



Department  
for Work &  
Pensions



# Universal Credit Test and Learn Evaluation: Families

Findings from qualitative and quantitative research with  
claimants

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September 2017

Research Report No 944

A report of research carried out by Ipsos MORI on behalf of the Department for Work and Pensions

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# Summary

Universal Credit (UC) represents a major overhaul of the current welfare system, replacing six benefits: income-related Jobseeker's Allowance (JSA); income-related Employment and Support Allowance (ESA); Income Support (IS); Housing Benefit (HB); Working Tax Credits (WTC); and Child Tax Credits (CTC). UC first rolled out in April 2013, to single claimants with no live claim for HB, in a limited number of Pathfinder sites. Further expansion took place during 2014, including extension to people whose claims included housing support, and families with children. National rollout to all new single claimants started in February 2015 and is now available in all Jobcentres across Great Britain.

Ipsos MORI undertook longitudinal quantitative and qualitative research with UC family claimants to:

- Provide timely and operationally relevant evidence to support the continual improvement and further rollout of UC.
- Provide early evidence on whether the policy intent is understood and is being met, and on whether labour market behaviours (and outcomes) are affected.

The research, undertaken between July 2015 and August 2016, focused on family claimants' customer journey including the impact on budgeting, jobsearch and employment outcomes.

The research identified some positive findings on monthly budgeting. The majority of family claimants reported that they were confident in their ability to budget on a monthly basis. There was also evidence of claimants finding it easier to manage monthly payments as time went on, sometimes as a result of budgeting support accessed through Jobcentre Plus. At the same time, monthly budgeting tended to be more difficult where claimants were unsure of the amount they would receive. This situation was made worse where the notification of payment letter arrived late or not at all.

In general, the conditionality messages about UC were better understood than the work incentive elements. In particular, there was limited awareness of the policy's stated aim of making it easier and more worthwhile financially to be in paid work. UC family claimants showed flexible attitudes towards work, and a quarter of family claimants reported that being on UC had made them more confident to apply for a job that they would not have previously considered. There was also evidence that UC claimants were keen to increase their hours or earnings. At the same time, there was a widespread feeling that the Claimant Commitments (CC) were not tailored to individual circumstances and that the jobsearch hours were set too high and, therefore, difficult to achieve.

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# The Authors

This report was authored by researchers in the Ipsos MORI Social Research Institute:  
**Claire Johnson, Lucy Joyce, Trinh Tu, Graham Keilloh, Cheryl Hynds and Helen Greevy.**

# List of abbreviations

<b>CATI</b>	Computer Assisted Telephone Interviewing
<b>CC</b>	Claimant Commitment
<b>CTC</b>	Child Tax Credit
<b>DWP</b>	Department for Work and Pensions
<b>ESA</b>	Employment and Support Allowance
<b>HB</b>	Housing Benefit
<b>IS</b>	Income Support
<b>JSA</b>	Jobseeker's Allowance
<b>PASA</b>	Personal and Account Support Agent
<b>PBS</b>	Personal Budgeting Support
<b>UC</b>	Universal Credit
<b>UJ</b>	Universal Jobmatch
<b>WA</b>	Work Allowance
<b>WFI</b>	Work-focused interview
<b>WSR</b>	Work Search Review
<b>WTC</b>	Working Tax Credit

# Executive summary

## Background

Universal Credit (UC) represents a major overhaul of the current welfare system. It is replacing six benefits: income-related Jobseeker's Allowance (JSA); income-related Employment and Support Allowance (ESA); Income Support (IS); Housing Benefit (HB); Working Tax Credits (WTC); and Child Tax Credits (CTC). UC first rolled out in April 2013, to single claimants with no live claim for HB, in a limited number of Pathfinder sites. Further expansion took place during 2014, including an extension to people whose claims included housing support, and families with children (the group covered by this report). National rollout to all new single claimants started in February 2015 and is now available in all Jobcentres across Great Britain. All claimants who participated in this research received the UC Live Service, in which claimants can make their initial claim online but the claim is not managed online. UC Full Service began in a small number of sites in November 2014, and is being rolled out across Jobcentre Plus sites over time.

## Aims

This report provides evidence from the families research (Wave 1 and Wave 2), part of the UC Test and Learn Evaluation. This research aims to support the overarching evaluation objectives, which are as follows:

- To provide timely and operationally relevant evidence to support the continual improvement and further rollout of UC.
- To provide early evidence on whether the policy intent is understood and is being met, and on whether labour market behaviours (and outcomes) are affected.

## Methodology

The evaluation was based on mixed method longitudinal research, comprising qualitative in-depth interviews and a quantitative survey.

The quantitative survey fieldwork was undertaken by telephone. At Wave 1, interviews were conducted with 1,039 UC claimants between December 2015 and June 2016, approximately eight weeks after their claim. Wave 2 was a longitudinal follow-up survey of the Wave 1 sample who had agreed to be recontacted; 464 interviews were undertaken between March and August 2016, four to five months after the start of the claim.

The qualitative research comprised in-depth interviews with UC family claimants in towns and cities in Northern England. Wave 1 consisted of 55 face-to-face interviews, conducted in July and August 2015. Wave 2 was a longitudinal follow-up consisting of 48 interviews, including 16 face-to-face interviews and 32 telephone interviews, in December 2015 and January 2016.

Findings below are taken from the quantitative surveys except where specified.

# The customer journey

## Making the UC claim

The majority of claimants (68 per cent) submitted their claim online, with almost one-quarter (24 per cent) making their claim over the telephone and a small minority (seven per cent) claiming face-to-face at Jobcentre Plus. One in seven claimants (14 per cent) attempted to claim online before switching to another channel because they experienced difficulties, such as website functionality and problems in understanding instructions for completion.

The qualitative research identified examples of participants completing the registration process online without understanding that housing costs and a child element were included in the payment. This sometimes had implications in terms of subsequent budgeting as they initially did not include all the relevant elements within their claim.

## Contacting the Service Centre

More than half of UC family claimants (57 per cent) had made at least one telephone enquiry to the Service Centre by Wave 2. While around two-thirds (65 per cent) felt their enquiry was dealt with effectively, one-quarter (25 per cent) did not. Negative views were primarily because of a perceived lack of knowledge among staff dealing with the enquiry, or due to being given information that was incorrect or insufficient (25 per cent). This is confirmed by the qualitative research, where call handlers were thought to lack confidence or the required knowledge to manage the query – resulting in the wrong advice being given or details recorded incorrectly.

## Changes in circumstances

Where circumstances had changed by the time of the Wave 2 interview, one in four (25 per cent) said they were aware that there had been a change to the requirements of their Claimant Commitment (CC). In the qualitative research, claimants were mostly unaware of the possibility of discussing their CC conditions, reflecting a perception that CC hours were 'set' or applied by Jobcentre Plus staff, as opposed to being agreed as part of a two-way conversation.

Around one-third (31 per cent) said they were aware of the possibility of being entitled to a change of circumstances advance, although very few claimants said that they had actually applied for one (just six respondents in the Wave 2 survey). Similarly, awareness was very limited among qualitative respondents.

## Understanding Universal Credit

Family claimants were asked about the key aspects of UC, in relation to eligibility, claimant requirements and incentives to increase hours worked. These were generally well understood by family claimants, and understanding increased between Wave 1 and Wave 2. Of the key aspects tested, the work search requirement was best understood.

The first wave of qualitative research revealed that claimants had limited awareness of the policy's stated aim of making it easier and more worthwhile financially to be in paid work. Part of this lack of understanding emanates from claimants typically feeling that their first meeting at Jobcentre Plus was primarily a bureaucratic exercise.

Knowledge of the Work Allowance (WA) and tapering element of UC was limited among family claimants. At Wave 2, one in six (17 per cent) had heard of the WA as part of their UC claim, similar to the Wave 1 figure of 14 per cent. In the qualitative research, claimants were aware that there was a threshold at which their UC payment would start to be withdrawn, but they were unsure of the exact amount. Equally, some claimants did not think they would be better off in work at Wave 2 because they believed that their UC payment would be reduced in line with their wage, or removed all together, if they found employment.

### Responses to conditionality

At both waves of the survey, around nine in ten family claimants felt their Work Coach explained the conditions of claiming UC very or fairly well.

Family claimants' **attitudes towards the terms of their CC** remained stable between Waves 1 and 2 of the survey. Participants were most confident that Jobcentre Plus would check that their CC was being fulfilled, with four in five at each wave agreeing that all of the terms would be checked on by Jobcentre Plus, while two in five at each wave agreed that all of the terms in their CC took account of their personal circumstances.

In the qualitative research, claimants supported the principle of having conditions attached to their benefits, but there was a widespread feeling that the CC hours were too high and therefore hard to achieve; for the most part, claimants felt they had been given a 'one size fits all' CC which they were struggling to meet.

Three in four claimants (77 per cent) agreed that knowing that their UC could be reduced or stopped if they did not meet certain requirements made them more likely to look for work or to prepare for work. Awareness of joint responsibilities was high; for example, 96 per cent at Wave 1 reported that they understood 'very or quite well' what would happen if either partner failed to carry out the joint responsibilities of their claim.

### Experiences of Jobcentre Plus support

On the whole, family claimants were largely positive in their views on the encouragement, advice and support provided by Jobcentre Plus staff. The qualitative research identified a number of features of Jobcentre Plus support which influenced satisfaction with the support offered by the Work Coach: the extent to which support was perceived to be tailored to the individual, the amount of support received and the continuity of Jobcentre Plus staff.

### Household budgeting

At Wave 2, three-quarters (75 per cent) of UC family claimants said they felt confident in their ability to budget on a monthly basis, similar to Wave 1. Joint claimants were more confident than lone parent claimants at Wave 2.

In the qualitative research, claimants' abilities to budget and manage the monthly payments was variable. However, there was evidence that budgeting support had been accessed through Jobcentre Plus in some cases and it had been cited as a reason why claimants were managing their money more effectively. However, some claimants continued to struggle to manage monthly payments, and they felt this was made worse where the notification of payment letter arrived late or not at all. In the quantitative survey, just over three-quarters (76 per cent) of UC family claimants said they recalled receiving notification of payment letters as part of the UC claim.

## **Universal Credit Test and Learn Evaluation: Families**

At Wave 1, half of those receiving UC (53 per cent) said they had received an advance from Jobcentre Plus or DWP, while almost three in ten (29 per cent) had received extra funds from friends or family. Some claimants also reported receiving an advance from Jobcentre Plus or the Department for Work and Pensions (DWP) between Wave 1 and Wave 2 (15 per cent).

### **Rent arrears**

At Wave 1, around two in five (41 per cent) renters were in arrears with their rent payment, falling to 31 per cent at Wave 2. When looking only at those who took part in both waves it remained the case that significantly fewer were in rent arrears in Wave 2 than in Wave 1 – 38 per cent versus 31 per cent. The majority of UC family claimants reported that this was the first time they had been in rent arrears in their current accommodation (77 per cent at Wave 1, 82 per cent at Wave 2). At Wave 1, half of those family UC claimants in rent arrears said that their arrears started after they made their current claim (49 per cent). There were a variety of reasons for claimants being in rent arrears but the five-week wait for the initial UC payment was highlighted as a key factor.

### **Childcare**

Just under one in five (18 per cent) family claimants used formal childcare at the time of the Wave 1 survey, and this remained similar at Wave 2 (15 per cent). Use of formal childcare was more common among lone parent claimants than joint claimants (18 per cent compared with seven per cent at Wave 2).

At Wave 2, just over two-thirds of family claimants (67 per cent) said that they were aware that they could claim back some of their childcare costs under UC. The qualitative research found that awareness increased between Waves 1 and 2, but that, overall, claimants were typically unaware that there was any assistance with childcare costs through UC. It is worth noting that some claimants thought that the Free Entitlement (15 hours for 3-4-year-olds) counted as childcare under UC during the qualitative research.

The proportion that had claimed childcare costs as part of their UC claim at Wave 2 was six per cent, or 33 per cent of those who used formal childcare. In the qualitative research, experiences of claiming childcare costs were mixed: some claimants had very positive experiences, where they had found sending their receipts easy and payments had arrived on time. Other claimants had struggled with the reimbursement process and even got to the point of considering or actually terminating their employment because of payments not arriving.

### **Looking for work**

UC family claimants have different work search obligations according to DWP's guidance, with increasing obligations depending on the age of the child. Among those required to look for work as part of their UC claim, claimants spent fewer hours on jobsearch at Wave 2 than at Wave 1. In particular, they were more likely to spend less than 16 hours per week looking for work (48 per cent compared with 33 per cent at Wave 1).

On average, UC family claimants who were required to look for work applied for 12 jobs in the previous week at Wave 2, similar to the Wave 1 average (11 jobs).

Just over half of those looking for work (56 per cent) found it very or fairly easy to complete the required number of hours, while almost a quarter (24 per cent) said that it was very or fairly difficult. In the qualitative research, there was a widespread feeling that the hours were hard to achieve, because of: a perceived lack of job vacancies locally; issues around balancing jobsearch with family life/childcare; internet access; disabilities or literacy issues; and fitting jobsearch around paid work.

Almost three-quarters of family claimants at Wave 1 (74 per cent) were prepared to accept a short-term or temporary job, while around two-thirds (68 per cent) would be prepared to take any job as opposed to a particular type of work. Claimants' views on these issues remained stable at Wave 2.

Joint claimants looking for work tended to have higher wage expectations than lone parents. At Wave 1, the average lowest acceptable weekly individual wage was £256 for those in a joint claim and £184 for lone parents.

### Employment and jobsearch outcomes

It is important to note that this section provides descriptive information about employment details and is not a measure of impact. Around a third of UC family claimants (35 per cent) were in work at the time of the Wave 2 survey, compared with 23 per cent at Wave 1. At Wave 2, more than a third (37 per cent) of lone parent claimants were employed, while among joint claimants, 29 per cent of survey participants and 41 per cent of their partners were employed.

The number of hours worked increased between Wave 1 and Wave 2, with claimants more likely to be working 16 hours or more per week (77 per cent at Wave 2 compared with 64 per cent at Wave 1).

At Wave 1, around two-thirds of UC claimants working less than 30 hours per week were actively looking for ways to increase their income (67 per cent) or the hours they were working (66 per cent). These proportions remained stable at Wave 2.

### Key implications from this research

The research identified some positive findings on **monthly budgeting**. The majority of family claimants said they felt at least fairly confident in their ability to budget on a monthly basis. There was also evidence of claimants finding it easier to manage monthly payments as time went on, sometimes as a result of budgeting support accessed through Jobcentre Plus.

At the same time, monthly budgeting tended to be more difficult where claimants were unsure of the amount they would receive. This situation was made worse where the notification of payment letter arrived late or not at all. This suggests that any improvements that can be made to the prompt delivery of these letters may alleviate some of the current problems with monthly budgeting.

In general, the **conditionality messages** about UC were better understood than the **work incentive elements**. In particular, there was limited awareness of the policy's stated aim of making it easier and more worthwhile financially to be in paid work. Part of this lack of understanding emanates from claimants typically feeling that their first meeting at Jobcentre Plus was primarily a bureaucratic exercise in which they didn't feel they were able to ask questions about how UC would work.

## Universal Credit Test and Learn Evaluation: Families

UC family claimants showed **flexible attitudes towards work**, and a quarter of family claimants said that being on UC had made them more confident to apply for a job that they would not have previously considered. There was also evidence that UC claimants were keen to increase their hours or earnings.

At the same time, there was a widespread feeling that the **CC hours** were too high and therefore hard to achieve. For the most part, claimants felt they had been given a 'one size fits all' CC which they were struggling to meet. These findings tie in with those on perceptions of personalised support – the main criticism of Jobcentre Plus support was that it was not always thought to reflect or take into account claimants' personal circumstances or aspirations. The circumstances and characteristics of family claimants tend to be more diverse than single claimants, and this is likely to place a greater emphasis on the need for personalised support.



# 1 Introduction

This section outlines the UC policy and explains the scope and purpose of the UC Families research.

## 1.1 Universal Credit policy

Universal Credit (UC) represents a major overhaul of the current welfare system, simplifying the benefits system by replacing six legacy benefits: income-related Jobseeker's Allowance (JSA); income-related Employment and Support Allowance (ESA); Income Support (IS); Housing Benefit (HB); Working Tax Credits (WTC); and Child Tax Credits.

UC currently has two modes of delivery in operation, each of which has different eligibility and a different customer journey for the UC claim:

- UC Live Service began in 2013 in the North West of England for certain single claimants who would have claimed JSA. As of April 2016, Live Service is available in all 711 Jobcentres, as well as a limited number of Jobcentres for family claimants (which includes certain couples and lone parents). Claimants can make their initial claim online, but the claim is not managed online. All claimants who participated in this research received the UC Live Service.
- UC Full Service began in South London in November 2014. By early May 2016, the number of Full Service sites had reached eight and over 20,000 claims had been made. From May to December 2016, this increased by five sites a month, achieved in two stages. Transition Phase 1 ran from May to July 2016, followed by a period of time to review the service. Transition Phase 2 ran from October to December 2016. Under current plans, the UC Full Service will then expand during Transition Phase 3 from October 2017 (by up to 50 Jobcentres a month) and the intention is that all cases are migrated, and a full service is available nationally, by March 2022. After the expansion process is complete, the migration of claimants on other benefits to the Universal Credit full service will begin from July 2019. UC Full Service is open to claims from all claimant types. Under Full Service, claimants apply and manage their claim online.

To begin with, in the Pathfinders, eligibility for UC was restricted to single claimants with no caring responsibilities and no live claim for HB. 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. An initial wave of claimant research focusing on the first Jobcentre Plus' (the UC Pathfinder Evaluation<sup>1</sup>) took place between August and October 2013 and was repeated at three and six month intervals, alongside two comparable surveys of JSA claimants, one in matched comparison areas and one with a nationally representative sample.

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<sup>1</sup> Universal Credit Evaluation Team, DWP, (2014). *Universal Credit Pathfinder Evaluation*, DWP Research Report RR886 <https://www.gov.uk/government/publications/universal-credit-pathfinder-evaluation>

## Universal Credit Test and Learn Evaluation: Families

The Extended Gateway for UC was rolled out gradually to cover more 'complex'<sup>2</sup> singles cases, predominantly those eligible for housing support, from May 2014 onwards. Then from November 2014 UC began to cover families (either lone parents or couples with at least one child).

