across the country.

**Table 2.2 Claimant survey numbers and timings**

	Timings	Number of interviews
<b>Wave 1</b>		
Universal Credit	28 August 2013 – 23 October 2013	901
JSA Comparator	29 August 2013 – 16 October 2013	900
JSA National	4 September 2013 – 16 October 2013	900
<b>Wave 2</b>		
Universal Credit	15 November 2013 – 9 February 2014	560
JSA Comparator	14 November 2013 – 29 January 2014	594
JSA National	7 November 2013 – 13 January 2014	575
<b>Wave 3</b>		
Universal Credit	23 January 2014 – 13 April 2014	383
JSA Comparator	23 January 2014 – 6 April 2014	438
JSA National	16 January 2014 – 6 April 2014	441

Survey data was weighted for non-response. In wave 1, the profile of the samples and those responding to the survey differed only slightly in terms of gender and age, and minimal weighting was required. At waves 2 and 3 it was possible to look at non-response by all questions answered in the wave 1 survey, and CHAID<sup>7</sup> analysis was used to identify areas requiring weighting. Those in work and no longer claiming were found to be more likely to drop out of the survey and the data was weighted to take account of employment status, age and gender.

Respondents across the three survey groups had similar characteristics (for details see Section 5.2 of the appendix). Further information on the responses to specific questions used in the report tables and charts are included in Section 5.3 of the appendix.

### 2.2.2 Qualitative research with claimants

The qualitative research with claimants was designed to provide an early assessment of UC from the claimant perspective. This included exploration of UC processes, to identify what was working well, and what needed to be changed. The study also aimed to provide early insights into the extent to which the policy intent was being met. The study comprised a programme of in-depth, qualitative interviews with 40 UC claimants in two of the Pathfinder offices – Ashton-under-Lyne and Wigan.

<sup>7</sup> Chi-squared Automatic Interaction Detector

A purposive approach was followed in developing the interview sample, who were sampled separately to the survey. Rather than seeking to reflect the proportion of people within the claimant population with particular experiences or views, the sample sought to include as wide a range of individuals as possible to collect a similarly wide range of experiences. It was also hoped that this would make the findings more applicable to the wider population who would become eligible for UC in future. Despite these efforts, due to the composition of the UC claimant population in Pathfinder, individuals from younger age groups made up the majority of those interviewed. Of the 40 interviews achieved:

- 22 were aged 18 to 24 years and 18 were aged 25 years and above;
- 26 of the claimants were based in Ashton and 14 in Wigan;
- 21 were male and 19 female;
- 24 had claimed benefits before (in all cases JSA); and
- 30 were living with parents, including 10 who were aged 25 years and above.

The following chapter of the report covers findings from the claimant surveys and qualitative research with claimants.

## 3 The customer journey

The following chapter sets out the main findings from the surveys and in-depth qualitative research conducted with claimants in the Pathfinder. Detailed findings on demographics can be found in the appendix. The focus of the research is on the early implementation and delivery of Universal Credit (UC) rather than its impact.

### 3.1 Overview of the research

The following chapter provides an overview of the surveys of UC claimants, with Jobseeker's Allowance (JSA) comparators, interwoven with findings from in-depth qualitative research with claimants in Pathfinder. Section 2.2.1 provided details of the research methodology for the research.

The JSA Comparator Survey provides the best comparison with the UC survey as it is made up of people who are located in areas with similar labour market conditions. For this reason, JSA National Survey findings have not routinely been reported within the report. Where JSA claimants are mentioned, this refers to participants in the JSA Comparator Survey unless stated otherwise.

It is important to note that the UC cohort followed in the survey, and those interviewed as part of the qualitative research, were claiming UC at a very early stage in rollout. The survey cohort made their UC claims between 25 July 2013 and 1 October 2013, and the qualitative interviewees made their claims prior to these dates. This was desirable as obtaining this early feedback facilitated timely improvements based on the learning points identified. However, it also meant that the cohort were experiencing UC before it had 'bedded in' to any great extent, and some of the issues picked up were teething issues which were resolved relatively quickly.

### 3.2 Claimant experience

#### 3.2.1 Initial experience of claiming UC

This section discusses the views of claimants about their initial experience of claiming UC, including the online claim process and the support claimants received to complete their claim. It is important to note that these findings on the initial claim process relate to the early days of UC. Respondents made their claims between 25 July 2013 to 1 October 2013.

The majority of UC claimants made their claim online (90 per cent). The other 10 per cent of claimants said they made their claim via the telephone (7 per cent) or in person at the Jobcentre (3 per cent). There are several reasons that claimants did not use the online process to make their claim:

- 7 per cent of claimants attempted to make their claim online initially, but reported using another method when they encountered problems with the online system. Since these claims were made there have been a number of enhancements to the systems to address these issues.
- 2 per cent of claimants knew that it was possible to claim online but chose not to for a variety of reasons, including limited access to the internet and a preference for a face-to-face process.

- 1 per cent of claimants did not know it was possible to claim online.

Qualitative research with claimants found that those who had claimed over the phone reported that the process worked well and no difficulties were encountered.

The majority of UC claimants managed to complete their application on the first attempt (73 per cent). Of those people who made their claim online a minority reported difficulties with the system including: the website crashing (13 per cent), the application taking longer than expected (10 per cent), instructions on how to complete the application being confusing (9 per cent), difficulty obtaining the information required (9 per cent) and initially not being able to get onto the website (9 per cent)<sup>8</sup>. Again it is important to recognise that these claims were taken in the first few months of operations and improvements have been continually made since this time to improve the experience of claiming online.

The sample of claimants who were interviewed as part of the qualitative research generally claimed online finding the process to be straightforward; easy to navigate; and simple to complete. These findings echoed the quantitative survey results. A small number of additional isolated issues were identified, such as a lack of confidence with, and ready access to, online facilities; and absence of features to help users with special needs.

Of those claimants who made their UC claim online 83 per cent completed without support, whilst 17 per cent of them received help to submit their claim. The primary source of help came from friends, relatives, spouses and partners (81 per cent), with the Jobcentre providing help for 10 per cent of those claimants who needed it. Four per cent of claimants who needed help got it from a UC telephone helpline adviser, and 5 per cent went to other sources, for example, Citizens Advice. After submitting their claim the vast majority of claimants (92 per cent) were clear about what would happen next.

The purpose of live service is to test and learn and improve the UC experience. DWP has learnt much from the experience of live service to date, with the evaluation identifying areas for improvement. As a result of that learning, we have introduced a number of refinements to the IT systems designed to make claiming smoother. And with the launch of the robust trials to test out Universal Support delivery locally, we will continue to test out new ways to continuously improve online claiming for those claimants who may have difficulty using IT.

### 3.2.2 Initial UC interview

The views of UC claimants about their experience of UC processes were investigated. A large majority of survey respondents were positive about the initial UC interview (or Work Search interview):

- 94 per cent of claimants felt that the conditions of claiming UC were well explained by their Jobcentre Plus adviser.
- 92 per cent of claimants agreed that they were encouraged to find work, or increase the amount they were working.
- 85 per cent believed that UC staff have the necessary skills and knowledge.
- 85 per cent of UC claimants agreed that the advice and support offered by the adviser matched their personal needs and circumstances.

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<sup>8</sup> Individual claimants may have reported more than one difficulty.

## Universal Credit Pathfinder evaluation

The qualitative research also explored experiences of the initial UC interview. Many claimants found the interview to be straightforward and useful, and interviews typically covered a detailed introduction to UC, including:

- An overview of the UC ongoing claim process, including payments, sanctions and how to report changes of circumstance;
- An explanation of Universal Jobmatch (UJ)<sup>9</sup> and how to evidence job searches (although experiences of the latter were mixed);
- A discussion about job searching based on the experience of claimants; and
- The completion of the Claimant Commitment (CC) (see Section 3.2.3 below).

A small number of interviewees highlighted areas where the first UC interview might be improved. These included providing more information about exactly what was required in terms of producing evidence of their job search, and being more support focused.