UC is designed to support people into work, with the intention of making work pay. Under UC, claimants will remain in the system until they have found sustained employment; this is intended to offer greater support and incentive to enter the labour market. In return, claimants are expected to take greater responsibility for their work search activities by signing up to a Claimant Commitment (CC), agreed between the claimant and the Work Coach.

Claimants are also given greater ownership over their own finances: under the previous system HB was frequently paid directly to landlords, whereas the UC award (including any housing element where applicable) is normally paid direct to households. Claimants also receive monthly benefit payments under UC; previously benefits such as JSA were paid fortnightly. The intention is to replicate how people are paid when they are in work, and to encourage more people to handle their benefits and rent payments. It is acknowledged this may be challenging for some; hence Jobcentre Plus delivering UC are able to signpost to budgeting support and to make alternative arrangements for rent payment (i.e. reverting to rent being paid directly to the landlord). Wherever possible, these alternative payment arrangements are time-limited and delivered in conjunction with appropriate support to help claimants successfully make the transition to monthly budgeting.

In summary, the main aims of UC 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 scope for fraud and error.
- Tackle poverty both through increased take-up, since the system will be simpler, and through increased rewards from employment.

## 1.2 Universal Credit process

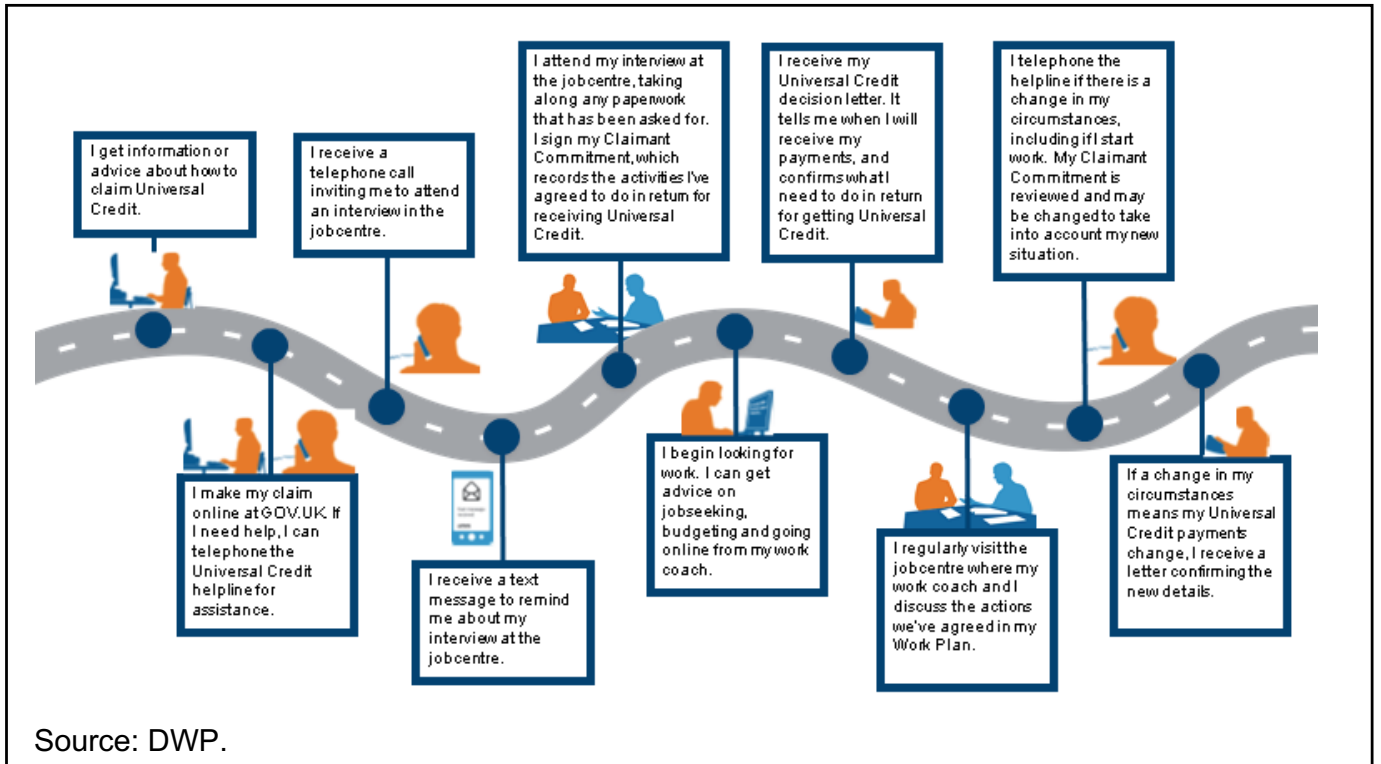
The intention for UC is that the great majority of claims will be made online. Following the submission of the claim form, claimants will attend an interview at Jobcentre Plus to verify identity and check other hard copy evidence (for example, relating to rent/housing for complex claims). Claimants then progress to seeing the Work Coach to verify work search evidence and provide advice and support.

Figure 1.1 summarises the claimant journey under the Live Service. Details of the respective roles of Jobcentre Plus and the Service Centre are included in Appendix D.

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<sup>2</sup> For simplicity, we refer to any UC claims that include the housing element as 'complex'; this term is not intended to imply that these claimants are necessarily harder to help or have more complicated personal circumstances.

Figure 1.1 Universal Credit claimant journey (Live Service)



## 2 Background

This section provides an overview of the research aims and the methodology used.

### 2.1 The aims of the research

In autumn 2014, Ipsos MORI was commissioned by the Department for Work and Pensions (DWP) to undertake the Universal Credit (UC) Test and Learn Evaluation: Singles and Families claimant research. This research aims to support the overarching evaluation objectives, which are as follows:

- To provide timely and operationally relevant evidence to support the continual improvement and further rollout of UC.
- To provide early evidence on whether the policy intent is understood and is being met, and on whether labour market behaviours (and outcomes) are affected.

The evaluation was based on mixed method longitudinal research, comprising qualitative in-depth interviews and a quantitative survey. The research instruments (survey questionnaires and qualitative topic guides) are structured around the ‘theory of change’ underlying the policy, which maps out what it is intended to deliver in terms of claimant experience/outcomes (and also broader outcomes outside the remit of this research). This approach will enable us to help assess whether the policy objectives are being met.

The first element of the research programme focused on single claimants<sup>3</sup>. This report provides evidence from the Families research (Wave 1 and Wave 2). The report seeks to provide an update on claimants’ experiences of the UC process (as detailed at Wave 1) and draw out evidence of perceived impacts<sup>4</sup> in order to support learning and the continual development of the programme.

### 2.2 Methodology

The following section provides details of the research methodology. Table 2.1 provides an overview of the timings for each of the research methods. This table also shows details from the survey of single claimants, which has been used for comparison in this report.

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<sup>3</sup> Universal Credit Test and Learn Evaluation: Findings from research with Extended Gateway claimants [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/481865/universal-credit-extended-gateway-evaluation.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/481865/universal-credit-extended-gateway-evaluation.pdf)

<sup>4</sup> We refer here to the impact on individual claimants (e.g. their work search behaviour and employment outcomes) – it is not within the remit of this research to comment on impacts in relation to Jobcentre Plus, other stakeholders of UC or the wider economic impact of the policy.

**Table 2.1 Overview of UC Test and Learn Families research**

Research methods	Timing	Number of UC claimants interviewed	Stage of claim
<b>Family claimants</b>			
Quantitative survey	Wave 1 survey: December 2015–June 2016	1,039	8 weeks after the UC claim started
	Wave 2 survey: March–August 2016	464	4-5 months after the UC claim started
Qualitative research	Wave 1: July-August 2015	55	Typically 8 weeks after the UC claim started
		48	5-6 months after the UC claim started
	Wave 2: December 2015–January 2016		
<b>Single claimants</b>			
Quantitative UC and JSA comparator survey	Wave 1 survey: Late November–December 2014	900	5-6 weeks after the UC claim started
	Wave 2 survey: March 2015	461	4-5 months after the UC claim started
Qualitative research with claimants	Wave 1: December 2014	26	5-6 weeks after the UC claim started
	Wave 2: March 2015	23	4-5 months after the UC claim started

Source: Ipsos MORI.

## 2.2.1 The quantitative research

The Wave 1 sample was drawn from Jobcentre Plus offices which had rolled out UC to family claimants by late October 2015. The sample was drawn by DWP at weekly intervals across a 22-week period, and encompassed a census of lone parent families and families in couples in the relevant areas, each drawn three weeks after a new claim was made. It was then matched to contact details and verified within DWP before being securely transferred to Ipsos MORI to conduct a series of opt-out mailings. After each opt-out period, the Wave 1 sample was only used for one week of fieldwork before being superseded by the next batch. This was in order to ensure that people were interviewed at a consistent time after making their claim. The average elapsed time between the claim date and the interview date was 60 days (around eight weeks). This is a longer period than for the Phase 1 survey of single claimants<sup>5</sup> (where the average elapsed time was 38 days or five weeks). This may have a bearing on comparisons between the two surveys, for example, in relation to receipt of first UC payment.

Wave 2 was a longitudinal follow-up survey of the Wave 1 sample who had agreed to be recontacted, allowing DWP to learn about claimant experiences at different stages of the claim. Although Ipsos-MORI attempted to follow up everyone who agreed to be re-contacted, the number of interviews reduced at Wave 2 due to refusals, uncontactable numbers and people not being available during the fieldwork period.

<sup>5</sup> See: [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/481865/universal-credit-extended-gateway-evaluation.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/481865/universal-credit-extended-gateway-evaluation.pdf)

## Universal Credit Test and Learn Evaluation: Families

In order to ensure a consistent interval between Wave 1 and Wave 2, the Wave 2 sample was also rolled out sequentially in weekly batches, and again was only used for one week before it was superseded by the next batch. Wave 2 fieldwork took place roughly 20 weeks after the claimants' initial claim.

Because of the limited time period available with each batch of sample it was not possible to exhaust all leads, and therefore it is not strictly true to describe the survey as a 'pure' random probability approach. However, each batch of sample was worked as fully as possible within the 7-day period it was available for fieldwork and no quotas were set.

The survey fieldwork was undertaken by Computer Assisted Telephone Interviewing (CATI). The questionnaires were adapted from the Wave 1 survey of single claimants (which itself was based on earlier research undertaken in the UC Pathfinder areas) and interviews lasted around 25 minutes at Wave 1 and 21 minutes at Wave 2. Additional questions on awareness and understanding of joint responsibilities (among joint claims), household budgeting, and childcare were included specifically for family claimants. In joint claims, one member of the claim was interviewed, with no preference as to whether or not this was the lead carer/lead claimant. Questions were therefore asked to identify who was the lead carer/lead claimant. For joint and lone parent claimants alike, we also asked whether the respondent and/or their partner was required to look for work, as lead carers of children aged under five are not required to actively look for a job, although they may be required to take steps to prepare for work if their youngest child is aged three or four.

Table 2.2 overleaf compares the profile by conditionality group for joint and lone parents claims in either of the two surveys.

**Table 2.2 Overview of UC Test and Learn Families research Wave 1 and 2 conditionality group profiles**

	Wave 1		Wave 2	
	Joint claim	Lone parent claim	Joint claim	Lone parent claim
Lead carer	55%	N/A	59%	N/A
Non-lead carer	36%	N/A	38%	N/A
Don't know	8%	N/A	3%	N/A
Required to look for work	53%	58%	46%	52%
Not required to look for work	45%	40%	53%	47%
Don't know	3%	2%	1%	2%
Partner required to look for work	59%	N/A	55%	N/A
Partner not required to look for work	39%	N/A	39%	N/A
Don't know	2%	N/A	6%	N/A
In paid employment	23%	21%	25%	35%
Self-employed	2%	1%	4%	2%
Unemployed	74%	78%	71%	63%

Continued

**Table 2.2 Continued**

	Wave 1		Wave 2	
	Joint claim	Lone parent claim	Joint claim	Lone parent claim
Age of youngest child in household:				
1 or less	44%	20%	36%	14%
2	14%	10%	21%	10%
3-4	17%	14%	12%	17%
5-11	17%	45%	19%	46%
12-15	6%	6%	9%	8%
16+	2%	5%	3%	6%

Source: Ipsos MORI.

### 2.2.2 The qualitative research

The qualitative research comprised in-depth interviews with UC family claimants in towns and cities in Northern England. The sample was purposively selected to include a mix of: household structure; age of children; location; gender; age of participant; and claim history. This ensured that a diverse range of claimants were included in the research.

Wave 1 of the qualitative research consisted of 55 face-to-face interviews, conducted in July and August 2015. Wave 2 consisted of 48 interviews, including 16 face-to-face interviews and 32 telephone interviews with UC family claimants<sup>6</sup>; the Wave 2 interviews were conducted in December 2015 and January 2016.

Claimants were purposively selected by Ipsos MORI from a sample provided by DWP. A recruitment questionnaire was developed and used by Ipsos MORI at Wave 1 to ensure that the claimants fell within the quotas outlined in the table above. The original family claimant recruitment was undertaken in July and early August 2015 prior to Wave 1 of the research.

Interviews followed an open format covering the following broad topics:

- Claimant work and claims history.
- UC claims process including submitting the claim, Personal and Account Support Agent (PASA) and Work Coach meetings.
- Claimant Commitment.
- UC payment process.
- Money management/budgeting.

A small cash incentive was offered for a completed interview in order to encourage participation, as is standard practice for research of this nature.

<sup>6</sup> Two of these interviews were conducted with a couple that had separated. The quotas that relate to this family have been put into the one-parent family column at Wave 2.

## 2.3 Report structure

The report contains the following sections:

- Executive summary.
- Introduction, covering the policy for UC and the claims process.
- Background (this section), including the research aims and methodology.
- Customer journey: research findings, structured as follows:
  - Making and managing the UC claim and understanding how it works.
  - Responses to conditionality and experiences of Jobcentre Plus support.
  - Household budgeting and paying for rent or childcare.
  - Looking for work.
  - Employment and jobsearch outcomes.
- Key implications from this research.
- Appendices: survey methodology and response rates; claimant profile; and qualitative methodology.

Throughout the report, the research findings draw on both the quantitative survey (Waves 1 and 2) and qualitative research with family claimants (Waves 1 and 2). Where relevant, comparisons are also made with the findings from the survey of single claimants, a two-wave survey conducted between November 2014 and March 2015<sup>7</sup>.

Where differences are highlighted in the report, these differences are always statistically significant at the 95 per cent confidence level.

Where quantitative results do not sum to 100 per cent this is explained either by rounding, the exclusion of don't know and/or neutral responses, or that participants were able to give multiple responses at that question.

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<sup>7</sup> See: [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/481865/universal-credit-extended-gateway-evaluation.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/481865/universal-credit-extended-gateway-evaluation.pdf)



## 3 The customer journey

This section sets out the main findings from the surveys and qualitative research regarding experiences of claiming and receiving Universal Credit (UC), support received from Jobcentre Plus, and jobsearch attitudes and behaviours.

### 3.1 Making and managing the UC claim and understanding how it works

#### 3.1.1 Making the initial claim

This section describes claimant experiences of their initial UC claim, based on findings from the Wave 1 survey.

UC is primarily designed to be claimed online as part of the government's 'digital by default' strategy. Reflecting this strategy, the majority of UC family claimants (68 per cent) submitted their claim online. Almost one-quarter (24 per cent) submitted it by telephone, and a small minority (seven per cent) submitted it in person at Jobcentre Plus.

Lone parent claimants were significantly more likely than joint claimants to have made their claim over the phone, while joint claimants were more likely than lone parent claimants to claim online (Figure 3.1).

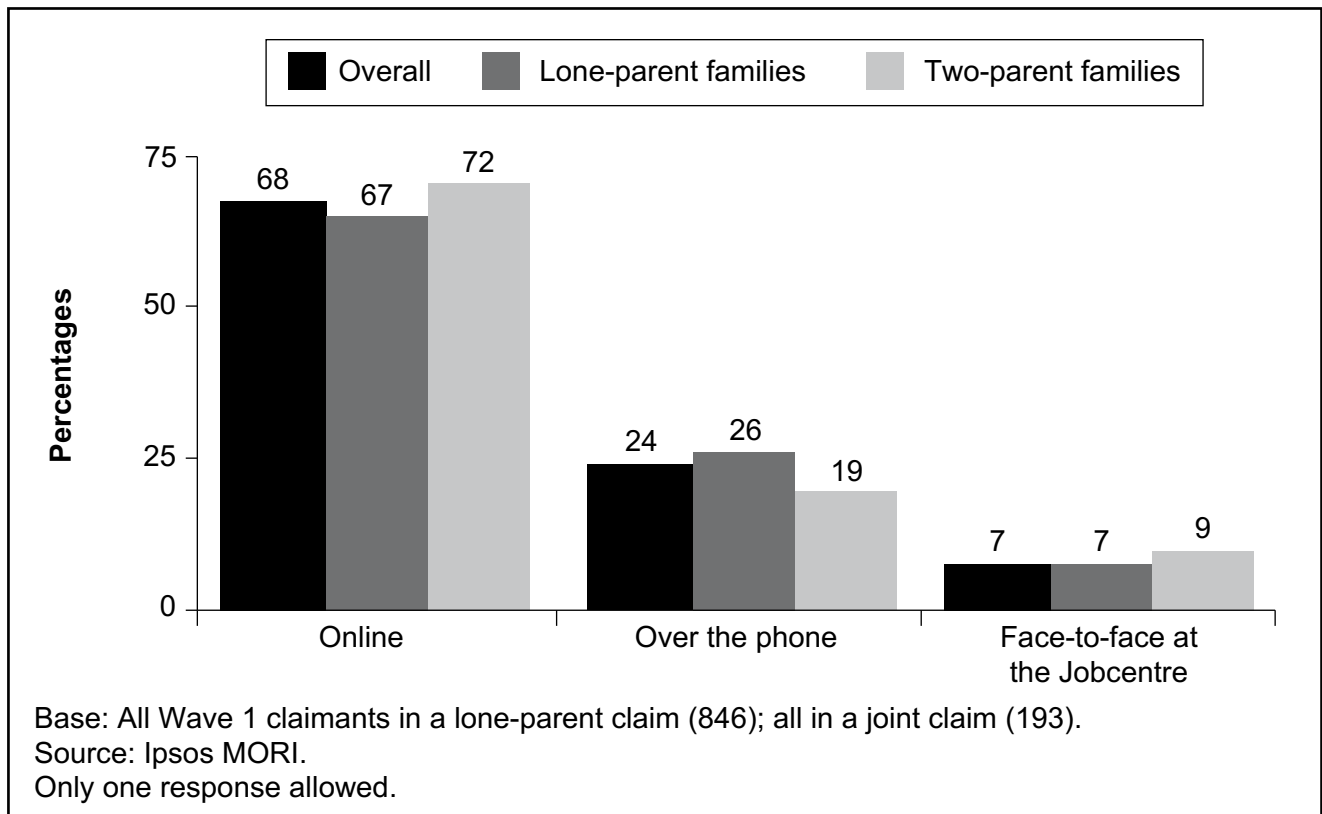
People educated to degree level or above were most likely to submit their claim online (83 per cent), while this was much lower among those educated to level 1 or below (66 per cent). Those required to look for work and those with children over the age of 16 were also more likely to have submitted their claim online (71 per cent and 75 per cent respectively).

Though still the preferred channel for the majority of people interviewed in Wave 1, far fewer family claimants made their claim online compared with the single claimants survey (68 per cent compared with 85 per cent). This may be explained by the much younger age profile in the single claimants survey – 53 per cent in the Wave 1 single claimants survey were aged 18-24, compared with just 19 per cent in the families survey. These claimants were significantly more likely to claim online compared with older claimants (90 per cent in the single claimants survey and 69 per cent in the families survey). The complexity of the claim may also be a factor, given that we know from the single claimants survey that people whose claim contained an element for housing support were less likely to have claimed online and more likely to have done so by phone or in person. Most family claims also include an element for housing support.

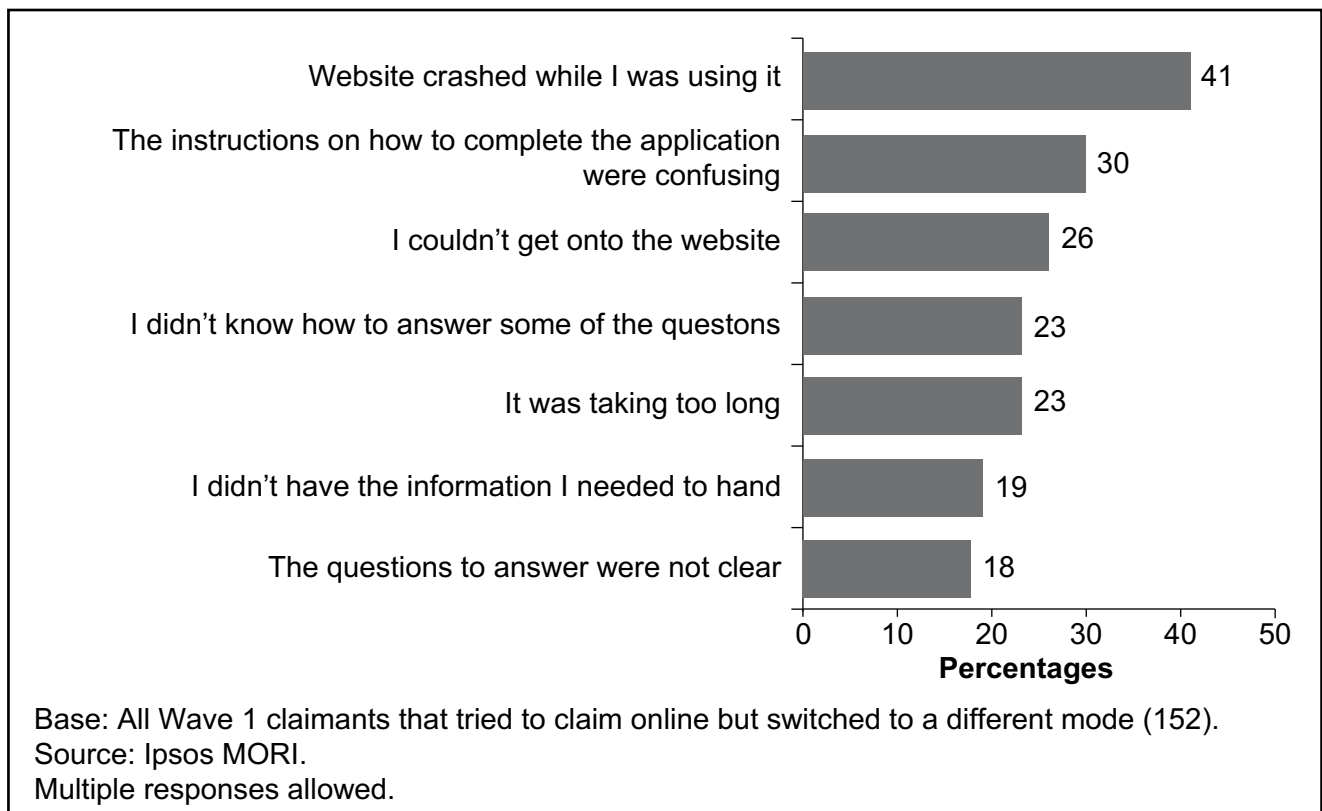
One in seven (14 per cent) of all claimants attempted to claim online before switching to another channel, due to experiencing difficulties. Just over two-fifths (41 per cent) of those that switched reported this was due to problems with website functionality and 30 per cent of them said they found the instructions on how to complete their claim confusing. A minority of claimants who switched channels experienced other problems that led them to abandon claiming online, such as not being able to get onto the website (26 per cent) and not knowing how to answer some of the questions asked (23 per cent).

## Universal Credit Test and Learn Evaluation: Families

**Figure 3.1 Method of claiming UC by family type**



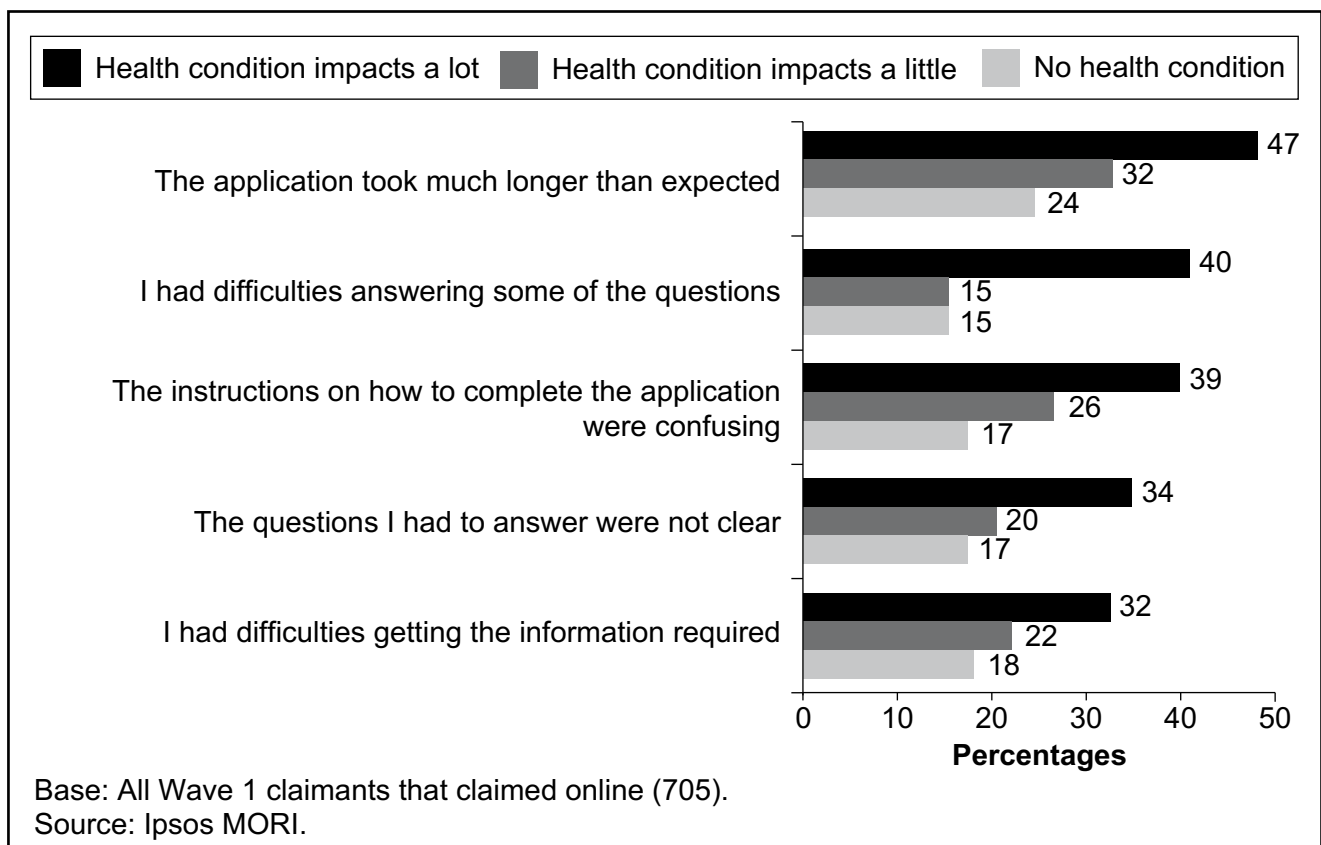
**Figure 3.2 Reasons for not completing the claim online, among those who tried but switched to a different channel**



Claimants who successfully claimed online also reported some problems with the process. The issues they experienced were similar to those that abandoned an online claim, with one-seventh (15 per cent) initially not able to get onto the website and one-fifth (20 per cent) reporting the website crashed while they were using it.

Those with health conditions were consistently more likely to have experienced issues when making their claim online than those that describe themselves as having no physical or mental health condition (Figure 3.3). This was particularly the case for people who reported their health condition affected their day-to-day activities a lot, rather than a little. For example, these claimants were more likely to find the instructions to complete the claim confusing, to have difficulty answering the questions, and have difficulty in collating the information required, resulting in the claim taking much longer than they expected.

**Figure 3.3 Experiences of difficulties making the claim online, by whether claimant had a health condition**



Those facing financial difficulties were another group that experienced issues claiming online. People who were ‘falling behind’ or ‘having real financial problems’<sup>8</sup> found the online claims process more difficult. In particular, they were twice as likely to report that

<sup>8</sup> The survey question asked respondents: ‘Thinking about the last two months, which one of the following statements best describes how well you have been keeping up with your bills and credit commitments?’ 1: Keeping up with all bills and commitments without any difficulties; 2: Keeping up with all bills and commitments, but it is a struggle from time to time; 3: Keeping up with all bills and commitments, but it is a constant struggle; 4: Falling behind with some bills or credit commitments; 5: Having real financial problems and have fallen behind with many bills or credit commitments.

## Universal Credit Test and Learn Evaluation: Families

the application took longer than they anticipated or that the instructions were confusing, compared with families overall.

The qualitative research sheds some light on the difficulties that some people encountered and points to certain improvements that could be made to reduce these. Importantly, participants commonly completed the registration process online without understanding that housing and child elements were included in the payment, which was due to a misunderstanding of what UC was and which benefits it was replacing. This sometimes had implications in terms of subsequent budgeting as their first payment would not include their rent or additional help with covering the costs of having a child. This meant that they would need to cover these costs until their claim was corrected. Furthermore, there was evidence that the online completion process could be burdensome for couples under certain circumstances, for example if no one in the household possessed photographic identification. In addition, although the system seemed to cope efficiently with new claims, some claimants reported considerable difficulties when trying to convert a single claim into a joint claim, and turned instead to support at Jobcentre Plus. Claimants also described having to complete the form twice because they had been misinformed as to when they should make their claim. It was also evident that systemic errors with the UC online registration form could occur – claimants reported, for example, needing to complete the form twice because the online form had frozen and had not been processed.

Claimants making the claim over the telephone tended to use the telephones in Jobcentre Plus to call the Service Centre because they did not have access to the internet at home. There were mixed experiences of the UC Service Centre, with evidence that some cases proceeded smoothly while others had key details (such as the existence of children) omitted from the claim, leading to underpayments for those making a claim through the UC Service Centre.

### 3.1.2 Ongoing management of the claim

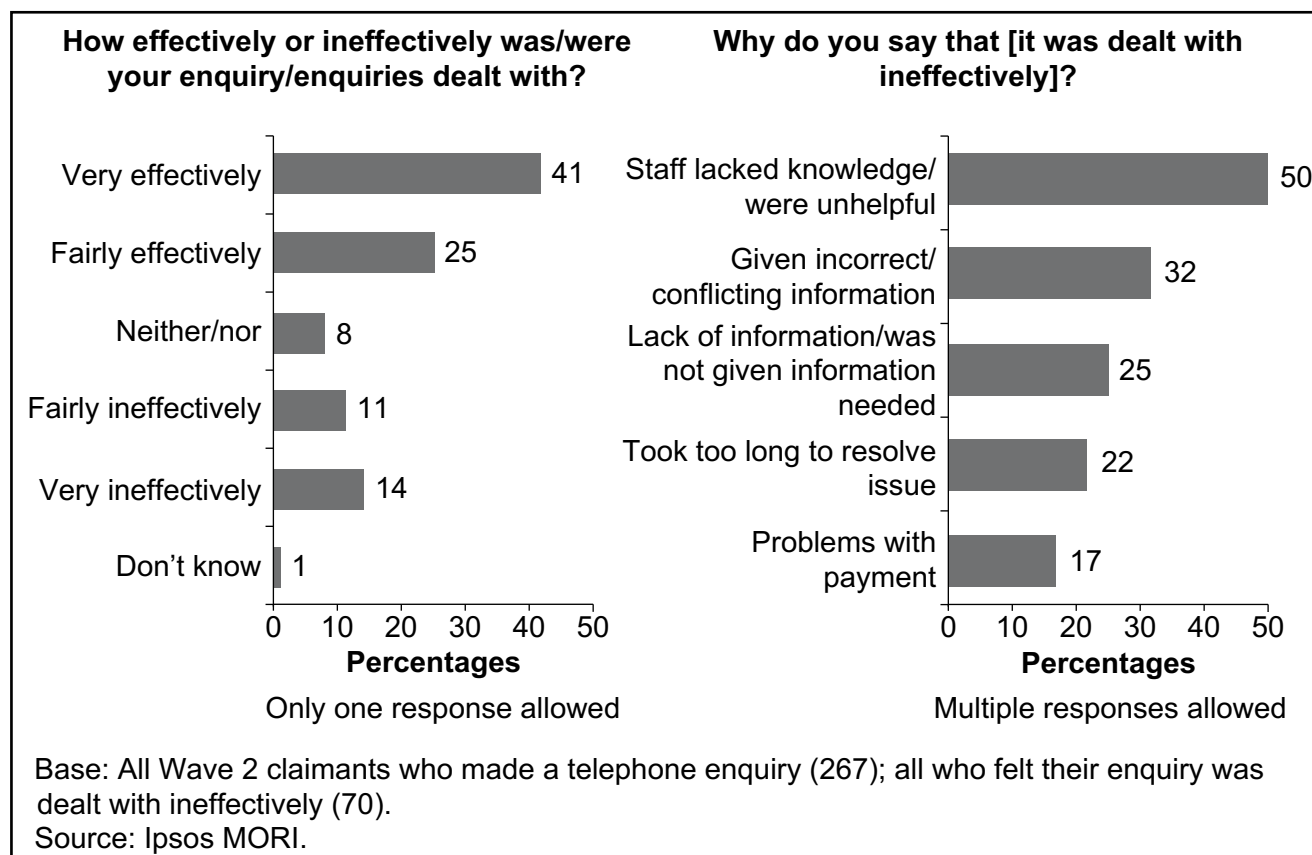
More than half of UC family claimants (57 per cent) had made at least one telephone enquiry to the Service Centre by Wave 2. Claimants who had recently moved into work (between Waves 1 and 2 of the survey) were more likely to have made contact, and in particular were more likely to have made multiple calls (67 per cent compared with 44 per cent of claimants overall).

The proportion of family claimants who contacted the Service Centre was higher than the proportion in the survey of single claimants (43 per cent).

The main reasons for calling were regarding payment, such as when they would get paid (23 per cent), why they hadn't been paid (30 per cent) or how much they would receive (21 per cent). The other main reason for making contact was to report a change in circumstances (e.g. moving into work). Compared with single claimants, family claimants were more likely to say they contacted the Service Centre to report a change in circumstances or find out how much they would be paid.

While almost two-thirds (65 per cent) felt their enquiry was dealt with effectively, one-quarter (25 per cent) did not. Lone parent claimants were more negative, with 29 per cent saying the enquiry had not been dealt with effectively (compared with 14 per cent of joint claimants). Negative views were primarily because of a perceived lack of knowledge among staff dealing with the enquiry (50 per cent), or being given information that was incorrect (32 per cent) or insufficient (25 per cent).

Figure 3.4 Telephone enquiries about UC payment



The qualitative research also found broadly positive views of the Service Centre. Claimants found that staff were friendly, pleasant and informative, although (as in the quantitative survey) there were some concerns over the accuracy of the information provided and recorded. In some cases, call handlers were thought to lack confidence or the required knowledge to manage the query – resulting in the wrong advice being given or details being recorded incorrectly. For example, one claimant described a situation where they had contacted the Service Centre to inform them they would be unable to attend their next meeting at Jobcentre Plus. The call handler recorded this on the system incorrectly as a ‘failure to attend’, and this almost resulted in a sanction.

The cost of calls to the Service Centre was mentioned as a barrier at Wave 1, and for working claimants the opening hours posed some issues, as they struggled to find a time to contact the Service Centre. These issues were still evident at Wave 2. In addition, some joint claimants mentioned experiencing issues with the Service Centre, as they refused to speak to one of the partners on the claim. Claimants suggested the Service Centre had a lead claimant name and would only speak to that named person. This was said to cause difficulties and act as a barrier to communicating with the Service Centre.

*‘So, I’ve asked [partner] to ring them up ... but they won’t speak to her. Because I’m the main person [lead claimant], they won’t speak to her. So, [partner has] to ring them up, I have to speak to them, and then pass them over to [partner] ... But any of our Universal Credit correspondence has both our names on it.’*

(Joint claim, Male, Merseyside, Youngest child under 1)

## **Universal Credit Test and Learn Evaluation: Families**

Self-employed workers are required to submit their earnings on a weekly or monthly basis. This was widely felt to be a burdensome task; self-employed workers did not want to have to call the Service Centre so regularly. In one case this was highlighted as being particularly time-consuming, because each month they were required to chase the Service Centre to ensure that the Service Centre had calculated earnings correctly. They said this had been calculated and applied incorrectly each time – so the claimant felt required to continue calling to check.