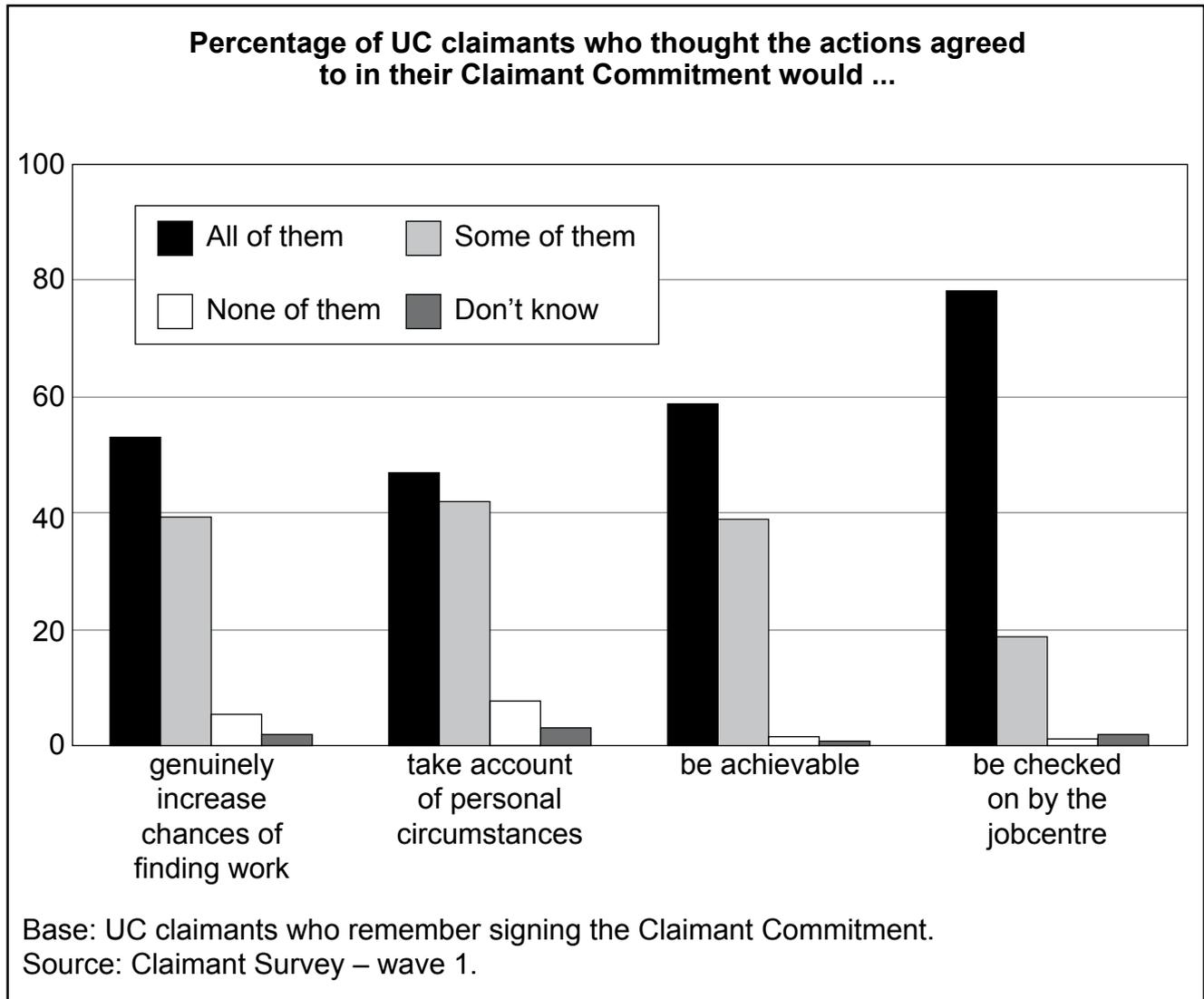
### 3.2.3 Claimant Commitment

This section explores claimants' attitudes and experiences of the CC. Figure 3.1 shows the attitudes toward the CC of those claimants who remembered signing it (97 per cent of claimants surveyed in wave 1).

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<sup>9</sup> UJ is a website which allows users to search and apply for jobs online. Those who register on the site can save job searches, upload a CV, set up email alerts and keep track of applications. See [www.gov.uk/jobsearch](http://www.gov.uk/jobsearch)

Figure 3.1 Claimant attitudes towards the CC (%)



When claimants thought about the actions they accepted as part of the CC many thought that **all of them**:

- Would increase their chance of finding work (53 per cent).
- Took account of their personal circumstances (47 per cent).
- Were achievable (59 per cent).
- Would be checked on by the Jobcentre (78 per cent).

These results are based on wave 1 of the Claimant Survey. Over time the proportion of claimants who thought all of the actions were achievable increased from 59 per cent in waves 1 and 2 to 67 per cent in wave 3. Other aspects remained at similar levels across waves.

## Universal Credit Pathfinder evaluation

The majority of responses were very positive for each question, and Figure 3.1 shows that a substantial proportion of claimants felt that at least **some of the actions** would achieve these outcomes. Across the survey waves only a small proportion of people thought that **none of the actions** would achieve these outcomes. For example, in wave 3 three per cent of claimants thought that none of the actions would increase their chances of finding work, and five per cent thought none took account of their personal circumstances.

Experiences of developing the CC were described in the qualitative interviews with claimants, and shed some light on these findings. Claimants generally reported the development of the CC as being informed of the requirements and asked to agree, although in the main claimants did not expect any discussion or negotiation to agree the CC. In a small number of cases claimants reported declaring special needs or vulnerabilities (such as a learning difficulty), highlighting specific circumstances or reporting particular qualifications to their coach that they considered had not been reflected in the final CC.

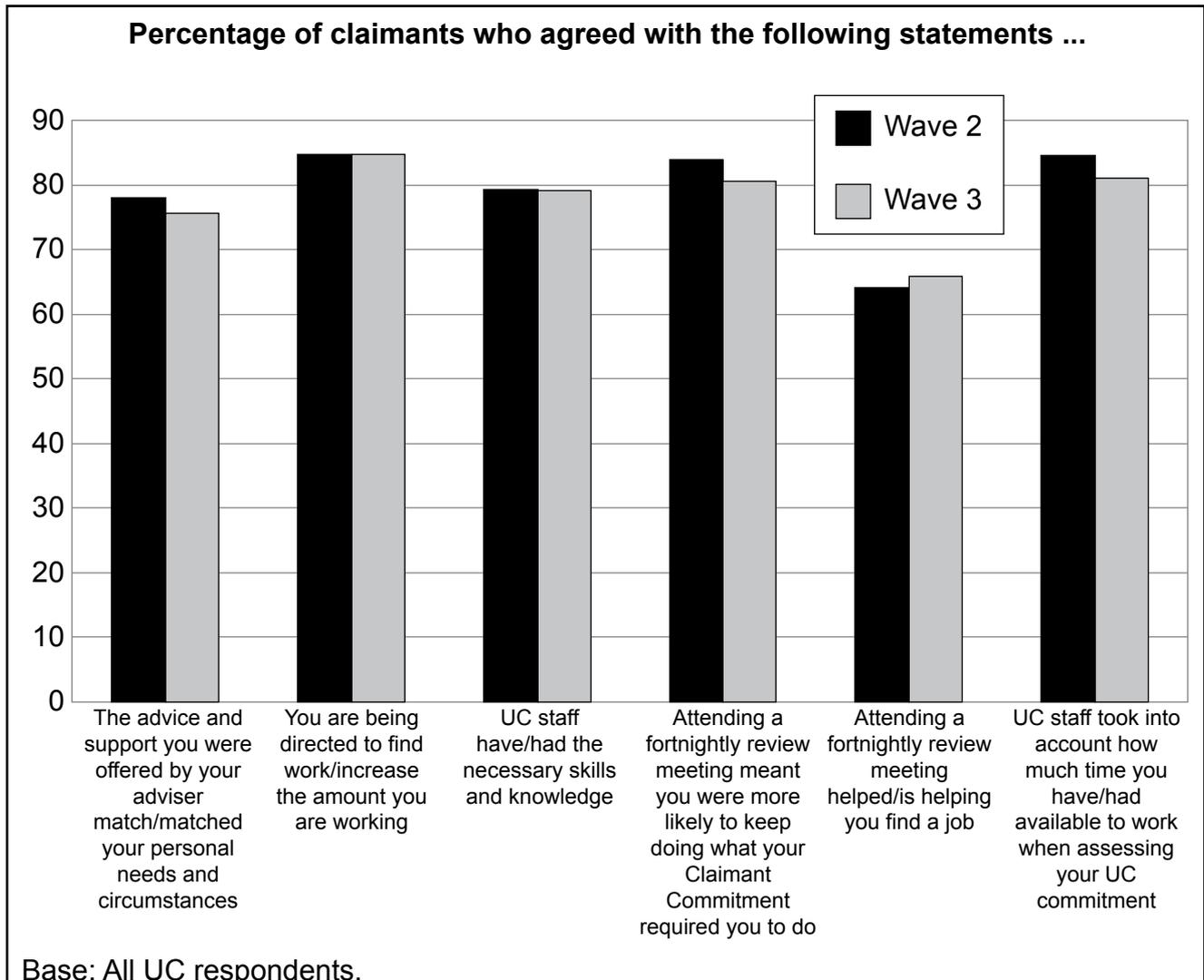
### 3.2.4 Work Search Reviews

UC claimants have regular review meetings, known as Work Search Reviews. UC claimants responding to the survey in waves 2 and 3 were asked for their views of the ongoing review process. As with the initial UC interview (see Section 3.2.2), a large majority were positive in their views, including:

- the advice they received matched their personal needs and circumstances (78 per cent for wave 2);
- staff have the necessary skills and knowledge (85 per cent for wave 2);
- they are being directed to find work or increase the amount they are working (79 per cent for wave 2);
- the review meetings make them more likely to do as their CC requires (84 per cent for wave 2);
- the review meetings are making or made them more likely to find a job (64 per cent for wave 2); and
- staff took into account how much time they had available to work when assessing their CC (85 per cent for wave 2).

Findings were consistent over the two survey waves (see Figure 3.2).

Figure 3.2 Claimant views on Work Search Reviews (%)



Claimants interviewed as part of the qualitative research were also asked about their experiences of these meetings. Although they were generally at a fairly early stage in their claim, almost all had experience of at least one, and commonly successive, review meetings. Some had found them to be positive and helpful. Reasons included:

- Being motivated and encouraged to get back into work by knowledgeable coaches.
- Receiving practical help with CV and interview preparation, including referrals to other support, such as a CV class at the local library, or a work placement with a local charity.

At this early stage of introduction, many qualitative interviewees experienced the ongoing review process primarily as about conditionality and ‘policing’ than support. For some, this did not cause any issues, whilst several felt that they would benefit from more tailored support and guidance.