The need to contact the Service Centre to confirm award amounts (because their award letter arrived after the payments) was also noted as a frustration.

### **3.1.3 Reporting a change in circumstances**

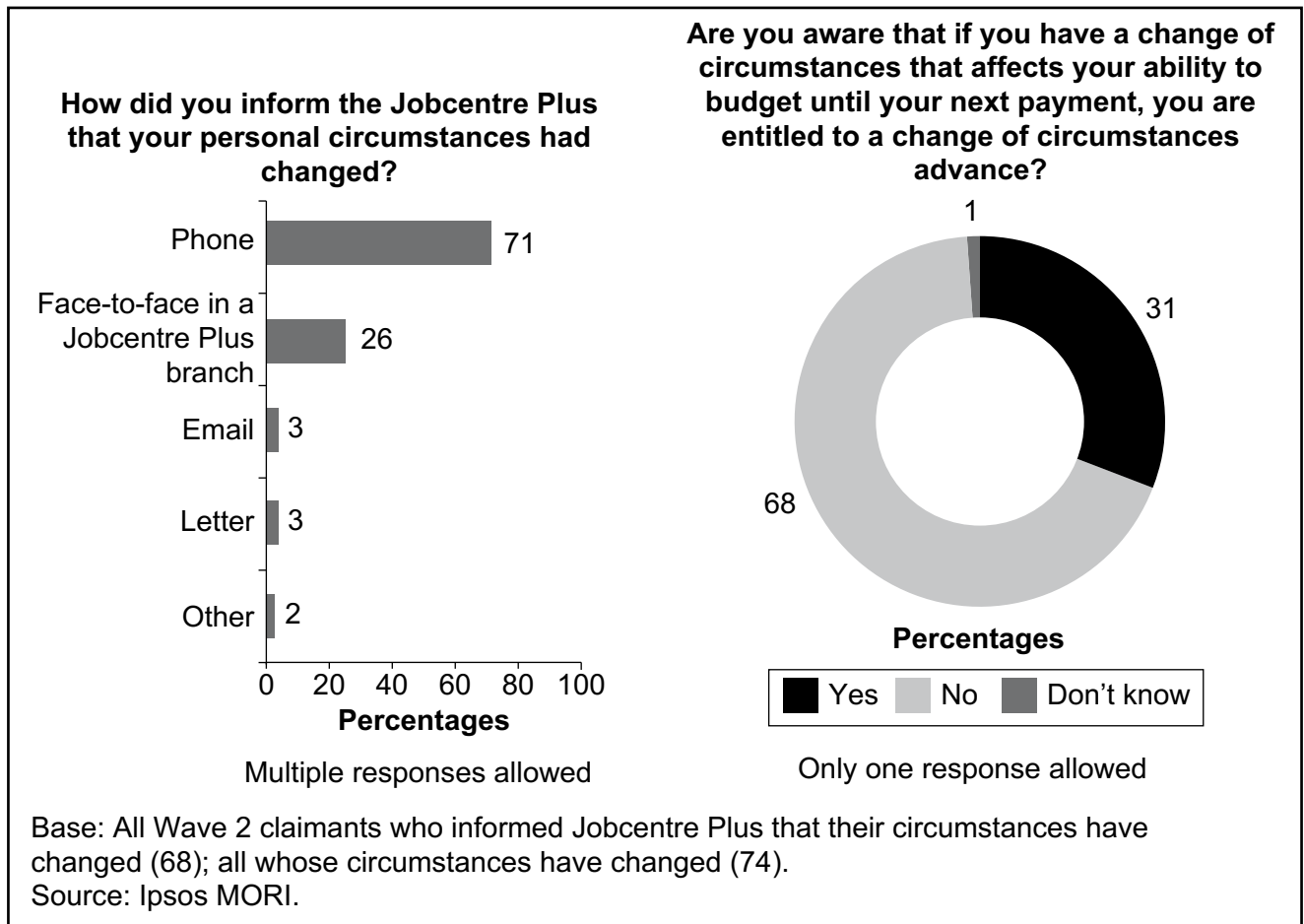
UC Live Service claimants are required to report any changes in their circumstances by telephone to the Service Centre. Changes in circumstance can include a change in employment status, marital status, address, or type of accommodation. Similar proportions of lone parent claimants (16 per cent) and joint claimants (15 per cent) had experienced a change in circumstance in the three-month period between Wave 1 and Wave 2. This was most likely to be a change in employment status for the respondent or their partner (62 per cent of those with a change in circumstances).

The vast majority of these claimants had reported their change in circumstance; for example, 96 per cent of those who had experienced a change in employment status said that they had reported this.

Most claimants contacted Jobcentre Plus by phone to inform of a change of circumstance (71 per cent), while some made contact face-to-face in Jobcentre Plus (26 per cent). Among family claimants whose circumstances had changed, one in four (25 per cent) said they were aware that there had been a change to the requirements of their Claimant Commitment (CC) with the change of circumstances. In the qualitative research, claimants were mostly unaware of the possibility of discussing their CC conditions, reflecting a perception that CC hours were 'set' or applied by Jobcentre Plus staff, as opposed to the claimant and Work Coach having a two way conversation and coming to an agreement together.

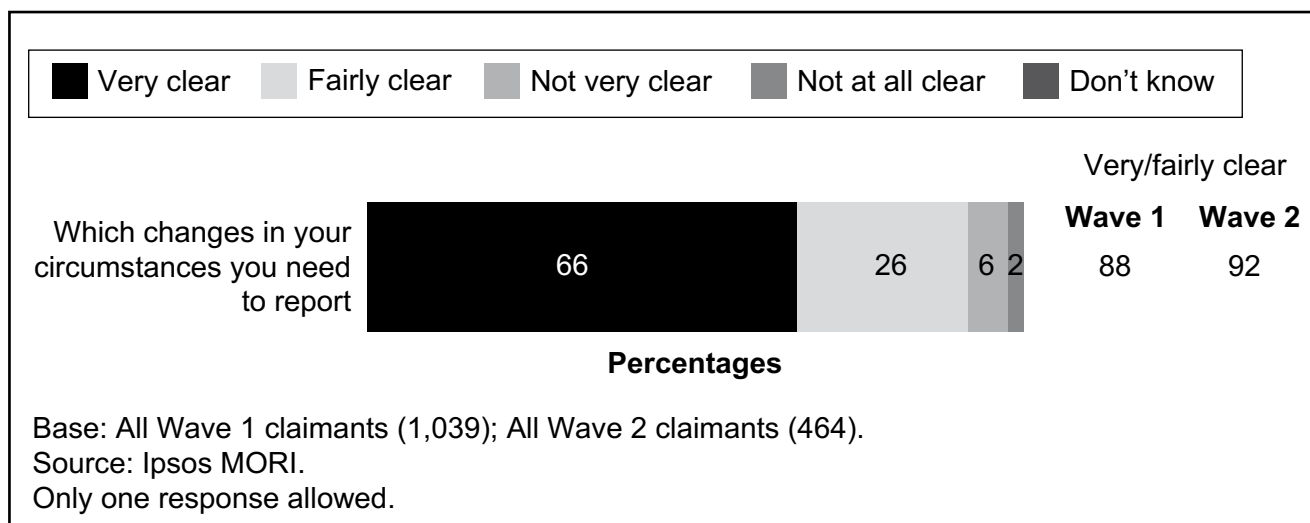
Around a third (31 per cent) said they were aware of the possibility of being entitled to a change of circumstances advance, although very few claimants said that they had actually applied for one (just six respondents in the Wave 2 survey). Similarly, respondents in the qualitative research expressed very limited awareness of the change of circumstances advance – generally, claimants had never heard of it and had no idea when it would be available.

**Figure 3.5 Changes in circumstances**



In general, family claimants said they were clear about which changes of circumstances they need to report during their claim, and this increased slightly between Wave 1 and Wave 2 (from 88 per cent to 92 per cent). The findings were identical in the earlier survey of single claimants.

Figure 3.6 Understanding the reporting of changes in circumstances



### 3.1.4 Comparison with claiming JSA

At Wave 1, just under one-quarter (23 per cent) of family claimants had claimed Jobseeker’s Allowance (JSA) within the last two years, of which 70 per cent were lone parent claimants, and 30 per cent were joint claimants. The overall proportion is much lower than in the survey of single claimants (54 per cent).

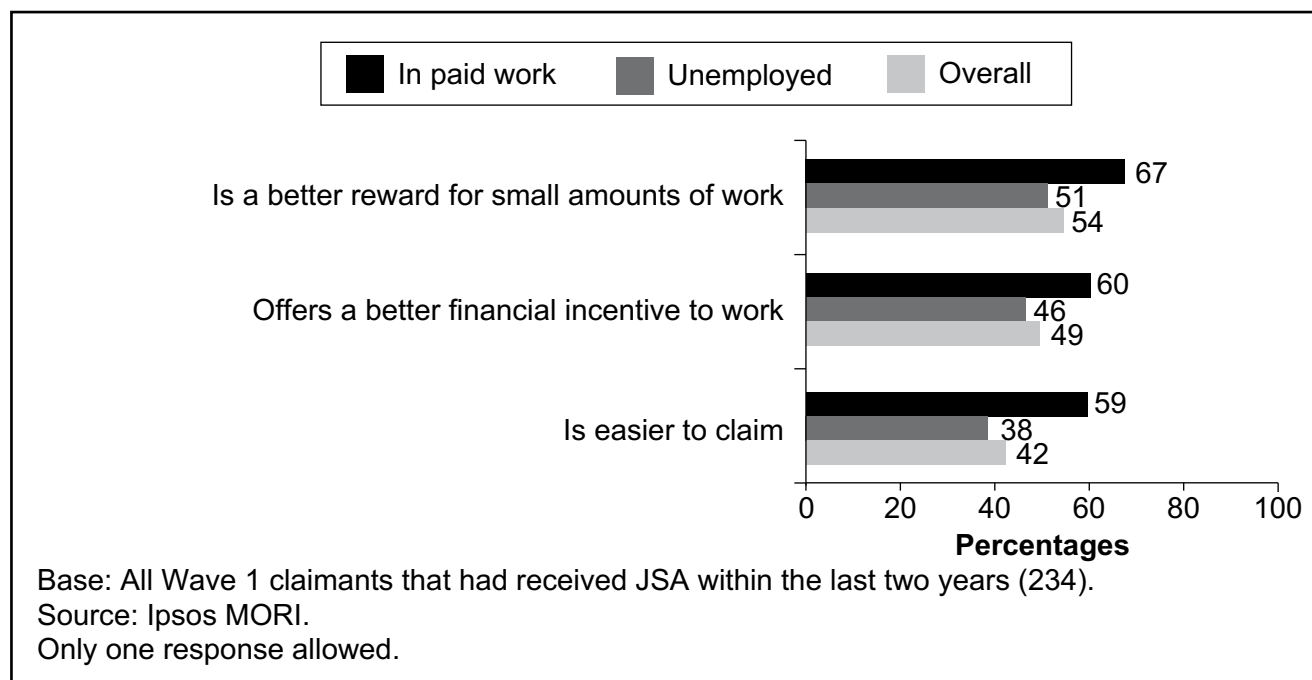
Of those with previous experience of claiming JSA, over half (54 per cent) thought that UC was a better reward for small amounts of work and 49 per cent agreed it offered a better financial incentive to work (24 per cent disagreed). Participants felt less positive about the ease of claiming UC compared with JSA, with more than two-fifths (42 per cent) agreeing that UC was easier to claim.

Attitudes towards UC were influenced by claimants’ financial circumstances. Those that described themselves as ‘keeping up’ with bills and commitments and those that rented privately were especially likely to think more positively about UC than JSA. Half (51 per cent) of those ‘keeping up’ and 58 per cent of those renting privately agreed that UC offered a better incentive to work than JSA, compared with 49 per cent overall.

Those in paid employment were consistently more likely than unemployed claimants to understand the benefits of UC in comparison to JSA. At least three in five of those that were employed agreed with the key advantages, such as UC being a better reward for small amounts of work and offering a better financial incentive to work. These messages resonated less well with those that were still unemployed; for example, 46 per cent agreed that UC offers a better financial incentive to work (versus 60 per cent of those in paid work). This suggests that the key benefits of UC as a work incentive were not being understood by claimants until they moved into employment and experienced the benefits of claiming while working.



**Figure 3.7 Comparative views on UC by employment status, among former JSA claimants**



### 3.1.5 Awareness of aspects of UC

Family claimants were asked about the key aspects of UC, in relation to eligibility, claimant requirements and incentives to increase hours worked.

The key aspects of UC were generally well understood by family claimants, and understanding increased between Wave 1 and Wave 2.

Of the three key aspects tested, the work search requirement was best understood. At Wave 2, almost nine in ten family claimants (87 per cent) were aware that ‘people claiming UC can be required to spend up to 35 hours a week looking for work’, an increase on the proportion who were aware of this at Wave 1 (78 per cent). At Wave 2, joint claimants showed greater knowledge than lone parent claimants (94 per cent compared with 78 per cent). In particular, lone parent claimants who were not required to look for work were less likely than other claimants to be aware of this (70 per cent of this group were aware). These findings are to be expected, as lone parents are less likely to be required to have to spend 35 hours per week looking for work.

Two-thirds (68 per cent) of UC claimants at Wave 2 were aware that UC would leave claimants financially better off for every additional hour they worked, a small but statistically significant increase on the Wave 1 figure (63 per cent). Claimants who were in paid work were more likely than other claimants to say this is true (76 per cent of those in work at both survey waves). Disabled claimants were less likely to say that this statement was true (59 per cent compared with 71 per cent of non-disabled claimants at Wave 2).

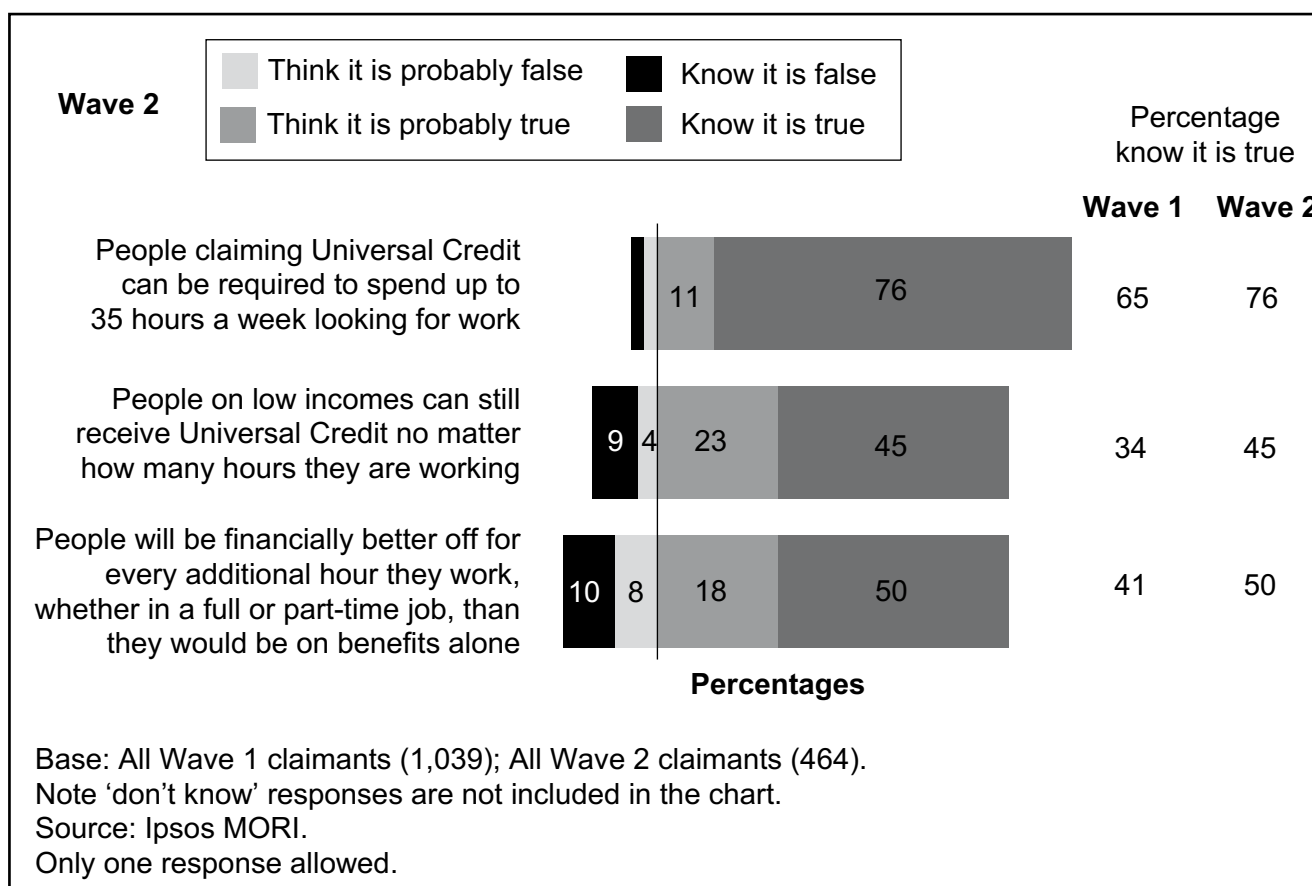
Just over two-thirds (68 per cent) of UC claimants at Wave 2 knew that people on low incomes could still receive UC no matter how many hours they worked, compared with 60 per cent at Wave 1. Once again, claimants who were in paid work were more likely to be aware of this, particularly those that had moved into work since Wave 1 (87 per cent).

## Universal Credit Test and Learn Evaluation: Families

Looking at the Wave 2 findings in more detail, on each of the various issues, older claimants expressed greater levels of knowledge than younger claimants. For example, 75 per cent of those aged 35 or over were aware that people on low incomes could still receive UC no matter how many hours they worked, falling to 65 per cent of 25-34-year-olds and 62 per cent of those aged under 25. Related to this, claimants with younger children tended to show lower levels of understanding. For example, 72 per cent of family claimants with children aged under five were aware that people claiming UC can be required to spend up to 35 hours a week looking for work, compared with 87 per cent overall.

There were some differences between the findings for families and those obtained in the single claimants survey. Family claimants showed a greater understanding than single claimants about people on low incomes being able to receive UC irrespective of hours worked (68 per cent compared with 56 per cent at the Wave 2 surveys), but were less aware of the requirement to spend up to 35 hours per week looking for work (87 per cent compared with 96 per cent). These differences may reflect the different circumstances and/or requirements of the two survey groups (e.g. family claimants are less likely to have to spend 35 hours per week looking for work).