### 3.2.5 Full-time job search

Around 40 per cent of UC claimants reported doing 35 hours' worth of jobsearch per week. Survey respondents who were still claiming UC at waves 2 and 3 were asked how easy they were finding it to complete 35 hours job search. A majority said that they were finding it easy (52 per cent wave 2; 51 per cent wave 3), with just under a third saying they were finding it difficult (31 per cent wave 2; 33 per cent wave 3).

With the new CC all claimants develop and agree a plan for how they will search for work with their Work Coach, and work search is viewed as a full-time activity. The main reasons given by the minority<sup>10</sup> who reported finding it difficult related to: a perceived lack of suitable jobs in the area; finding it difficult for various reasons to find the time; and, a lack of access to the internet at home limiting the time they can spend on work search. DWP has ensured access to the internet is available through a number of alternative sites such as libraries and local authorities.

These findings were echoed in the qualitative research. Whilst some found the requirement a useful positive help, others viewed the requirement as unrealistic. Reasons given were similar to those listed above, but claimants also reported that the online approach to looking and applying for vacancies made it quicker to search for jobs and therefore reduced the time they needed to spend on job search.

Delivering the agreement made in their CC helps claimants focus on their key work-related requirements, including proactive job search. That focus on job search is designed to help them move into work more quickly. This is a key feature of UC. Since the launch of UC, the CC has been extended to the JSA regime. The stronger focus on claimant responsibilities under legacy benefits will help support and reinforce the wider transformation that UC brings.

### 3.2.6 Providing evidence of job search

In terms of the process of looking for work, several of those claimants interviewed in the qualitative research found the online approach, and in particular UJ, easy to use and convenient. Others reported issues with the functionality of the search engine and the available search criteria.

There was a mixed set of experiences around the practicalities of evidencing job search. Some interviewees felt that:

- the need to, and the process for, providing evidence of their job searching activity was reasonable; and
- finding the online mechanism for evidencing their activities helpful, easy and quick to use.

Others would have preferred greater clarity around how to provide evidence of job search and the nature and level of detail required, e.g. how to access UJ, and report on evidence on using external websites. Some reported concern that different coaches set out different requirements.

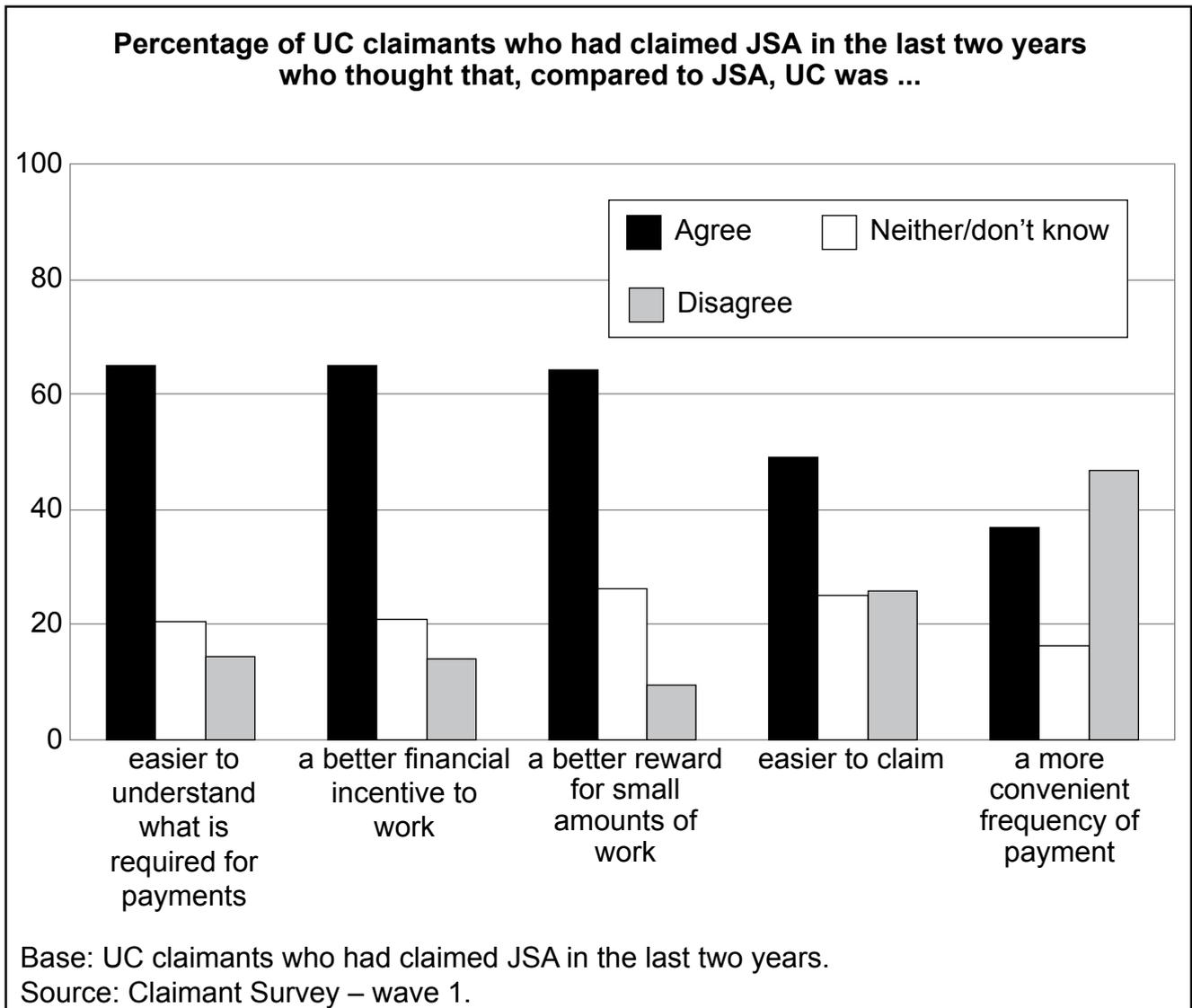
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<sup>10</sup> Wave 2 – 93; wave 3 – 125.

### 3.2.7 Initial views of claimants about UC

Of those UC claimants who responded to the survey many had claimed JSA in the previous two years. This group were asked to think about how claiming UC compared to JSA. Results are reported in Figure 3.3.

**Figure 3.3 UC claimants’ comparisons to claiming JSA (%)**



In most cases claimants reported that the experience of claiming UC was preferable to JSA. Over 60 per cent of claimants agreed that under UC it was easier to understand what was required for payments, a better financial incentive to work and provided a better reward for small amounts of work. When asked whether UC was easier to claim, 49% per cent of claimants agreed, 26 per cent of claimants disagreed (and hence thought that JSA was easier to claim) and 25 per cent didn't know or neither agreed nor disagreed.

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Some claimants in the qualitative research mentioned particularly liking not having to sign off and on when they move in and out of work. Other positive features mentioned were the increased rigour of the process, which was felt to give more clarity on what is expected, and the ability to supplement part-time work.

### 3.2.8 Changes of circumstance

UC claimants are required to report any changes in their circumstances by telephone to the UC Service Centre. Table 3.1 shows the percentage of claimants who recalled having experienced a change of circumstance between survey waves, such as a change in employment status, address, or type of accommodation. More UC claimants recalled experiencing changes of circumstance than JSA claimants.

**Table 3.1 Claimants who experienced a change of circumstance (%)**

	UC	JSA
Wave 2	41	36
Wave 3	31	26

Base: All respondents.

Source: Claimant Survey – waves 2 and 3.

The percentage of claimants who experienced a change of circumstance but did not report it to the Jobcentre<sup>11</sup> can be seen in Table 3.2. This shows that between wave 1 and 2 there were similar percentages of claimants between the surveys who did not report their change of circumstance. Between waves 2 and 3 the percentage of people who recalled not reporting their changes increased substantially for JSA claimants, and increased by a small amount for UC claimants. The qualitative evidence suggests that claimants were generally aware that they needed to report changes of circumstance, but they were not always sure what changes to report.

It is particularly important that UC claimants inform Jobcentre Plus if they obtain employment as they may still be entitled to benefit, whereas JSA claimants would be automatically signed off. It appears that the proportion of UC survey respondents who are in work and no longer on benefit and recall telling Jobcentre Plus when they moved off benefit has improved over time, from 83 per cent in wave 2 of the survey to 93 per cent in wave 3. For JSA claimants the proportion remained similar at around 9 in 10. Action has been taken to ensure that UC claimants stay on UC if appropriate when they move into work (see Section 4.3 for details).

<sup>11</sup> This question was worded as informing ‘the Jobcentre’, which included contact with Jobcentre Plus by telephone (for UC claimants this would be via the UC Service Centre), email, letter or face-to-face in the Jobcentre itself.

**Table 3.2 Claimants who had experienced a change of circumstances but not reported it to the Jobcentre (%)**

	UC	JSA
Wave 2	9	10
Wave 3	12	23

Base: Claimants who had experienced a change of circumstances.

Source: Claimant Survey – waves 2 and 3.

Claimants were asked about the type of change in circumstances they had experienced. Across both waves for all groups employment status was the primary type of change (90 per cent for UC, 93 per cent for JSA)<sup>12</sup>, followed by ‘other’, change of address, then type of accommodation.

The data in Table 3.3 shows that UC claimants primarily (in almost 8 out of 10 cases) notify the Jobcentre of their changes in circumstances by phone, reflecting the requirement for them to inform of changes via the UC Service Centre. JSA claimants tend to use both the phone and face-to-face method within the Jobcentre to make their changes.

**Table 3.3 Method for each change of circumstance (%)**

	Wave 2		Wave 3	
	UC	JSA	UC	JSA
Face-to-face in a branch of Jobcentre Plus	26	52	26	43
By phone	79	43	77	57
By email	3	4	2	3
By letter	5	4	4	1
Other	*	2	0	7
Don't Know	0	1	0	0

Base: Total number of circumstance changes.

\* = less than 1 per cent.

Table excludes those who did not report a change of circumstance or did not know if they had experienced a change of circumstance.

Source: Claimant Survey – waves 2 and 3.

<sup>12</sup> This reports a proportion of those experiencing a change of circumstance and does not reflect the overall number of changes. A change in employment status may involve a move into or out of work, and does not tell us anything about employment outcomes for these groups.

## 3.3 Budgeting and monthly payments

UC differs from other benefits as it is normally paid monthly, and hence claimants may require different budgeting strategies. The following section describes the views and experiences of claimants around monthly payments and budgeting their UC payment.

### 3.3.1 Experience of monthly payments

The vast majority of UC survey respondents reported being paid UC monthly (95 per cent by wave 3 of the survey). Some survey respondents also had previous experience of being paid monthly in work: nearly 4 in 10 survey respondents (36 per cent UC; 39 per cent JSA) who had previously been employed reported that they had been paid monthly in their last job. Around 75 per cent of all employees<sup>13</sup> are paid monthly. The lower figures reported in the survey might reflect the specific characteristics of the first UC claimants: with around two-thirds of these being under 25.

### 3.3.2 Views about monthly payments

Section 3.2.7 outlined the initial response to UC of claimants who had previously claimed JSA in the past two years. The qualitative research of UC claimants reflected these findings with a range of views expressed about receiving a monthly payment. Some claimants preferred monthly payments because they:

- Make it easier to know what they will get paid and when, as the payments come on the same day each month.
- Help to budget for bills.
- Learn to budget better across the month, despite being initially sceptical.

Others raised concerns, often expressed as it being problematic for others rather than for them personally including: being harder to budget; making it more likely someone would borrow money and a preference for fortnightly payments. It is important to note that alternative payment arrangements are available for claimants in certain circumstances who express concern at being able to manage their finances.

A large majority of claimants receiving a monthly UC payment were confident in their ability to budget the monthly payment; and this held up over time (78 per cent in wave 1 and 74 per cent in wave 2).

Of those survey respondents who had received monthly UC payments and since moved into a job with a monthly salary, almost two-thirds (65 per cent) agreed that receiving UC payments on a monthly basis prepared them for a monthly salary in work, with only 13 per cent disagreeing.<sup>14</sup>

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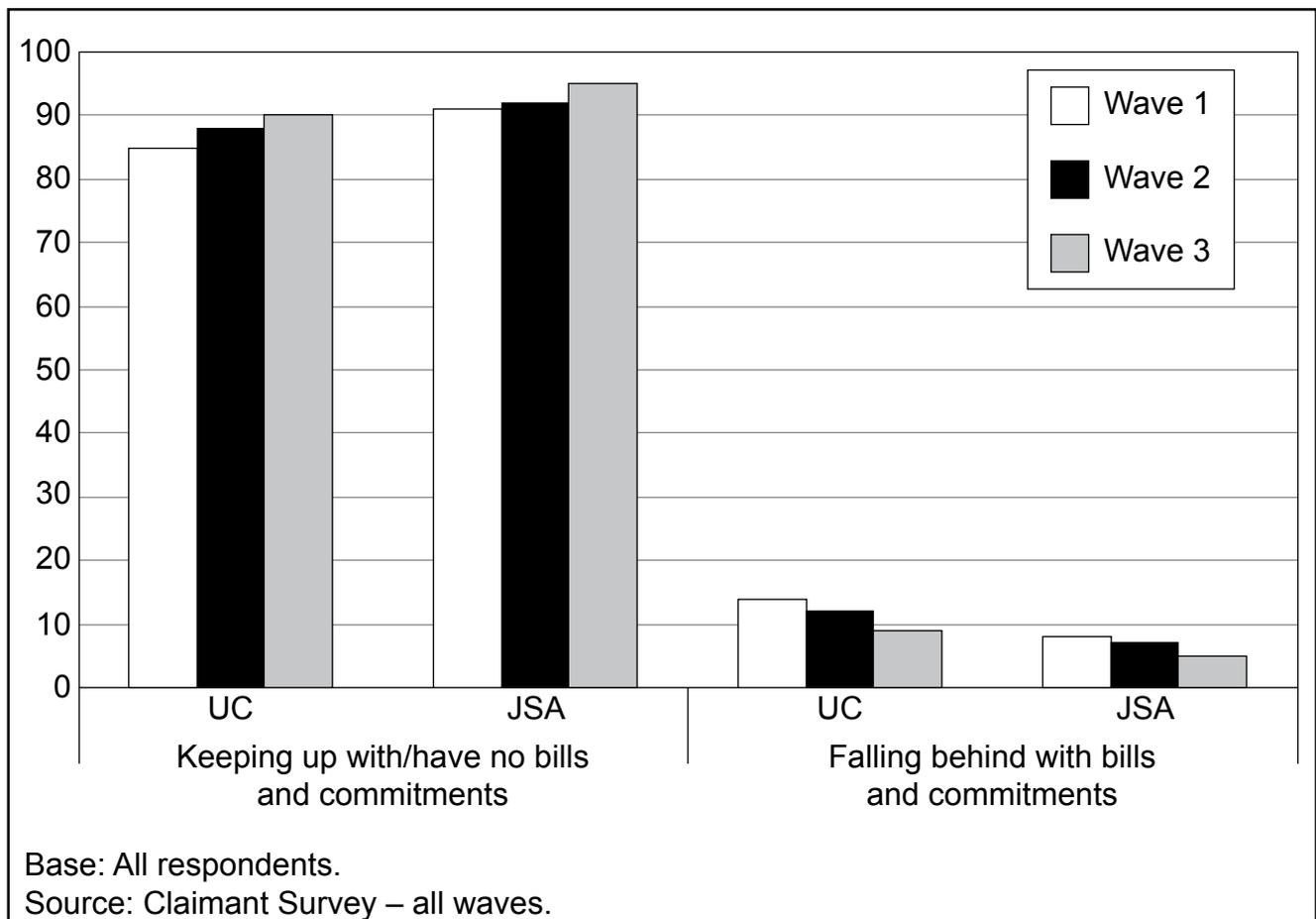
<sup>13</sup> Department for Work and Pensions (2011), *Universal Credit Policy Briefing Note 2: The payment proposal*.

<sup>14</sup> UC Survey, Wave 3.

### 3.3.3 Experience of budgeting

A large majority of survey respondents across the groups were keeping up with bills and commitments. For both UC and JSA claimants, the proportion reporting that they had been keeping up increased over time. Although UC claimants appeared to be less likely than JSA claimants to keep up well with bills and commitments initially, this gap reduced over time (see Figure 3.4).

**Figure 3.4** How well claimants have been keeping up with bills and credit commitments over the last two months (%)



Of those claimants not in work and still receiving benefits between making their claim and their wave 1 interview, more UC claimants obtained extra funds than JSA claimants (see Table 3.4).<sup>15</sup> Where claimants did need extra funds to cover their budgeting needs, UC claimants were more likely than JSA claimants to draw on support from family and friends: for UC, the proportion seeking support from family and friends fell from 25 per cent at wave 1 to 19 per cent at wave 2; for JSA, the figures are 17 per cent and 14 per cent respectively). UC provides specific support through advanced payments for claimants who might need help in the first few weeks of their claim. Eight per cent of UC claimants at wave 1 reported that their source of extra funds was an advance from DWP, compared to one per cent of JSA

<sup>15</sup> Extra funds include funds from friends or family, advance of UC payment, bank overdraft or loans.

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claimants, and this accounts for some of the difference between the groups. For UC, the figure had fallen to just 2 per cent of claimants by wave 3. The numbers obtaining funds from payday or doorstep lenders were very small and comparable to those for JSA.

**Table 3.4 Claimants not in work and still receiving benefit who have obtained extra funds between interviews (%)**

	UC	JSA
Wave 1	34	19
Wave 2	23	19
Wave 3	24	18
From claim date to wave 3 interview	38	23

Base: All respondents not in work and still receiving benefit.

Source: Claimant Survey – wave 1, 2 and 3.

### 3.3.4 Housing costs

Where UC claimants are entitled to help with housing costs this is normally included in their monthly payment. In wave 2 of the survey, almost half of UC respondents (48 per cent) said that they were living with friends and relatives and paying some rent, whilst around one in ten (12 per cent) of respondents were renting from a social or private landlord. Reflecting this, of those paying some rent only a small proportion reported receiving help with housing costs as part of their UC payment (16 per cent in wave 2; 18 per cent in wave 3).

Claimants who were paying rent were asked whether or not they were up to date with their rent payments. Table 3.5 shows that the vast majority of UC renters reported no arrears (77 per cent at wave 2<sup>16</sup>, 87 per cent at wave 3). For those who did report arrears the level reduced over time so that by wave 3 of the survey the proportion reporting rent arrears for UC was at 12 per cent compared to 7 per cent for similar JSA claimants. This suggests that the differences between UC and JSA renters level off over time. This finding is very similar to the findings from the introduction of direct payment of Housing Benefit to tenants in social housing in the Direct Payment Demonstration Project (DPDP). This found that rent arrears increased initially, but payment patterns improved considerably by the end of the first 12 months.<sup>17</sup> Following the evidence from DPDP and UC Live Service, DWP has put in place arrangements to deliver money management advice to claimants and alternative payment arrangements should claimants begin to accrue rent arrears. Work is also underway, as part of a landlord preparation strategy, to help further smooth the transition to UC.