**Figure 3.8 Claimants' understanding of UC**



The first wave of qualitative research revealed that claimants tended to believe that UC aimed to make it more difficult for those who did not want to work – but there was low awareness of the policy's stated aim of making it easier and more worthwhile financially to be in paid work.

Claimants also tended initially to see UC as a like-for-like replacement of what they had claimed in the past (for example, Working Tax Credit (WTC) or Jobseeker's Allowance (JSA)) – meaning that new aspects of UC which were substantially different from the legacy benefits were not always clear to them.

Part of this lack of understanding about the work incentive element of UC emanates from claimants typically feeling that their first meeting at Jobcentre Plus was primarily a bureaucratic exercise and tended not to feel they were able to ask questions about how UC would work in this meeting.

*'It was a bit like, this is what we do, this is what you do, and it was like you didn't get to ask any questions, you couldn't ask them how it worked'*

(Lone parent claim, Female, Lancashire, Youngest child three years)

At wave 2, claimants who saw the same Work Coach consistently felt more confident and secure in asking questions about UC and how it worked in practice, as they had to build a rapport with the person they saw. However, those with little or no contact with the Jobcentre Plus still felt unsure of how UC worked and what it included. This was equally true of claimants who continuously saw different individuals at Jobcentre Plus.

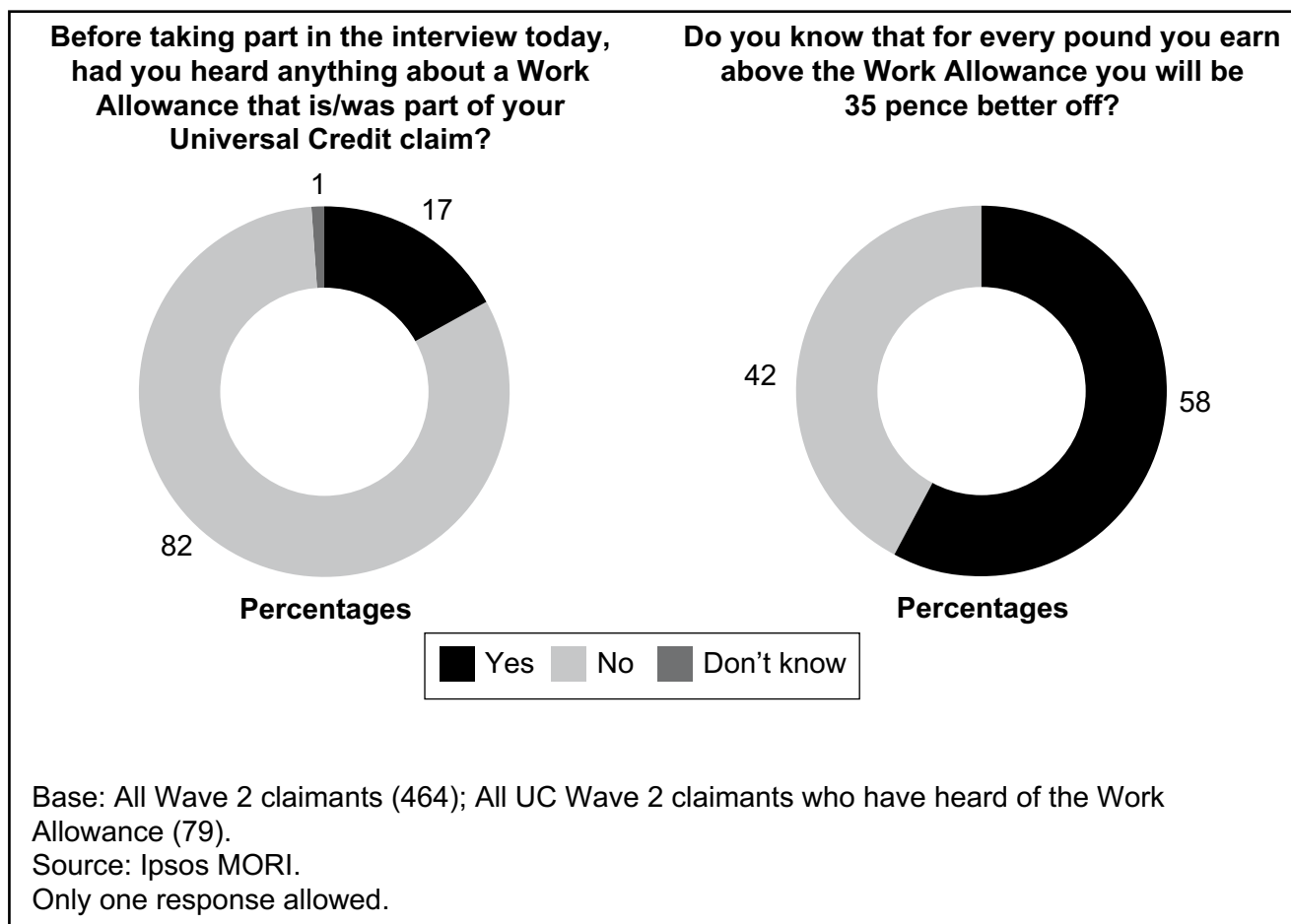
### 3.1.6 Work Allowance

A key aspect of UC is the Work Allowance (WA) and taper which is designed to ease the transition into work and ensure people are always better off in paid work than they would be on benefits alone. The WA applies to all family claimants, but not to non-disabled single or joint claimants without any dependent children. It works as follows: 'As people move into work or start working more hours, part of their UC is withdrawn. The withdrawal starts as soon as people earn more than a specific threshold, called the Work Allowance. Their UC is then withdrawn at a constant rate of 65 per cent of their net earned income which exceeds their WA'.

Knowledge of the WA and tapering element of UC was limited among family claimants. At Wave 2, one in six (17 per cent) had heard of the WA as part of their UC claim; this was not significantly different from the proportion at Wave 1 (14 per cent). At Wave 2, family claimants who were in paid work were more likely to be aware of the WA (24 per cent of those in work at both waves and 20 per cent of those who moved into work after Wave 1).

At Wave 2, around three-fifths (58 per cent) of those who were aware of the WA were unable to give an estimate as to how much this was. Among those who could, the average they cited was £240. Around three-fifths (58 per cent) of claimants who had heard of the WA knew that for every pound they earned over this threshold, they would be 35 pence better off. This is an increase on the proportion that were aware of this at Wave 1 (44 per cent).

Figure 3.9 Awareness of Work Allowance



In both waves of the qualitative research, family claimants' understanding of the WA and tapering was mixed. Commonly there was a very basic understanding of how the WA and tapering worked. Claimants were aware of a threshold after which the UC payment would be tapered, but there was uncertainty as to what the exact threshold was. They equally understood that there would be a point at which the claim would be stopped altogether.

There were some claimants who misunderstood how the WA and tapering worked. They assumed that as soon as they started working their UC would be stopped or that their earnings would be deducted like for like from their UC payment. A few claimants also still referred back to the conditions under JSA that they could only work up to 16 hours before their claim was removed or severely reduced.

*'They just drop it and fluctuate it from your wage so whatever our wages go up to, it just drops or goes up or whatever for my wage.'*

(Lone parent claim, Female, Greater Manchester, Youngest child six years)

At Wave 2 of the qualitative research, more claimants in the sample had moved into work and as such experienced the WA and tapering. However, lack of clarity and certainty regarding how this system worked led to them being unsure of whether they were receiving the right payment while they were working. Claimants did not feel confident in their ability to calculate the payment, but trusted that the Department for Work and Pensions (DWP) was calculating this correctly. Only a few claimants indicated that they would like to be able to calculate their award to ensure it was correct.

At both waves of the qualitative research, there were a few claimants who had a fuller understanding of the WA and tapering. There was evidence that claimants with a higher level of understanding of the WA and tapering seemed more positive about this system and the concept of UC being a ‘top-up’ to help working families’ earnings go further. They also suggested that it would not be surprising if some claimants who were unaware of this thought they would still be better off out of work.

Frequent contact with Jobcentre Plus and the same Work Coach had an impact on claimants’ understanding of tapering. Visiting the same Work Coach enabled them to build a rapport with this individual which meant they felt comfortable asking further questions or requesting information. In other cases, however, claimants felt cut off from the process and said they wanted more information on how UC payments would work once they started to look for part-time or full-time work.

*‘They should stay in contact with people more, rather than ignoring them.’*

(Lone parent claim, Female, Merseyside, Youngest child under one)

## 3.2 Responses to conditionality, and experiences of Jobcentre Plus support

### 3.2.1 The Claimant Commitment

At both waves of the survey, around nine in ten family claimants felt their Work Coach explained the conditions of claiming UC very or fairly well (91 per cent at Wave 1, 90 per cent at Wave 2), although this was lower among disabled claimants (78 per cent at Wave 2).

When interviewed at Wave 1, almost all claimants (93 per cent) remembered signing a CC. Joint claimants were more likely to recall signing their CC than lone-parent claimants (96 per cent versus 91 per cent). A significant minority of those with more serious health conditions (defined as those that report their physical or mental health condition ‘impacts a lot on day-to-day activities’) struggled to recall signing their CC, with 10 per cent unable to remember doing this at their initial interview.

At Wave 2, family claimants who had previously recalled signing a CC were asked whether it had been reviewed. Just over a third (37 per cent) said that it had been reviewed, and this was higher among lone-parent claimants than joint claimants (39 per cent compared with 30 per cent). Lone-parent claimants who were required to look for work were particularly likely to say their CC had been reviewed (51 per cent).

The qualitative research also identified instances of the claimant’s CC being reviewed, reflecting changes such as an increase in working hours, or attendance at an employment-related activity (e.g. a training course), both of which had reduced the CC hours accordingly. For example, at Wave 2 of the qualitative research, a lone parent had started to attend back-to-work training through an agency, and the Work Coach decided to amend her CC to 18 hours a week, rather than 35 hours, to account for this additional activity.

## Universal Credit Test and Learn Evaluation: Families

In the qualitative research, there were a few instances where CC conditions had been amended to take into account greater barriers to work such as physical/mental health issues. For example, a claimant who was recovering from substance misuse had her work-related activities reduced from nine to six tasks, which she found more manageable.

Family claimants' **attitudes towards the terms of their CC** remained stable between Waves 1 and 2 of the survey.

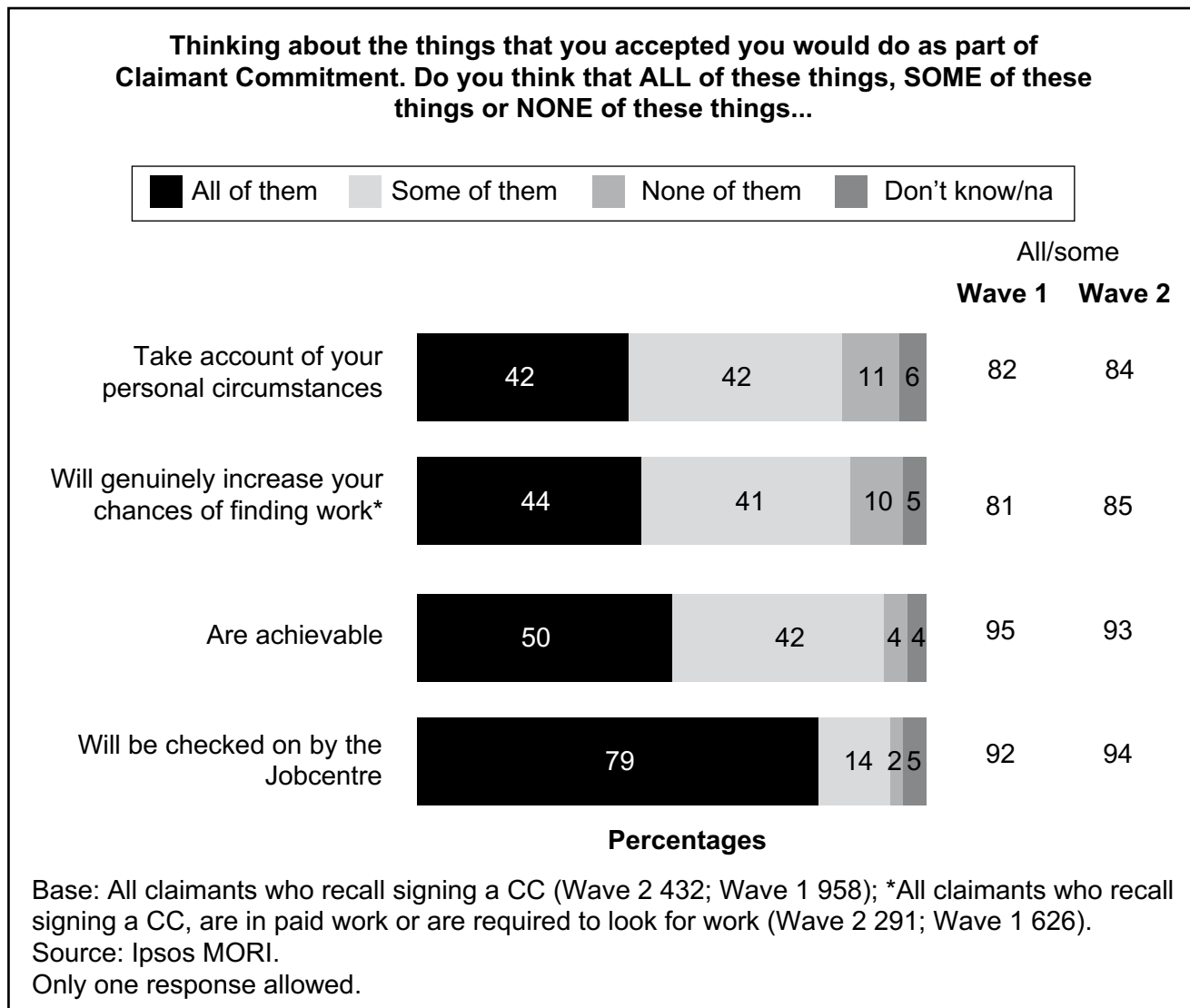
Around two in five family claimants thought all of the actions in their CC took into account their **personal circumstances** (37 per cent at Wave 1, 42 per cent at Wave 2). At Wave 2, disabled claimants were less likely to say that all of the actions took their personal circumstances into account (22 per cent compared with 47 per cent of non-disabled claimants). Claimants with children aged under five were more likely to say that all of the actions in their CC took into account their personal circumstances (46 per cent), compared with those with a youngest child aged between five and 15 (39 per cent). The same pattern applied when looking specifically at lone parent claimants. This difference may reflect the differing requirements of UC: when the youngest child is aged under five, conditionality is based around discussing future plans and preparing for work; when the youngest child reaches the age of five, lead carers are expected to look for work in line with their caring responsibilities. There was no statistically significant difference for those with a youngest child aged 16 or over (41 per cent), compared with the other groups.

Around two in five thought all the actions in their CC would **increase their chances of finding work** (38 per cent at Wave 1, 44 per cent at Wave 2), while around half deemed all of the actions in their CC to be **achievable** (47 per cent at Wave 1, 50 per cent at Wave 2). On both issues at Wave 2, claimants who were more financially stable tended to be more positive. For example, 53 per cent of those who were keeping up with bills or commitments said that all of their CC actions were achievable, compared with 38 per cent of those who were falling behind or were in financial difficulties. In addition, younger claimants and those with younger children were more likely to think that all of the actions were achievable (63 per cent of those aged under 25 and 58 per cent of those with a child aged under five).

Around four in five claimants (79 per cent at each wave) believed all of the actions in their CC would be **checked by Jobcentre Plus**. At Wave 2, younger claimants were again more likely to say this (90 per cent of those aged under 25), but otherwise findings were consistent across the different claimant groups.

Overall, family claimants' attitudes towards the terms of their CC were very similar to those obtained from the single claimants survey.

Figure 3.10 Confidence in the Claimant Commitment



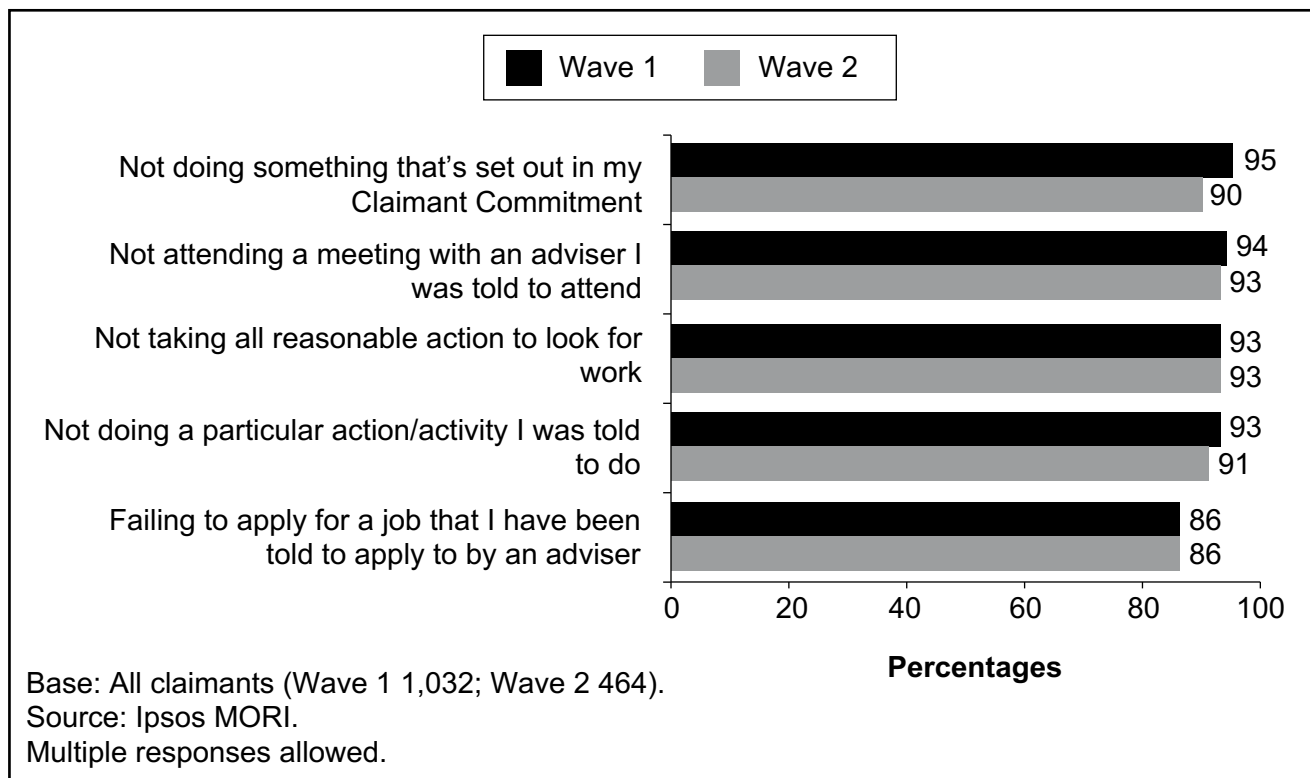
In the qualitative research, Wave 1 findings indicated that claimants supported the principle of having conditions attached to their benefits, but there was a widespread feeling that the CC hours were too high and therefore hard to achieve; this is discussed in more detail in section 3.4. At Wave 2, the claimants who felt they had CCs which adequately took into account their personal circumstances continued to find them manageable. However, for the most part claimants felt they had been given a ‘one size fits all’ CC which they were struggling to meet.