<sup>16</sup> In Wave 1 of the survey this question was asked in a different way and is not comparable to later waves, therefore only waves 2 and 3 are reported here.

<sup>17</sup> Direct Payment Demonstration Projects: 12 months in extended learning report, DWP Research Report 876, July 2014. [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/333076/dpdp-12-months-in-extended-learning-report.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/333076/dpdp-12-months-in-extended-learning-report.pdf)

**Table 3.5 Arrears for claimants in rented accommodation (%)**

	Wave 2		Wave 3	
	UC	JSA	UC	JSA
Up to date with rent payment	77	91	87	91
In arrears with rent payment	16	7	12	7
Don't know	7	1	1	2
Refused	1	0	1	*

Base: All claimants paying rent to any recipient (private, council, friends etc).

Source: Claimant Survey – wave 2 and 3.

\* = less than 1%.

### 3.3.5 Budgeting advice and support

UC involves a change from other benefits such as JSA as it is usually paid monthly and housing costs are paid direct to the claimant. Personal Budgeting Support (PBS) is available for UC claimants who require assistance with budgeting and money management. Respondents were asked at waves 2 and 3 of the UC survey whether they had ever discussed money management issues with Jobcentre staff, and only a very small proportion recalled doing so (5 per cent at wave 2, 6 per cent at wave 3). Of these, some had been suggested to contact other organisations such as the Money Advice Service, local authority or Citizens Advice. Claimants interviewed qualitatively were also asked whether they had been offered any support with budgeting by DWP staff. A small number of interviewees described being provided with budgeting ‘fact sheets’ and a number of others were offered informal budgeting advice as part of the review process. Where claimants were offered specific support with budgeting those interviewed in the qualitative research had declined as they felt it was not required or would not help.

Providing budget support is a unique feature of UC. However, only a very small proportion of survey respondents reported specifically seeking help or advice to manage their money, which may be expected as only a small proportion reported falling behind with bills and commitments (see Section 3.3.3 above). The proportion seeking help was similar across the groups (5 per cent for UC at wave 1; 3 per cent for JSA) and across the survey waves (6 per cent for UC at waves 2 and 3). Some of that difference may reflect the more open discussion with UC claimants about budgeting needs. Of those who sought help or advice, friends and family were most commonly approached. DWP continues to explore ways of engaging claimants to pursue different approaches to managing their budgets including a major set of trials (Universal Support delivered locally).

## 3.4 Understanding of UC

Claimants were asked about their understanding of UC, including conditionality<sup>18</sup>, and UC financial incentives.

<sup>18</sup> Sanctions data was collected but there was a significant mismatch between the survey response and administrative data, therefore these findings have not been included in this report.

### 3.4.1 Understanding of conditionality

Receiving UC requires the claimant to complete certain conditions which are outlined in the CC. Of those surveyed, only 4 per cent did not recall their adviser telling them that their UC payment could be reduced or stopped if they did not agree to these conditions. A large majority of claimants were able to identify which conditions may lead to their UC being reduced or stopped; this can be seen in Table 3.6.

**Table 3.6 Conditions claimants identified that would lead to their UC being reduced or stopped (%)**

Condition that leads to sanction	%
Not taking all reasonable action to look for work	96
Not attending a meeting with an adviser that I was told I had to attend	93
Not doing something that's set out in my CC	92
Not doing a particular action/activity that I was told to do	92
Not turning up/being late to a Work Search Review (to 'sign on')	90
Failing to apply for a job I have been told to apply for by an adviser	86

Base: All respondents.

Source: Claimant Survey – wave 1.

The vast majority of UC claimants surveyed were also aware that people claiming UC can be required to spend up to 35 hours a week looking for work. The proportion who were aware increased slightly across the three survey waves, up to 98 per cent at wave 3.<sup>19</sup>

The qualitative study also found that claimants had a clear understanding of their responsibilities under UC, although some expressed confusion about the precise triggers for the sanctioning of payments.

### 3.4.2 Understanding of financial incentives

Evidence from the claimant survey shows that some of the messages around being better off in work are being recognised, but that these are not as well understood as the requirement to look for work. Over half of UC claimants surveyed knew that people on low incomes can still receive UC no matter how many hours they are working (54 per cent at wave 1, 58 per cent at wave 2 and 57 per cent at wave 3). However, over 40 per cent did not know this.

The qualitative study explored claimant understanding of financial incentives in detail, and found that understanding of how work would impact on UC payment was limited after the first few weeks of UC's introduction. Whilst claimants generally understood they would be better off in work, some were unclear of the financial implications of moving into work when on UC and did not know how finding work would affect their UC payments, or the detail of what would happen should they find work. Some were unaware that payment would continue. Claimants needed this information to inform their decision-making, and not knowing could affect their decisions around taking work; for example, claimants hesitating to take part-time work, or guessing what their future 'in work' UC payments would be. This indicates the importance of 'better off calculations' to be included in job search/work review discussions (see Section 4.3 for details of how this is being addressed).

<sup>19</sup> Wave 1 95 per cent; wave 2 97 per cent; wave 3 98 per cent.

The qualitative research found that some claimants were unaware that UC would include payment for rent. This is possibly a reflection that most of the claimants interviewed were living with family, and more detailed awareness of specific aspects of UC tended to come with direct experience.

### 3.4.3 Understanding of other aspects of UC

Table 3.7 shows that, in general, claimants were clear which changes of circumstance they need to report and how they do this, and they are also clear which appointments they need to attend. However, during the early stages of UC covered by the Claimant Survey, there were some aspects of the process that UC claimants were less clear about than others, most notably, when their benefit would be paid (17 per cent were unclear) and how much benefit they would be entitled to (15 per cent were unclear). Where UC claimants were not clear, this was generally because they felt they had not been given the necessary information or the information they had been given was difficult to understand. Many UC claimants surveyed would not have received their first UC payment at the time they were first interviewed, and as would be expected, understanding of benefit entitlement and when benefit would be paid has improved over time. Nevertheless this feedback has been valuable in helping to improve the communications with claimants.

**Table 3.7 Claimants who are clear about particular aspects of UC (%)**

	Wave 1	Wave 2
Which change in circumstances to report	95	92
How to report a change of circumstances	95	93
Which appointments you needed to attend	96	95
When benefit would be paid	82	85
How much benefit you would be entitled to	84	90

Source: UC Pathfinder Claimants Survey (waves 1 and 2).  
Clear is 'very clear' or 'fairly clear'.

Although many claimants from the qualitative study reported being informed in writing about how much payment they would receive, some did not recall receiving a letter. In a small number of cases, the first UC payment was less than expected as they had been working immediately prior to claiming and they had not realised that their recent earnings would be taken into account when the payment was calculated. This links to the findings above about understanding of financial incentives, suggesting that claimants required more information about the financial aspects of UC at all stages of their claim.

## 3.5 Attitudes to work and job search behaviour

### 3.5.1 Responses to conditionality

Table 3.8 shows the percentage of claimants who thought the benefits system was effective at encouraging people into work. At all waves the percentage of UC claimants agreeing to this was higher than the JSA groups.

**Table 3.8 Claimants who agreed that the benefits system was effective at encouraging people to work (%)**

	UC	JSA
Wave 1	78	71
Wave 2	78	68
Wave 3	81	74

Base: All respondents.

Source: Claimant Survey – waves 1, 2 and 3.

All claimants were asked whether knowing their benefit could be reduced or stopped made them more likely to meet requirements. At wave 1, 78 per cent of UC claimants agreed that it made them more likely to meet requirements, with 20 per cent thinking it made no difference. At wave 3 this remained similar for UC claimants at 76 per cent, compared to a lower percentage for JSA claimants (69 per cent).<sup>20</sup>

UC claimants were also asked whether knowing their benefit could be reduced or stopped made them more likely to look for work or take steps to prepare for work. At wave 1, 76 per cent of UC claimants agreed that it made them more likely to meet requirements, with 23 per cent thinking it made no difference. At wave 3 this had reduced slightly to 71 per cent agreeing and 27 per cent thinking it made no difference. This change might have occurred as UC claimants get used to the system, although the change is small and further exploration would need to be carried out to confirm this hypothesis.

### 3.5.2 Attitudes to work

Many attitudes to work appear to be similar for UC and JSA claimants. Of those claimants not in work, the vast majority say they are willing to accept short-term or temporary jobs, and the proportions saying this are similar for UC and JSA, and across all survey waves. A majority were also willing to accept any job, and again the results were fairly similar across waves and surveys, as Table 3.9 shows. Around four in ten UC survey respondents at waves 2 and 3 reported being instructed by staff at the Jobcentre to apply for part-time work, with the same proportion being instructed to apply for short-term work. Of those who were instructed to do so, more than eight in ten said that they had applied for this work.

UC survey respondents appear to be more likely over time to have a positive outlook on the availability of jobs in their area compared to JSA survey respondents. This is a little surprising as the Pathfinder and comparator displayed similar labour market trends in the run-up to the start of UC.