### 3.2.2 Understanding of conditionality

Receiving UC requires claimants to adhere to certain conditions set out in their CC, otherwise their benefit may be reduced or stopped. The majority were well aware of the various conditions (Figure 3.11), in line with the findings of the single claimants survey.

At Wave 2, nine in ten family claimants (90 per cent) said that not doing something set out in the CC could led to their UC being reduced or stopped, although this was lower than at Wave 1 (95 per cent). Otherwise, levels of awareness were unchanged between the two waves.

**Figure 3.11 Conditions that claimants identified would lead to their UC being reduced or stopped**



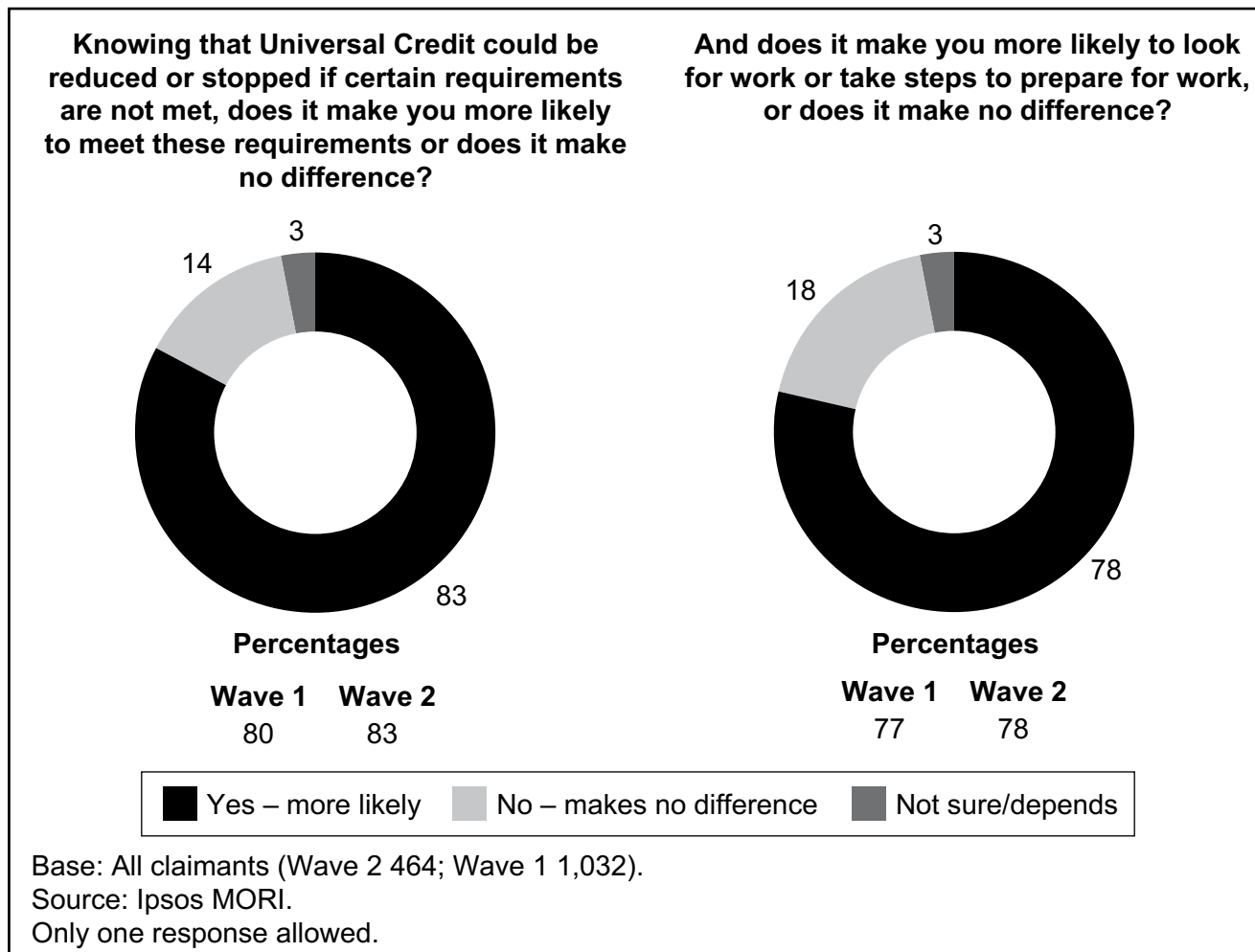
Around four in five family claimants felt that the potential for UC to be stopped or reduced if certain requirements were not met encouraged them to meet these conditions. This was similar at Waves 1 and 2 (80 per cent and 83 per cent respectively).

Similarly, almost four in five claimants agreed that the potential for sanctions meant they were more likely to look for work or take steps to prepare for work (77 per cent at Wave 1, 78 per cent at Wave 2). Lone-parent claimants were more likely to say this than joint claimants (81 per cent compared with 70 per cent at Wave 2).

On both issues, claimants who were required to look for work were more likely to say the conditions affected their behaviour. In addition, claimants who were keeping up with bills or commitments were more likely to say this, compared with those who were falling behind or were in financial difficulties.



Figure 3.12 Impact of the threat of sanctions on behaviour



### 3.2.3 Awareness of joint responsibilities

At Wave 1 of the survey, joint responsibilities were well recognised among claimants that were part of a two-parent family, and the time taken to explain the terms of UC to couples at the beginning of the claims process seemed to have aided awareness. The majority of those in a joint claim (84 per cent) recalled their Work Coach explaining the terms of joint responsibility to themselves and their partner during their initial interview, increasing to 93 per cent of those aged 35-60.

Understanding of the fact that a failure to fulfil any joint responsibilities may affect claimants' payments was also widespread, with 99 per cent of those who recalled the joint responsibilities being explained also aware that their joint payment may be affected.

At Wave 1, the overwhelming majority (96 per cent) reported that they understood 'very or quite well' what would happen if either partner failed to carry out the joint responsibilities of their claim. Claimants whose partner was in paid work were particularly likely to understand 'very well' what would happen if either partner failed to carry out the joint responsibilities of their claim (80 per cent versus 66 per cent overall). Findings were very similar at Wave 2, with 95 per cent saying they understood 'very or quite well' what would happen if either partner failed to carry out the joint responsibilities of their claim.

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The qualitative research also found a high level of awareness of joint responsibilities among claimants in two-parent families. However, their understanding of how the sanctions would work in regards to the joint payment was still limited.

Among claimants in the qualitative interviews, attitudes towards joint responsibilities were mixed. Claimants understood that there needed to be conditions to receiving benefits, but they questioned how fair this was on families, as it was seen to penalise the whole family if one member was unable to meet their CC. There were examples of the non-lead carer feeling pressured, as they felt solely relied upon to meet the conditions for their whole family, as their youngest child was under five and therefore their partner did not have worksearch requirements. For example, there was a case of a claimant being upset at receiving warnings over the work search evidence they had provided as they believed the assistant Work Coach in question was 'nit-picking' regarding the evidence. This was said to have caused stress to them and the family.

### 3.2.4 Overall perception of the service

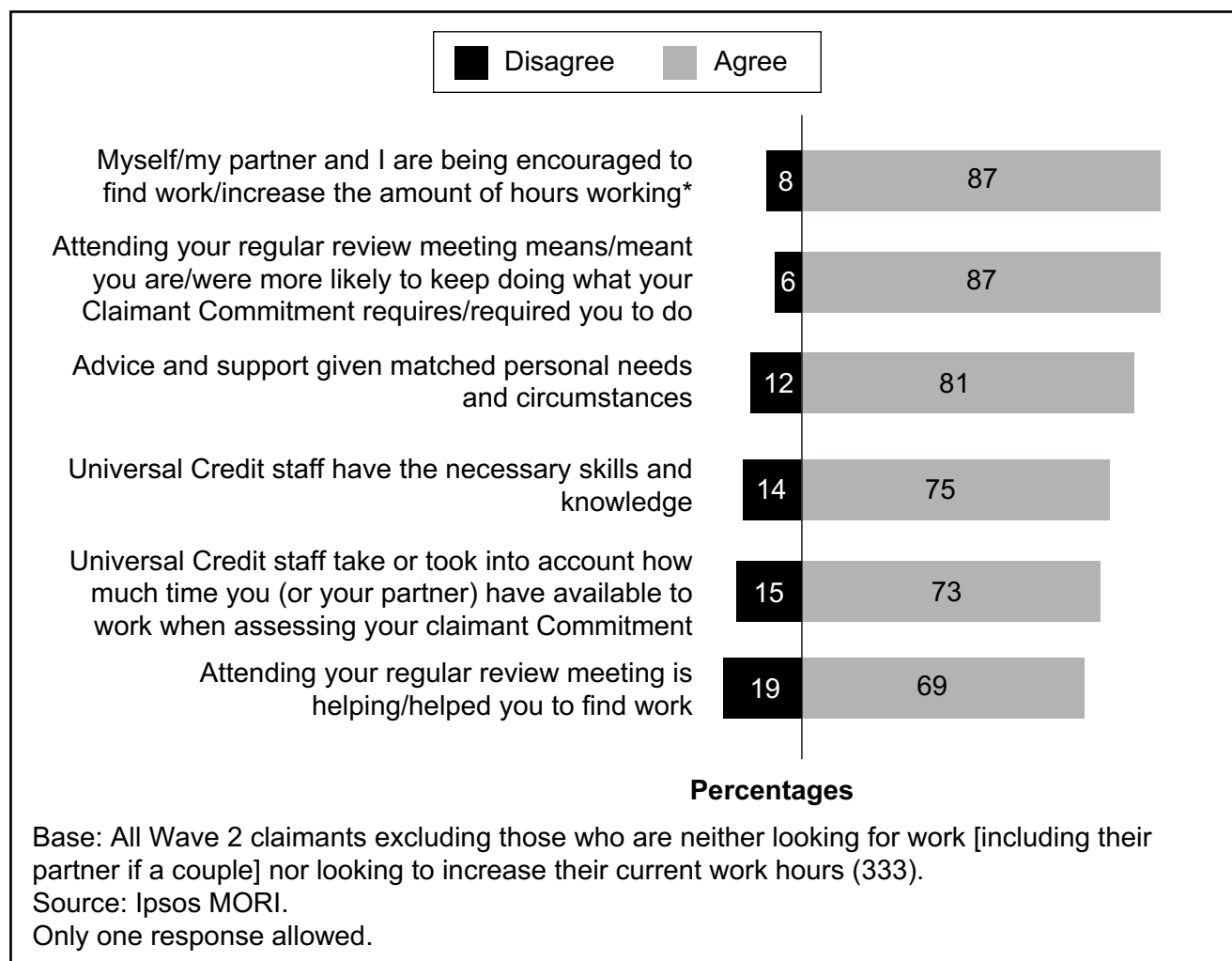
Figure 3.13 shows that the majority of UC family claimants were largely positive in their views on the encouragement, advice and support provided by UC staff. Where the questions were asked in both waves, findings were consistent between them.

The vast majority of UC claimants in Wave 2 also agreed that attending the Work Search Reviews (WSR) meant they were more likely to keep doing what the CC required of them (87 per cent). A lower proportion – but still a clear majority – agreed that the WSR was helping them to find work (69 per cent). Among those working below 30 hours per week, 73 per cent agreed that UC staff took into account how much time they (or their partner) had available to work when assessing their CC (73 per cent).

Generally, the findings are similar to those of the single claimants survey, except that family claimants were less likely to agree that UC staff took into account how much time they had available to work when assessing their CC (73 per cent compared with 90 per cent of single claimants).

Looking across the Wave 2 findings as a whole, there were no statistically significant differences between lone parent claimants and joint claimants. However, at Wave 1 a higher proportion of lone parent claimants agreed that the advice they received matched their circumstances compared with claimants that were part of a joint claim (81 per cent versus 74 per cent).

Figure 3.13 Proportion of claimants who agreed with the following statements ...



In the Wave 2 findings, a number of groups were more negative about the service they received from Jobcentre Plus:

- Those facing financial difficulties. For example, 53 per cent of those in financial difficulties agreed that UC staff took into account how much time they had available to work when assessing their CC, compared with 77 per cent of those who were financially stable.
- Disabled customers, who were more likely to disagree with the various statements; for example, 26 per cent disagreed that UC staff have the necessary skills and knowledge (compared with 12 per cent of non-disabled claimants).
- Claimants who used formal childcare. For example, 58 per cent agreed that attending their regular review meeting helped them to find work (compared with 71 per cent of those who didn't use formal childcare).

Claimants with low qualifications (Level 1 or below) tended to have more positive views of their review meeting. They were more likely to agree that attending their regular review meeting helped them to find work (74 per cent) and that they were more likely to keep doing what their CC required them to do (90 per cent).

## Universal Credit Test and Learn Evaluation: Families

At Wave 2 of the survey, those who disagreed that the review meeting helped them to find work were asked the reasons for their view. A number of reasons were given:

- The advice was unnecessary as they were already doing what they needed to do (18 per cent).
- They needed more guidance or help in their jobsearch (17 per cent).
- The advice was not tailored to their needs (14 per cent) or showed no understanding of their personal circumstances (9 per cent).
- Staff showed a poor attitude (11 per cent) or lacked knowledge or experience (7 per cent).
- The advice was generally unhelpful (12 per cent).
- It was unnecessary as they had already found a job (11 per cent).
- The respondent didn't like being told what to do or feeling pressurised (10 per cent).

In the qualitative research, a number of factors impacted on claimants' overall perceptions of the support received from their Work Coach. Some of these tie in with the negative impressions of jobsearch advice highlighted above in the quantitative survey. The main factors highlighted in the qualitative research were the extent to which support was perceived to be tailored to the individual, the amount of support received and the continuity of Jobcentre Plus staff. These issues are discussed in more detail below.

Claimants who received support that was seen as **relevant and tailored to their career aspirations** were more positive. Claimants mentioned attending work experience activities that were arranged by their Work Coach. In these instances, claimants felt that they had received worthwhile support which would help move them towards the labour market.

*'She let me know about things I think and stuff like that and what was available. To help, basically to offer things like the courses and work experience and stuff.'*

(Lone parent claim, Female, Merseyside, Youngest child five years)

By contrast, claimants who were asked to attend courses or work experience that they did not see as directly relevant often expressed frustration and perceived this to be a 'waste of time'. Notwithstanding this, at Wave 2 there was evidence of claimants attending courses where they had not wanted to take part in training (or undertake the specific courses on offer), only to find they engaged with the subject matter and subsequently started looking into careers not previously considered.

There was evidence of claimants feeling they had not received sufficient or adequate support to aid progression. Lack of support for those with dyslexia, or with low levels of literacy, was mentioned at both Wave 1 and Wave 2 of the qualitative research. Given the importance of reading and writing on claimants' ability to look for vacancies and apply for jobs, these claimants remained frustrated not to receive more focused support. Similarly, there was some limited evidence of graduates feeling they had received insufficient help to find suitable graduate level jobs, which is in line with the single claimants survey.

There were also examples where claimants wanted to undertake specific courses, but reported being told they were unable to. For instance, one claimant explained that they wanted to undertake an HGV driver course, but were told they would have to wait until the new year to start as the Jobcentre did not have the budget currently available.

Levels of satisfaction in the support offered were also linked to the **amount of time** claimants were able to spend with a Work Coach and the content of discussions (specifically the type of work search undertaken). Claimants were generally positive about work-focused interviews (WFIs) and WSRs where they were given the opportunity to review their work search approach and receive advice, support and details of suitable vacancies. Claimants who reported having WSR which lasted ‘five minutes’ and focused entirely on evidence checking, were often left feeling frustrated (this was particularly the case where claimants were unable to make a clear distinction between the WSR and WFI). In these cases, it was found to be important that claimants knew when they would have the opportunity for more detailed discussion and receive more focused support.

The **continuity of contact with Work Coaches** was seen as important to progression and the claimant experience overall. This continuity was seen as having a positive bearing on work search activity because it offered a frame of reference which claimants could use to chart their progression and it supported the development of relationships. For example, a claimant spoke of how being able to discuss past activities with their Work Coach allowed them to review and amend their current work search strategy. They were able to plan what action to take next based on what they had previously done.

In the main, claimants maintained the same Work Coaches between Waves 1 and 2, which was viewed positively. Where this was not the case, claimants felt their work search suffered as a result. For example, one claimant said they had nine Work Coaches since they started claiming UC, but no explanation of why this had happened. They felt that they had received minimal support from Jobcentre Plus.

*‘I think I’m on my ninth now ... [I’m] just always seeing different people. But it seems to be the same, just going in and doing the review, but that’s it.’*

(Joint claim, Male, Greater Manchester, Youngest child three years)

The reason for lack of continuity was unclear – in one case a claimant said they assumed it was because after three months they had become a ‘long-term’ claimant, requiring a new Work Coach.

### 3.3 Household budgeting and paying for rent or childcare

A key part of the UC reforms is to give recipients greater responsibility for budgeting, usually via monthly payments as they would likely receive in work – a key departure from the typically fortnightly payments of legacy benefits such as JSA. There is also usually a five-week gap between the initial claim and receipt of the first UC payment, during which time claimants may apply for an advance from Jobcentre Plus. Reflecting the importance of these aspects, this section looks at claimants’ payments, budgeting and ability to pay for bills and other financial commitments as well as their rent. It also looks at claimants’ use of formal childcare and awareness of UC support.

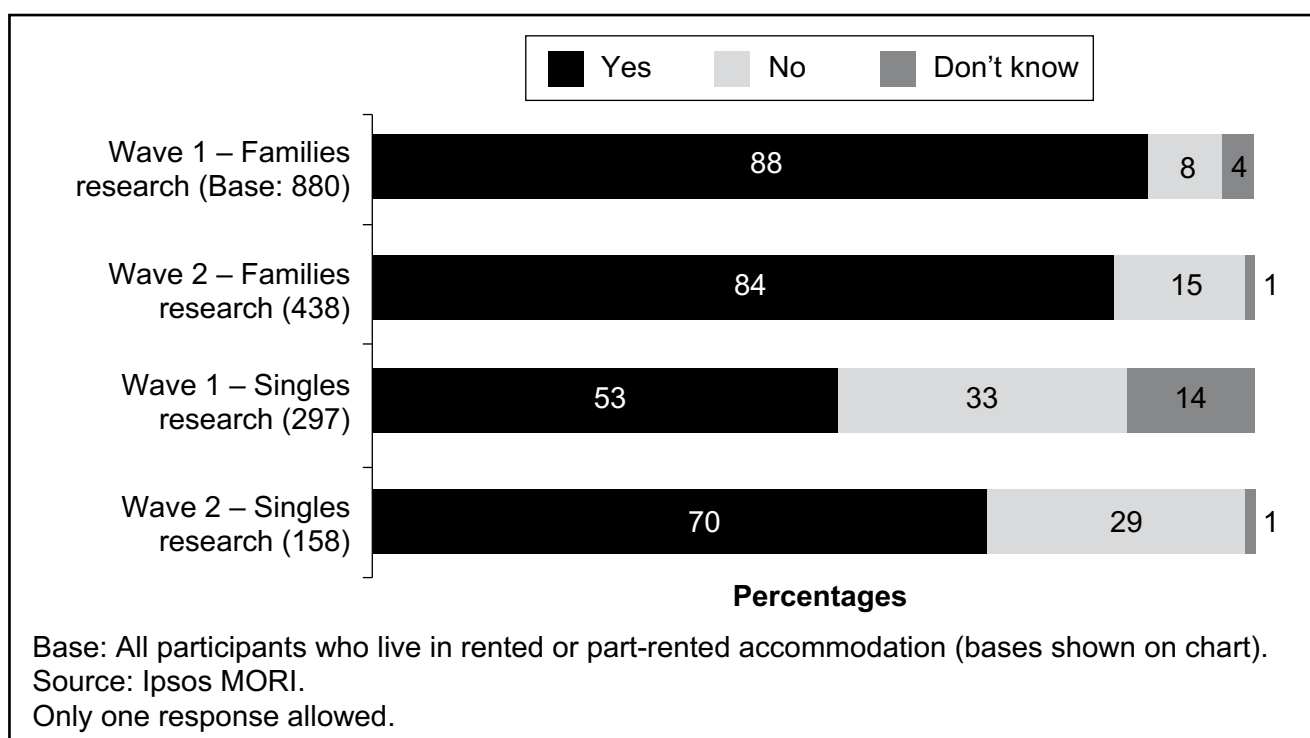
### 3.3.1 Help with housing costs as part of Universal Credit claim

At Wave 1, nine in ten families renting or part-renting received help towards their housing costs as part of UC claim (88 per cent). This proportion had decreased somewhat by the time of the Wave 2 survey (84 per cent). The proportion of renting families that received housing support was very similar among those renting privately (89 per cent) and those renting from a social landlord (91 per cent).

At Wave 2, help with housing costs was more common where the respondent or their partner was unemployed (95 per cent of those whose partner was unemployed at both waves). There was no significant difference between the proportion of lone parent and joint claimants who received help with their housing costs.

The proportion who received this type of help was higher than that found in the survey of single claimants, where 70 per cent of renters received housing support at the Wave 2 survey.

**Figure 3.14 Proportion of claimants in rented accommodation who received help with housing costs as part of their claim**



### 3.3.2 Confidence in budgeting

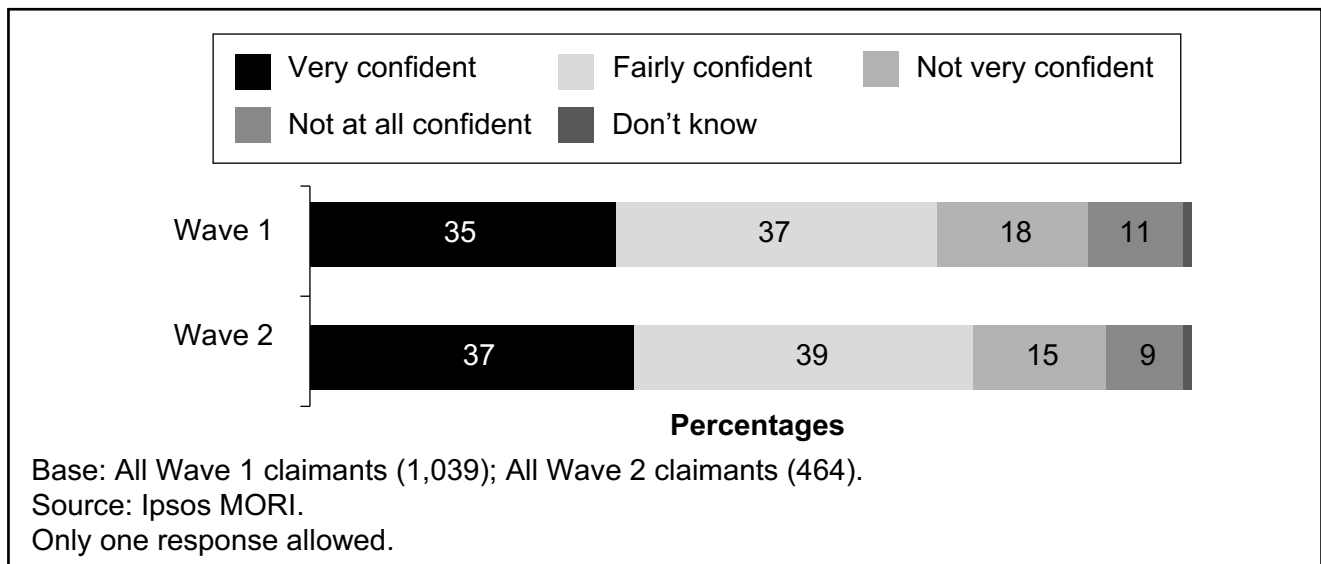
Virtually all UC family claimants reported being paid UC monthly – 98 per cent in Wave 1 and 99 per cent in Wave 2<sup>9</sup>. At Wave 2, 60 per cent said that the amount they were paid stayed the same each month, while 38 per cent said that it changed. Where it changed, this was most commonly because of changes in earnings or the number of hours worked. Joint claimants were more likely than lone-parent claimants to say that the amount changed from month to month (44 per cent compared with 36 per cent).

At Wave 2, three-quarters (75 per cent) of UC family claimants said they felt confident in their ability to budget on a monthly basis, with 37 per cent very confident. These were similar to the Wave 1 findings (71 per cent confident, including 35 per cent who were very confident). The survey of single claimants also found similar levels of confidence.

Joint claimants were more confident than lone-parent claimants at Wave 2 (85 per cent compared with 72 per cent), while disabled family claimants were less confident (67 per cent compared with 78 per cent of non-disabled claimants). As might be expected, those who had financial difficulties were less likely to be confident in their ability to manage monthly budgeting (36 per cent).

There was no difference by housing tenure at Wave 2, although the Wave 1 findings found greater confidence among those living with friends or relatives and private renters than among social renters.

**Figure 3.15 Confidence in monthly budgeting**



<sup>9</sup> The legislation provides for monthly payments in arrears unless the Secretary of State arranges otherwise, and the Department has put in place a process to pay more frequently where it is in the claimant’s interests to do so. The intention is that such payments will be time limited and claimants will be encouraged to move to the usual monthly payment as soon as possible. The Department has put in place budgeting support to help with this.

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At Wave 1 of the qualitative research, family claimants fell into three distinct groups when it came to managing the monthly payment:

- Those who were coping well (either because they had been in work or were good at budgeting).
- Those who had initially struggled, but were using effective coping mechanisms (such as emulating their previous budgeting approach).
- Those who were not coping well and still struggling with monthly payments.

At Wave 2, the situation was similar and the way in which families budgeted and managed their monthly payment remained variable. However, there was evidence that some claimants' ability to budget for the monthly payment had improved, with two reasons identified for this improvement. Firstly, some claimants just needed a little more time to adjust to receiving a monthly lump sum and get on top of some of the debt they had accrued during the five-week wait. These claimants had limited previous experience of monthly payments prior to UC, as they had either always been paid or received benefits weekly/fortnightly.

*'Obviously it's easier getting a little weekly payment because that way if something is slightly off or something, like if sometimes some money will come out a bit more, or obviously you run out of something halfway through the week or something, so food, or gas or electric then obviously you've got that, that extra weekly money obviously makes it a little bit easier.'*

(Joint claim, Merseyside, Youngest child one year)

Secondly, there was evidence of claimants accessing Personal Budgeting Support through Jobcentre Plus and budgeting support through their Work Coach, between Wave 1 and Wave 2. This is discussed further below.

However, there were claimants still struggling to manage the monthly payment at Wave 2. As at Wave 1, some claimants were still finding it particularly difficult to make the money stretch over the whole month and were using other sources of funding to get by. These claimants tended to fall into two groups; either they believed that they were receiving less money than they had previously, or their monthly payment continuously fluctuated which made it difficult to manage.

The main issue for the first group was not budgeting throughout the month on one payment, but a sense that the amount received was insufficient to cover all the household costs and the repayment of the advance they had originally taken. These claimants were a mixture of two-parent and lone-parent families including those with stable and fluctuating circumstances. It was evident that some claimants were still feeling the effects of the five-week wait at Wave 2, as they had accumulated substantial arrears during this time. These claimants reported that after they paid their bills, rent and other costs, there was little left of the UC payment to cover additional costs.

*F – This is it; we're always in trouble, aren't we?*

*M – Yeah, it's because we were, we went into, well we were in arrears, weren't we, before we started? Because of the, how long it took to set up Universal Credit.*

*F – Yeah, it was five weeks, the setting up.*

*M – We had to get an emergency payment once, then that's deducted off all the monthly payments we've had since.'*

(Joint claim, Greater Manchester, Youngest child under one year)



The difficulty for the second group was that they found it incredibly hard to budget when they were unaware of how much money was coming into their household each month.

### 3.3.3 Receipt of notification of payment letters

In the qualitative research, claimant confidence and knowledge over the exact figure of their monthly payment was found to vary according to claimant circumstances. Perhaps unsurprisingly, claimants with the most stable circumstances had the greatest clarity over the amount they were receiving, which was generally due to them receiving the same amount each month. Those with less stable circumstances and fluctuating monthly payments expressed less certainty over the amount they were receiving. There were examples of claimants having very complex and changing circumstances and in these cases they said they were completely unaware of what they would receive month on month. For example, one lone parent's work fluctuated between 10 and 20 hours a week, which made it very difficult to know how much they would receive each month.

*'For people who have a constant wage, they may like it. But my wage fluctuates, so I can't budget if the Universal Credit payments shift around. It was better with Child Tax Credit because it was a set payment for the year.'*

(Joint claim, Female, Greater Manchester, Youngest child under two)

The confusion over the payment amount was exacerbated by notification of payment letters not being received on time, or at all in some cases.

*'They always send the letter out, say the sixth is midweek, we get the letter two days later telling us how much we receive. Well, we already know that. The only other way we can do it is ring them up three days before we get paid and then they can tell us over the phone. I'd sooner them send a letter out three days before we get paid saying, that's how much you're getting. And if there's any discrepancy then we can ring them up straightaway.'*

(Joint claim, Female, Greater Manchester, Youngest child under one)

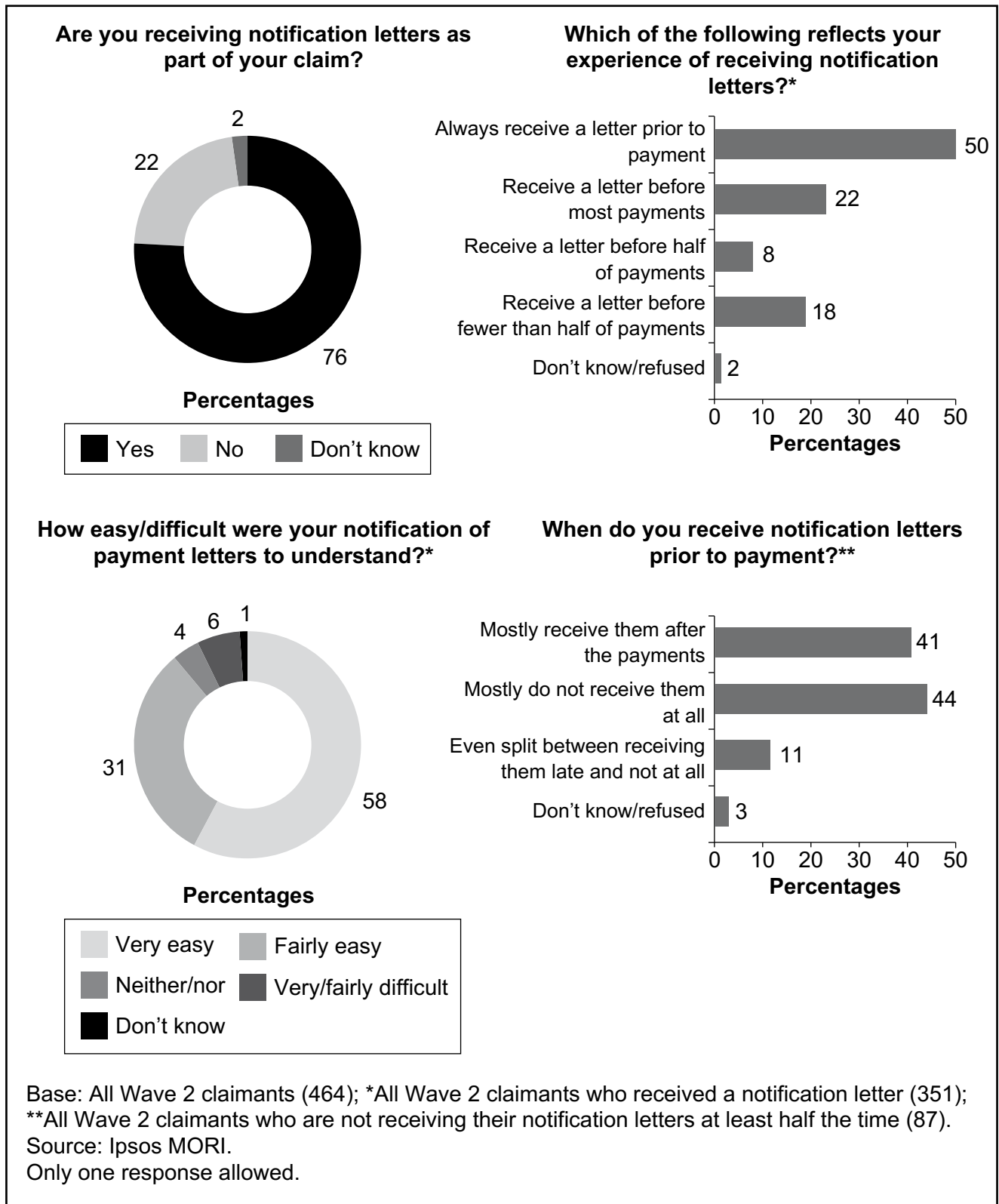
The Wave 2 quantitative survey also included some questions about notification of payment letters. Around three-quarters (76 per cent) of UC family claimants said they recalled receiving notification of payment letters as part of UC claim. This was higher among those who were required to work (80 per cent) and those who were in work at both waves of the survey (90 per cent).

Among those that did recall receiving letters, half (50 per cent) said they always received a notification of payment letter prior to receiving a UC payment, while a further 22 per cent said that this happened before most payments.

UC family claimants generally found the letter easy to understand, with nine in ten (89 per cent) saying it was very or fairly easy, including 58 per cent who said it was very easy. Disabled claimants were less likely to say they found it very easy to understand (45 per cent).

If respondents did not recall receiving notification letters before at least half of their payments, they were asked if this was because they received them late or not at all. Approximately equal proportions said that they only received them after their payment (41 per cent) or did not receive them at all (44 per cent).

Figure 3.16 Receipt of notification letters



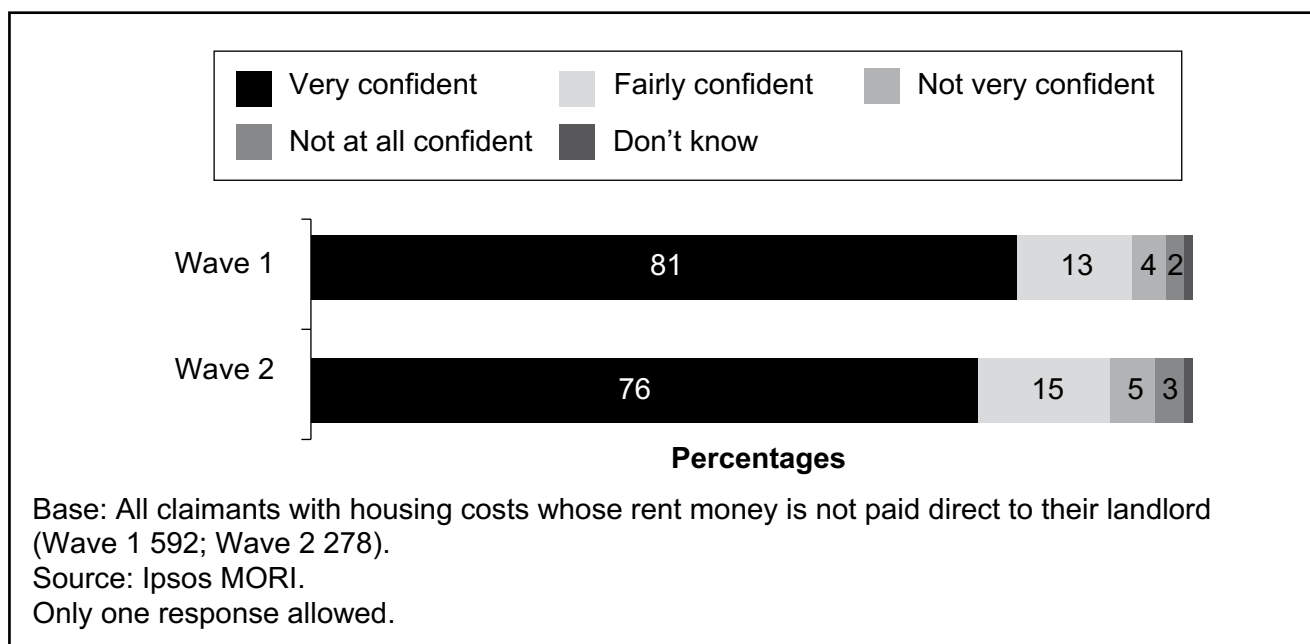
### 3.3.4 Housing costs and rent arrears

A major change under UC is that this new benefit contains a housing support component and therefore replaces HB. The majority of recipients are paid directly, with the intention being that they take responsibility for paying their own rent rather than it being paid to their landlord. It is possible for people in vulnerable situations, or who request it due to budgeting difficulties, to have their housing costs paid directly to the landlord.