Those not in work were asked how confident they feel that they can get a job within three months. JSA claimants were more likely to disagree with the statement that they were confident than their UC counterparts, and this difference continued across the waves of the study. Out-of-work UC claimants were less likely to agree with the statement over time. A decline might be expected for individuals who have been out of work for some time. But given there is no significant change in disagreement between wave 2 and 3, for UC claimants this finding does not appear to be associated with a major loss of confidence. In this context the JSA responses might appear unusual. Perhaps more importantly, this

<sup>20</sup> This question was not asked of JSA claimants at wave 1.

change is not reflected in UC claimants’ view on the availability of work nor any reduction in the proportion actually moving into work. We can explore whether this finding is supported in further research.

**Table 3.9 Attitudes to work and job search (%)**

	UC			JSA		
	W1	W2	W3	W1	W2	W3
Willing to accept short-term or temporary jobs						
- Agree	93	95	96	92	93	93
- Disagree	7	3	2	7	6	7
Willing to accept any job*						
- Agree	69	70	68	66	69	70
- Disagree	31	29	28	34	30	28
Whether confident they can get a job within three months						
- Agree	84	74	67	76	73	75
- Disagree	9	14	13	12	18	19
View that there are no jobs available in their area						
- Agree	34	32	29	36	43	41
- Disagree	56	56	57	50	47	52

Base: Unemployed.

Base\*: Disagree refers to those respondents who ‘are looking for particular types of jobs/there are some jobs you would not consider’.

Source: Claimant Survey – waves 1, 2 and 3.

### 3.5.3 Job search

Encouraging claimants to look more intensively for work is an important element of UC. All three waves of the survey found a consistent and statistically significant difference in the hours of job search UC claimants report doing compared to the two JSA groups. At wave 1 UC claimants applied for more jobs, though there appeared to be little difference by wave 3.

**Table 3.10 Job search activity for claimants not in work (Mean)**

		UC	JSA
Hours job search in the past seven days	Wave 1	27	14
	Wave 2	28	14
	Wave 3	29	16
Jobs applied for in the past seven days	Wave 1	16	11
	Wave 2	12	10
	Wave 3	14	13

Base: Claimants not in work.

Source: Claimant Survey – waves 1, 2 and 3.

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From the above it can be seen that UC claimants are making positive changes to their job search behaviour, spending almost double the amount of time looking for work than JSA claimants. The qualitative research with claimants explored the influence of UC on their job search behaviour, although many were at the early stages of their claims and so still settling into the new regime. Broadly the interviewees fell into two groups:

- One group who felt they were already doing all they could to find work, although they recognised that for others who needed the motivation it could be influential.
- A second group who felt that UC had positively influenced their job search activity.

Some claimants interviewed in depth who reported UC as influencing their job search behaviour also reported positive changes in their attitude to and motivation for finding work. Influences on job search were highlighted in the following areas:

- **Motivating claimants to be more proactive** in their job search activities, for example, by distributing their CV more widely.
- UC **enabling claimants to consider different types of work**, such as part-time or temporary work.
- **Practical support** from the Jobcentre.
- **Access to a wider pool of vacancies**, particularly through UJ and linked websites.

UC survey respondents were asked what activities they had done as part of their job search. The most commonly reported activity carried out in the last week was looking for jobs online, followed by looking for jobs in shops, sending out CVs and looking in newspapers.

## 3.6 Moving into work

### 3.6.1 Job outcomes

Sixty nine per cent of UC claimants reported having a job at some point between making their claim and their wave 3 interview, compared to 65 per cent of JSA claimants. Table 3.11 shows the percentage of people in paid work in each wave of the survey, and the percentage who reported at least some work over the period as a whole. It is worth noting that the three surveys did not have the same mean interview date at wave 1 and so these values are not directly comparable. For the UC claimants at wave 1 the mean time between claim and interview was 24 days; this was 34 days for JSA.

**Table 3.11 Claimants in work at each wave (%)**

	UC	JSA
Wave 1*	16	17
Wave 2	45	43
Wave 3	48	47
Some work by wave 3	69	65

Base: All respondents.

\* : On average, wave 1 of the claimant survey interviews for UC claimants took place ten days sooner than wave 1 interviews for JSA claimants.

Source: Claimant Survey – wave 1, 2 and 3.

Table 3.11 shows that at waves 2 and 3 the proportion of UC claimants in work was slightly higher than the JSA group and that overall UC claimants reported more experience of work. This survey provides some positive indications of UC making a difference. Further work is being undertaken on larger samples of data using administrative sources and providing more systematic matching of UC claimants with similar JSA claimants to establish a more robust impact assessment.

The qualitative research with claimants sheds some light upon whether in their view UC contributed to claimants obtaining work, although it is important to note that this research took place very soon after claimants began their claim and therefore experiences of UC were limited. Of those who had moved into work, as might be expected for any benefits system, some felt UC had made no difference, whilst others reported that it had, for a number of reasons:

- Use of UJ and wider databases to access job vacancies and apply for work.
- The experience of claiming UC acting as a ‘short sharp shock’.
- Being able to stay on UC while in work allowing them to take on employment opportunities that they would not have considered otherwise, such as part-time work.

Around two-thirds of UC claimants felt that attending review meetings had helped or was helping them to find work. Just a quarter felt it had not helped. A small number<sup>21</sup> felt that they were not helped to look for work or offered advice or new information.

### 3.6.2 Experience of working

One of the important aims of UC is to help people make small steps to work, leading to progression and sustained employment in the longer term. There are some indications of UC claimants taking up shorter duration jobs and gaining some work experience. Between waves 1 and 2, 23 per cent of UC claimants started a job and subsequently ended that job, compared to 14 per cent of JSA claimants.<sup>22</sup> Between wave 2 and 3 this dropped for UC and JSA to 12 per cent and 9 per cent respectively.

Wave 2 survey respondents who were in work were asked what type of occupation they were working in. The most common occupations across all survey groups were ‘sales and customer service’ and ‘elementary occupations’.

In waves 2 and 3 of the survey, respondents in work were asked what kind of contract they were employed on. Responses were similar across the survey groups, with all groups having a higher proportion on a permanent or open ended contract in wave 3 compared to wave 2.

Table 3.12 shows that overall the mean number of hours claimants are working is similar across all waves and surveys. The UC wave 1 result is a little lower than the others, but is comparable for the other two waves.

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<sup>21</sup> Wave 2 – 150; wave 3 – 89.

<sup>22</sup> This may in part be a product of the longer elapsed time between waves 1 and 2 for UC compared to JSA.

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**Table 3.12 Of those in work, the mean number of hours worked per week**

	UC	JSA
Wave 1	25	28
Wave 2	30	31
Wave 3	32	33

Base: All respondents in work; excludes 'don't know'.

Source: Claimant Survey – wave 1, 2 and 3.

Initially, the UC group working less than 30 hours a week were much more likely to report looking to increase their income and/or hours of work compared to those who had moved into work from JSA (see Table 3.13).

**Table 3.13 Claimants who are actively looking at ways to increase their income (%)**

	UC	JSA
Wave 1	89	67
Wave 2	61	64
Wave 3	67	61

Base: All respondents in work less than 30 hours per week.

Source: Claimant Survey – wave 1, 2 and 3.

For those in work for under 30 hours a week, around six months after their claim start UC claimants still appear to be more likely to be looking to increase their income than their JSA counterparts. JSA claimants did appear to be slightly more likely to report wanting to increase their hours of work. This appears a somewhat ambiguous finding, but perhaps without the specific hours rules in UC, claimants focus more on income levels rather than moving over hours limits.

**Table 3.14 Claimants who are actively looking at ways to increase the hours they are working (%)**

	UC	JSA
Wave 1	86	68
Wave 2	66	70
Wave 3	71	73

Base: All respondents in work less than 30 hours per week.

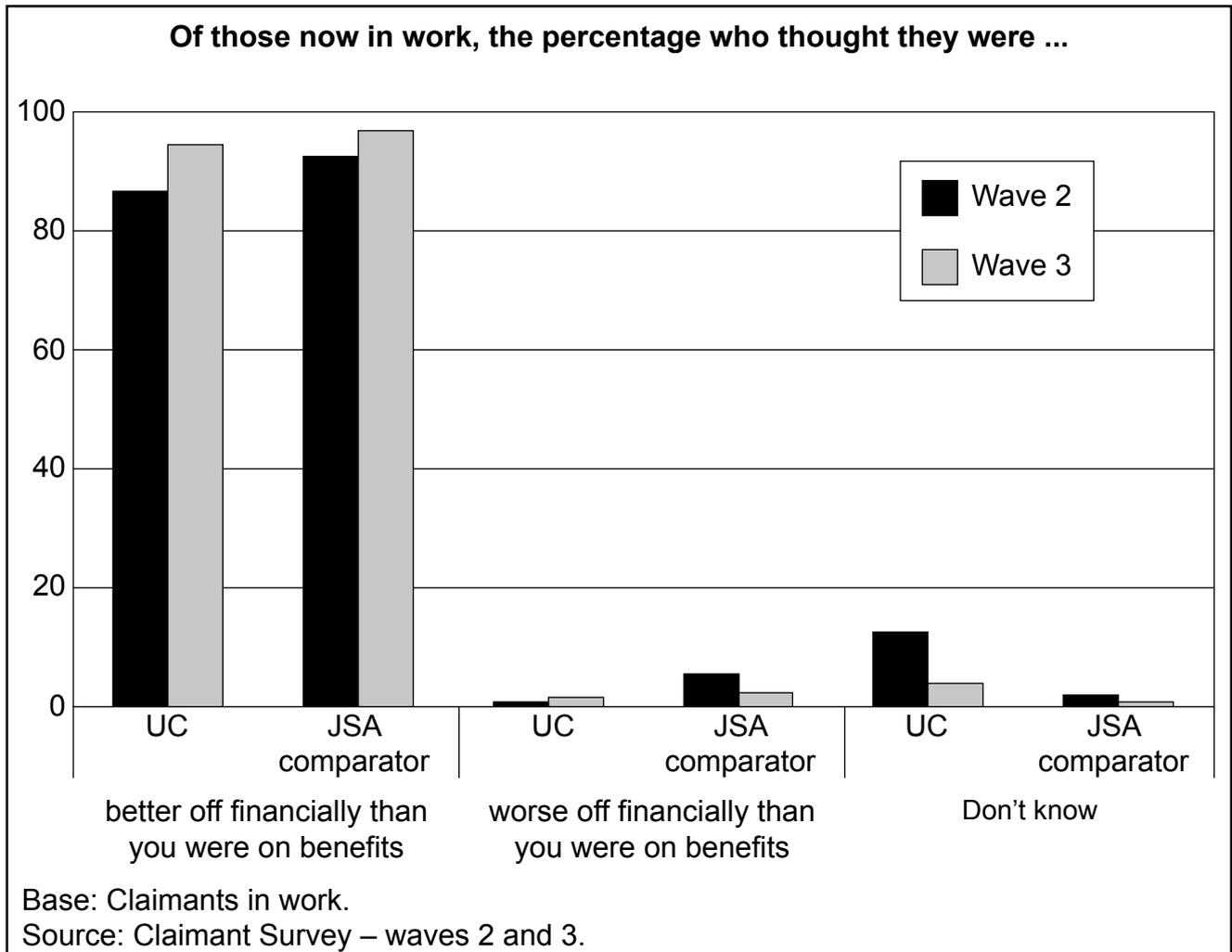
Source: Claimant Survey – wave 1, 2 and 3.

A large majority of UC survey respondents who were in work at wave 3 agreed that support from UC staff means they are more likely to keep doing what their CC requires of them in terms of increasing their hours or earnings (78 per cent); and that having a CC now that they have found a job makes them more likely to increase their hours or earnings (68 per cent).

UC claimants who were in work (45 per cent of the sample in wave 2, 48 per cent in wave 3) were also asked about whether they felt financially better off. It can be seen in Figure 3.5 that

the proportion of claimants who thought they were financially better off in work has increased for both groups between wave 2 and 3. A higher percentage of JSA claimants thought they were worse off in work compared to UC claimants. However, a higher proportion of UC claimants did not know whether they were better or worse off in work, although this reduced somewhat by wave 3. This finding has been used to improve our communications with claimants.

**Figure 3.5 Working claimants' attitudes to their financial situation (%)**



The following chapter outlines key conclusions from the evaluation, along with learning points and the actions taken to address them.

## 4 Key implications

The following chapter outlines the process of learning from the Universal Credit (UC) Pathfinder and highlights some of the key themes to emerge from the evaluation. Key learning points and the actions taken in response are also outlined (see Section 4.3). Finally, some of the wider learning that is contributing to the development of UC is identified, and the next steps for UC learning are set out.

### 4.1 Learning from Pathfinder

The UC Pathfinder was designed to test the main components of the UC model in a ‘live running’ environment. New claimants met a set of eligibility criteria<sup>23</sup> for being ‘simple’ cases (although more complexities have been covered as these claimants change circumstances over time). Whilst this was a pragmatic approach to allow the initial testing of the main elements of UC, it should be remembered that the wider rollout of UC will include more complex benefit cases. However, the Pathfinder and its evaluation has provided a large amount of useful learning which has been used to make improvements to UC as it rolls out further and expands to new claimant groups.

In addition, the learning from Pathfinder is also being used to inform design of the end-state digital UC service, which is developing the systems and processes for delivering UC in the future. The future service for UC will deliver the policy through the provision of a multi-channel service that makes greater use of modern technology with the aim of ensuring the system is as effective, simple and transparent as possible. The enhanced IT service will aim to offer a better, simpler user experience, with more services available on-line. For example, claimants will be able to do everything – sharing information with their coach, getting job alerts, update their information – all from one online UC account. It will use the latest technology to ensure the system is as secure as possible and responsive to the different needs of claimants.

### 4.2 Key themes

It is clear from the evaluation that there are some very positive aspects emerging so far, including the following:

- The online claim process was well used (with over 90 per cent claiming online), generally straightforward and working well.
- A large majority of claimants were positive about their initial UC interview and the ongoing review process, in terms of the explanations they received and the advice and support they were offered, and felt that staff had the necessary skills and knowledge.
- UC claimants who had previously claimed Jobseeker’s Allowance (JSA) generally compared UC favourably to JSA.
- Around three-quarters of claimants were confident in their ability to budget the monthly payment.

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<sup>23</sup> See Section 5.1 for full eligibility criteria.

- The vast majority of UC claimants reported being clear about what they needed to do to receive UC, and in what circumstances their benefit may be stopped.
- UC claimants were more likely to think the benefits system is effective at encouraging people back to work, and increasingly likely to have a positive outlook on the availability of jobs in their area.
- There was a consistent and significant difference in the hours UC claimants reported spending searching for work: nearly twice as many hours as JSA claimants. There is some early evidence of more positive employment outcomes for UC claimants, and further impact analysis will determine more robust estimates.

Other themes emerging include:

- **Understanding of UC:** Conditionality appears to be well communicated and understood, with the vast majority of claimants understanding that they may be required to spend up to 35 hours a week looking for work, and in what circumstances they may be sanctioned. Some areas for improvement were identified, including the messaging of financial incentives, and how to provide evidence of meeting conditionality requirements.
- **Increasing job search:** Some claimants expressed the view that 35 hours of job search per week was not realistic or achievable. However, it is clear from the claimant surveys that UC claimants are consistently reporting a higher number of hours spent searching for work than JSA claimants, suggesting that whether or not the target itself is considered achievable, the aspiration is having an impact.
- **Influencing the types of work considered:** Similar very high proportions of claimants across the surveys say they are willing to accept short-term or temporary jobs. However, there are early indications from the in-depth research that UC is encouraging some claimants to consider different types of employment, including part-time and temporary work.

The evaluation also identified areas for improvement. The key areas identified are covered in the next section, along with actions taken to address them.

### 4.3 Learning from the research

That a number of areas for improvement were identified is to be expected in the very early days of implementing a new policy, particularly one which represents such a far reaching change. The whole point of operating a Pathfinder is to learn lessons from early implementation and feed these in to make sure they are addressed for wider rollout. In order to achieve this, action planning sessions were held with UC Programme and Operations staff to identify high level actions to address the key issues raised. More detailed findings were also shared with project leads for individual areas such as training and guidance, to allow for detailed action planning, identifying appropriate actions to address lower level issues. This forms part of the 'test and learn' approach to UC, which consists of a process of continuous learning and improvement at all levels of UC development and delivery.

Some of the key actions put in place or being worked on as a response to the evaluation have been outlined below, demonstrating that the Pathfinder has been successful in identifying issues and making changes to improve UC:

## Universal Credit Pathfinder evaluation

**Key Learning point 1:** Improving understanding of the financial incentives of UC and how UC is assessed.

**Overview of actions taken:** All claimants are advised of a 'likely amount' of UC entitlement and payment date at the end of their online claim, as well as receiving a corresponding notification. There are also processes and learning in place to encourage staff to view notifications as appropriate in order to establish the latest payment details. Claimants receive an award letter in the post after their first interview at the Jobcentre which explains the amount they will receive and what it is intended to cover.

**Key Learning point 2:** Improving delivery and understanding of the Claimant Commitment (CC), including communication of required evidence of job search activity.

**Overview of actions taken:** Training and guidance has been updated significantly since the evaluation took place. UC learning and development reflects the need for development of the CC to be a collaborative process and to take full account of the claimant's circumstances in setting out and reaching an agreed CC. Guidance also emphasises the need for the requirements in the CC to reflect the claimant's circumstances. For example, it states that staff should undertake a full diagnosis of the claimant's circumstances and capacity for work in order to determine realistic job requirements, required hours of availability for work, travel to work time, work search and work preparation requirements, along with any other work-related activities.

The activities which count towards a claimant's hours of work search are outlined for staff and they are instructed to make it clear to claimants. Training and guidance cover the activities which count towards a claimant's work search and preparation requirements, and explain that these should be included in the CC so the claimant understands what they are. Guidance for staff also highlights that activity other than applying for jobs should be included where appropriate and can include a variety of activities including attending a skills assessment, taking part in training and undertaking a work placement.

**Key Learning point 3:** Improving understanding of the value of UC for those who move into work.

**Overview of actions taken:** The process for ensuring that the Department for Work and Pensions (DWP) are informed when a UC claimant moves into work has been completely redesigned to make sure that claimants have a much better understanding of what to do when they get a job. They are encouraged to keep in contact so they can receive UC support.

## 4.4 Wider learning

The introduction of UC represents a huge change in the benefits system. As such, a large amount of wider development work is proceeding, the learning from which is directly informing the further implementation of UC. This includes:

- **Direct Payment Demonstration Projects**, which pioneered the direct payment of benefit support for housing to social rented tenants in six areas. This is being evaluated with an emphasis on continued learning and feedback into UC design. A report detailing the lessons from 12 months in was published in July 2014.<sup>24</sup>

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<sup>24</sup> Direct Payment Demonstration Projects: 12 months in extended learning report, DWP Research Report 876, July 2014. [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/333076/dpdp-12-months-in-extended-learning-report.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/333076/dpdp-12-months-in-extended-learning-report.pdf)

- **The local authority-led pilots**, which were set up to inform UC design and roll-out and to support local authorities in their planning for UC delivery. The local authorities trialled work around a number of areas of activity, including triage (including assessing immediate need and vulnerability), work focus, financial inclusion/budgeting support, digital inclusion/online access and claimant support for those with ongoing complex needs. In March 2014 a report was published summarising learning from the pilots and the implications for local authorities<sup>25</sup>.
- **Testing in-work interventions** to inform design and development of the UC in-work regime. Eleven progression pilots (mainly with former JSA claimants) are looking at how best to enable claimants in work to increase their hours and earnings, and tests are now starting with UC claimants who have moved into work. These will evolve into a range of larger trials which will be informed by evidence from the pilots and tests so far.
- The **CC** has been rolled out nationally for JSA claimants, and has provided useful learning for UC.
- **'Office of the Future' tests** informed the digital Jobcentre programme to ensure the necessary digital infrastructure for the future UC operating environment.
- Testing as part of the development of the **Universal Support delivered locally**.<sup>26</sup> Universal Support delivered locally will be delivered in a partnership between DWP and local authorities. The trials are being developed in order to enable early evaluation of local support services principles as to how we can best support those who need help to make and manage a claim to UC, including online access and digital support, and support with budgeting. This will inform future development and bring together work across DWP to provide learning on a number of UC-related services and activities, with a focus on providing robust evidence to support strategic and funding decisions.

## 4.5 Next steps for UC evaluation

During summer 2014 UC eligibility has been widened to include some couples and singles with more complex benefit needs.<sup>27</sup> In addition, from June 2014 UC began to gradually expand to cover all Jobcentres in the North West of England.<sup>28</sup> The expansion geographically and to a wider group of claimants builds on the learning from UC Pathfinder.

The next stage of evaluation is an impact analysis which will provide a robust picture of how UC compares to JSA in terms of employment outcomes and earnings. The proposed evaluation approach has been peer reviewed by researchers at the Institute for Fiscal

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<sup>25</sup> Local authority-led pilots: Preparing for Universal Credit Implementation – Key Questions and Answers for local authorities. [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/295504/la-led-pilots-preparing-for-universal-credit.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/295504/la-led-pilots-preparing-for-universal-credit.pdf)

<sup>26</sup> Universal Credit Local Support Services Update and Trialling Plan, DWP, December 2013. [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/263490/universal-credit-local-support-services-update-trialling-plan.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/263490/universal-credit-local-support-services-update-trialling-plan.pdf)

<sup>27</sup> DWP press release, June 2014. [www.gov.uk/government/news/universal-credit-to-take-the-first-new-claims-for-couples](http://www.gov.uk/government/news/universal-credit-to-take-the-first-new-claims-for-couples)

<sup>28</sup> DWP press release, June 2014. [www.gov.uk/government/news/north-west-universal-credit-expansion](http://www.gov.uk/government/news/north-west-universal-credit-expansion)

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Studies, and is outlined in a published report<sup>29</sup>. The analysis will be carried out in the coming months.

Findings from the evaluation of UC Pathfinder, and the experience of conducting it, are informing development of further stages of UC evaluation, which will focus particularly on the expansion to families. The evaluation will be based on 'Test and Learn' principles, and takes a theory of change approach.<sup>30</sup>

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<sup>29</sup> Evaluating the Impact of Universal Credit on the Labour Market in Live Service and the North West Expansion, DWP ad hoc research report no. 7, July 2014. [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/334312/evaluating-impact-universal-credit-labour-market-live-service-north-west.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/334312/evaluating-impact-universal-credit-labour-market-live-service-north-west.pdf)

<sup>30</sup> Universal Credit Evaluation Framework, DWP, December 2012. [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/180879/universal-credit-evaluation-framework.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/180879/universal-credit-evaluation-framework.pdf)

# Appendix

## A.1 Eligibility criteria for UC Pathfinder

A claimant is eligible for Universal Credit (UC) if they live in a Pathfinder area and:

- Do not own their property outright or have a mortgage.
- Are not homeless.
- Do not live in supported accommodation.
- Do not live with a partner.
- Do not have any dependent children.
- Are not required to pay maintenance for a child by the Child Support Agency.
- Are a British citizen living in England, Wales or Scotland.
- Have lived in the UK continuously for the last two years.
- Are aged between 18 and 60 years and 6 months.
- Have a UK National Insurance number.
- Do not receive Disability Living Allowance or Personal Independence Payment.
- Do not have a sick note or are in a period of self-certification for sickness.
- Are not self-employed.
- Are not in education or training and are not due to start education or training in the next month.
- Are not represented by a Personal Acting Body/Citizens Advice Bureau.
- Are not a carer for an adult with disabilities or health problems.
- Are not pregnant and have not given birth in the last 15 weeks.
- Do not have savings, shares or capital worth over £6,000.
- Have a bank, building society or post office card account.
- Do not have take home pay of over £270 a month if aged under 25.
- Do not have take home pay of £330 a month or over if aged 25 or over.
- Are not currently claiming Employment and Support Allowance, Jobseeker's Allowance, Income Support, Working Tax Credit, Incapacity Benefit, Housing Benefit, Severe Disablement Allowance.
- Are not appealing against a decision not to pay Employment and Support Allowance, Jobseeker's Allowance, Income Support, Working Tax Credit, Incapacity Benefit, Housing Benefit, Severe Disablement Allowance.
- Are not waiting for a decision on Employment and Support Allowance, Jobseeker's

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Allowance, Income Support, Working Tax Credit, Housing Benefit.

- Have not received Jobseeker's Allowance in the last two weeks.
- Have not received Employment and Support Allowance in the last two weeks.

## A.2 Claimant Survey – demographic breakdowns

**Table A.1 Demographic breakdowns for the Claimant Survey**

	UC	JSA MCA	JSA NAT
<b>Gender</b>			
Male	71	68	71
Female	29	32	29
<b>Age</b>			
16-17	*	1	*
18-24	69	74	66
25-34	19	18	23
35-44	6	4	7
45-54	4	2	3
55-60	1	1	1
<b>Relationship status</b>			
Single (or engaged) but not living with a partner	96	98	99
Divorced	2	*	1
Separated	1	1	1
Living with a partner but not married	1	0	0
In a civil partnership	*	0	0
Widowed	*	*	0
Other	*	0	0
Refused	*	0	0
<b>Accommodation</b>			
Living with friends/relatives	85	93	90
Rented privately	7	4	6
Rented from a council or local authority	5	2	3
Rented from a Housing Association	2	*	1
Being bought on a mortgage/bank loan	1	0	0
Shared ownership where you pay part rent and part mortgage	*	0	0
Owned outright	*	0	0
You are living in temporary or sheltered accommodation or are sleeping rough	*	*	*
Don't know/something else	*	*	*

(Continued)

### Highest Qualification

	UC	JSA MCA	JSA NAT
Degree level or above	19	17	29
2 or more A-Levels, NVQ Level 3 or equivalent	30	29	26
1 A-Level or equivalent, 5 or more GCSEs of grade A-C or equivalent, NVQ Level 2 or equivalent	28	30	25
GCSEs of less than A-C or equivalent, NVQ Level 1	15	16	11
Other	1	1	1
No qualifications	6	6	8
Don't know	*	1	1
<b>Self-reported Ethnicity</b>			
White	86	89	81
Mixed	2	3	3
Black or Black British	*	3	6
Asian or Asian British	11	2	9
Chinese	*	*	0
Other	*	1	1
Don't know/Refused	*	*	*
<b>Internet Access</b>			
Yes	96	96	97
No	4	4	3
Don't know	0	0	*
<b>Health Conditions</b>			
Yes	7	9	10
No	93	91	89
Don't know	*	*	*

May not sum to 100% due to rounding.

N = 901 (UC), 900 (JSA Matched Comparator Area) and 900 (JSA National).

\* = Percentage less than one.

### A.3 Sample base for responses to questions reported in tables and charts

All respondents:

	UC	JSA
Wave 1	901	900
Wave 2	560	594
Wave 3	383	438

UC claimants who remember signing a Claimant Commitment: N = 874

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**UC claimants who have claimed JSA in the last two years: N = 373**

**Claimants who had experienced a change of circumstances:**

	<b>UC</b>	<b>JSA</b>
Wave 2	234	215
Wave 3	122	112

**Claimants not in work and receiving benefit:**

	<b>UC</b>	<b>JSA</b>
Wave 1	751	719
Wave 2	229	270
Wave 3	158	197

**Respondents paying rent to any recipient:**

	<b>UC</b>	<b>JSA</b>
Wave 2	331	295
Wave 3	240	241

**Respondents who are not in work:**

	<b>UC</b>	<b>JSA</b>
Wave 1	761	748
Wave 2	311	342
Wave 3	196	237

**Respondents who are in work:**

	<b>UC</b>	<b>JSA</b>
Wave 1	140	152
Wave 2	249	252
Wave 3	187	201

**Respondents in work less than 30 hours per week:**

	<b>UC</b>	<b>JSA</b>
Wave 1	71	71
Wave 2	121	112
Wave 3	78	81