At Wave 1 of the survey, most UC family claimants (76 per cent) who received help with housing costs were responsible for paying their own rent, while 23 per cent had their rent paid directly to their landlord. The findings were identical at Wave 2. Social renters were more likely than private renters to have their rent paid directly to their landlord (31 per cent compared with 12 per cent at Wave 2).

Where rent money was not deducted from their UC payment, the vast majority of claimants were confident in their ability to make sure that their rent was paid from their UC payment. There was no significant change between Wave 1 and Wave 2 (94 per cent and 91 per cent respectively), and findings were consistent by housing tenure. However, despite this confidence, some claimants were in rent arrears; in fact a quarter (25 per cent) of those who said they were confident in paying their rent from their UC payment also said that they were currently in rent arrears. The issue of rent arrears is examined in more detail below.

**Figure 3.17 Confidence in ability to make sure rent is paid from UC**



### 3.3.5 Rent arrears

At Wave 1, which was conducted around eight weeks after the claim was submitted, 41 per cent of UC claimants living in rented accommodation reported they were in rent arrears<sup>10</sup>. This proportion decreased to 31 per cent at Wave 2, similar to the level seen in the single claimants survey (33 per cent at Wave 2). When looking at those who took part in both waves, it remained the case that significantly fewer were in rent arrears in Wave 2 than in

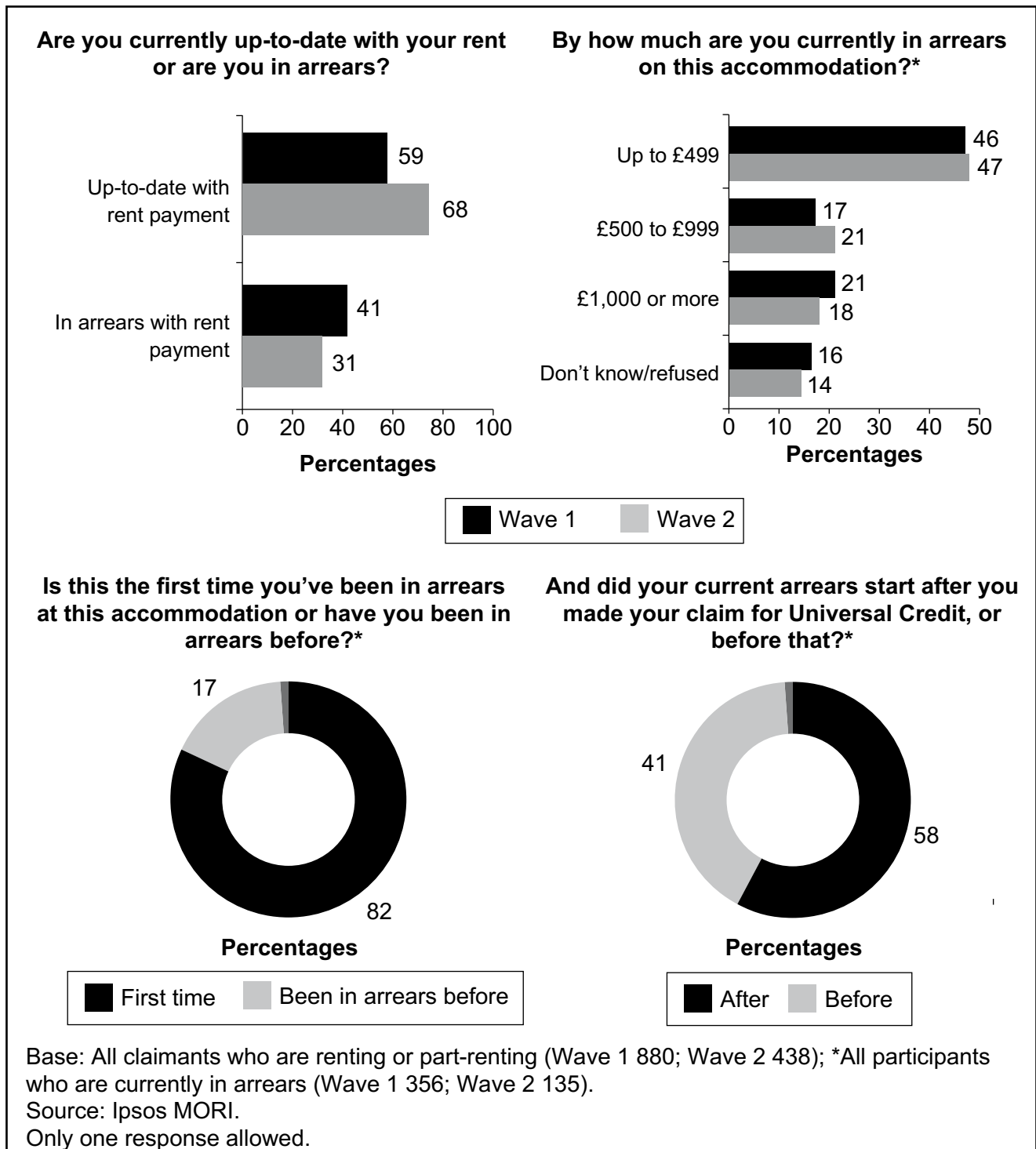
<sup>10</sup> This is self-reported and will include any amount of arrears, however, small – claimants were simply asked ‘Are you currently up to date with your rent, or are you in arrears?’.

## Universal Credit Test and Learn Evaluation: Families

Wave 1 (38 per cent versus 31 per cent), indicating that the decline between the two waves in arrears was not explained by peculiar non-response in the second wave.

At both waves, UC family claimants who were renting from a social landlord were much more likely to be in rent arrears, compared with those renting privately (47 per cent compared with 16 per cent at Wave 2).

**Figure 3.18 Rent arrears**



Among those behind with their rent, UC family claimants reported similar levels of arrears at Waves 1 and 2 (Figure 3.13). The amount of arrears was also similar to the single claimants survey.

Of those in rent arrears at Wave 1, just under half (46 per cent) owed up to £499 at the time of the interview. However, one in six (17 per cent) had arrears higher than £1,000. While those in private rented accommodation were less likely to have arrears in the first place, those that were in arrears tended to owe more than their counterparts in social rented accommodation. The figures from Wave 1 show that the mean arrears for private renters was £799, compared with £588 for those social renting (this may reflect higher rent levels in the private sector).

It is important to note that claimants may already have arrears when they start a claim. The survey found that the majority of UC family claimants who were in arrears reported that this was the first time they had been in rent arrears in their current accommodation, and this was similar at the two survey waves (77 per cent at Wave 1, 82 per cent at Wave 2). This was higher than in the survey of single claimants.

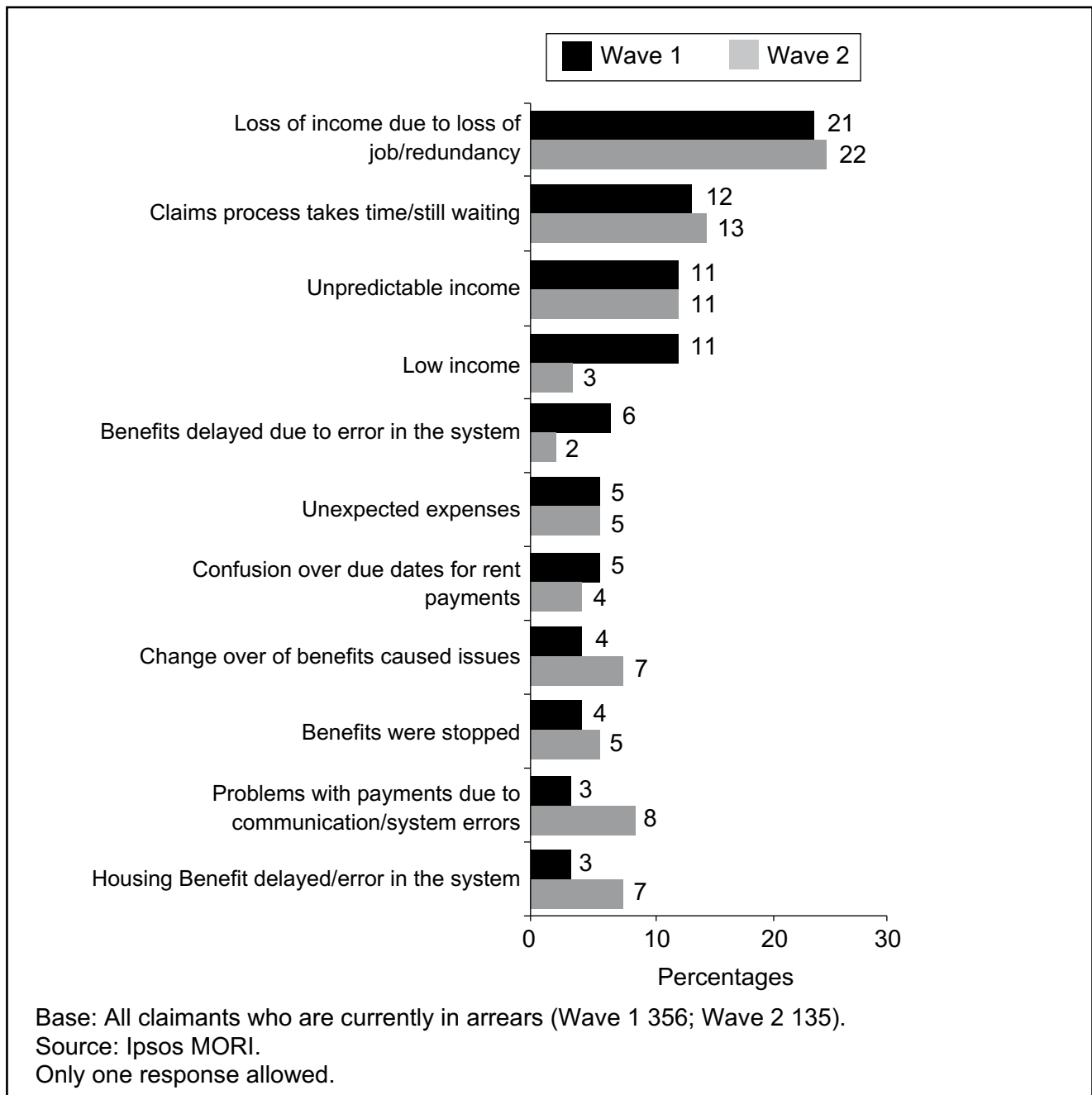
At Wave 1, half of family UC claimants who were in arrears said that their rent arrears started after they made their current claim (49 per cent). Those with a long-term health condition that impacted a lot on their activities were less likely to have long-term arrears – 34 per cent were in arrears prior to the start of their current UC claim, compared with 53 per cent without a health condition. Looking at lone parents only, those with children aged five to 15 were more likely to have entered rent arrears after they made their current UC claim (54 per cent of those in arrears compared with 41 per cent of those with younger children). At Wave 2, 58 per cent of claimants said that their rent arrears started after they made their current claim; this is not significantly different from the Wave 1 figure.

Figure 3.19 shows that most of the reasons for being in arrears were related to the claimant's personal situation and limited income. At Wave 1, just over one in five (21 per cent) cited a recent job loss and one in nine mentioned an unpredictable or low income (11 per cent each). One in eight (12 per cent) mentioned the initial wait for a UC payment which, as noted, is a standard five weeks, while a similar proportion (13 per cent) reported delays in receiving their benefit due to perceived errors in the system.

Reasons for arrears were similar at Wave 2. The only differences were that respondents were more likely to mention problems with their UC payment (up from three per cent to eight per cent) and were less likely to say it was because of low income (down from 11 per cent to three per cent); the latter may be linked to the higher proportions at Wave 2 who were in work and working longer hours (see section 3.5 for further details).

## Universal Credit Test and Learn Evaluation: Families

**Figure 3.19 Reasons for being in rent arrears**



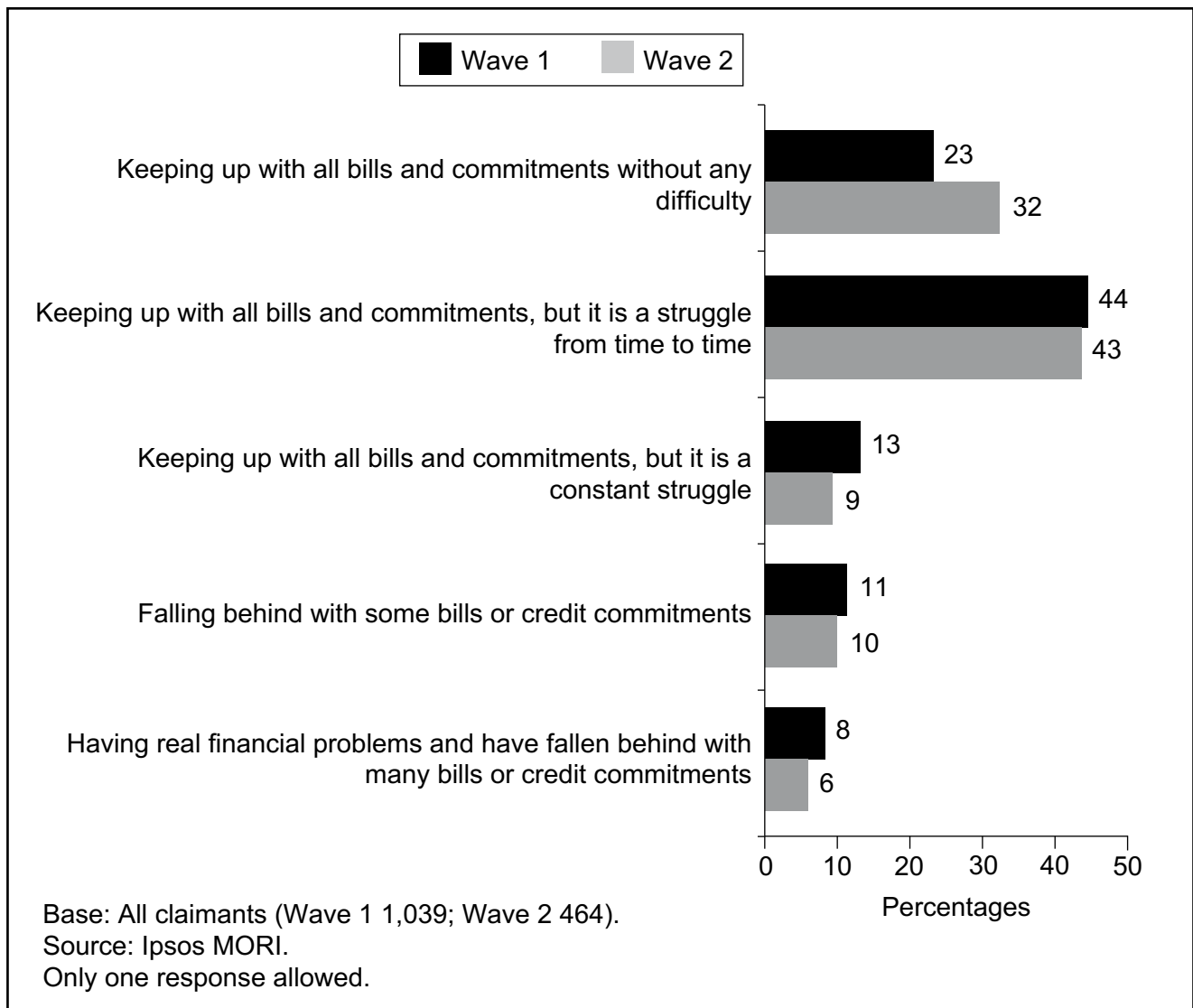
At Wave 1, those making a joint claim or those with children aged up to four were more likely to mention a job loss (28 per cent and 27 per cent respectively) while those with children aged 16 or over were more likely to mention having a low income as a factor (21 per cent), as were those having real financial difficulties (27 per cent). Those in paid work were more likely to mention an unpredictable income (22 per cent compared with nine per cent who are unemployed) which may reflect fluctuating pay/working hours.

### 3.3.6 Keeping up with bills and commitments

At Wave 1 of the survey, one in four family claimants were keeping up to date with bills and other financial commitments without any difficulty (23 per cent), but other respondents were finding this a struggle or were falling behind, including almost one in five (19 per cent) who were falling behind or having real problems (Figure 3.20). The situation had improved by the time of Wave 2, when around a third (32 per cent) said they were keeping up to date without any difficulty.

Findings were similar in the single claimants survey, although at both waves single claimants were more likely than families to be keeping up to date without any difficulty, rather than keeping up but sometimes finding it a struggle.

**Figure 3.20 Keeping up with bills and other financial commitments**



## Universal Credit Test and Learn Evaluation: Families

Among families in Wave 1, those in social rented accommodation were more likely to be falling behind or having real financial problems (24 per cent compared with 19 per cent overall), as were those with a highest qualification below degree level (20 per cent compared with six per cent with degree or above). Those with children aged five or above were also more likely to be falling behind or encountering financial difficulties (21 per cent versus 16 per cent with children under five).

Claimants with a long-term health condition were more likely to report financial problems. Almost three in ten (29 per cent) of those with a long-term health condition that impacts them a lot were either falling behind or having real problems, compared with 17 per cent of those who did not have any health issues.

Multivariate regression analysis was carried out on the Wave 1 findings to look in more depth at the characteristics related to having financial difficulties. This analysis method is used to look at the impact one or more independent variables have on an outcome variable, holding all others constant. It is a measure of correlation between variables – i.e. the extent that they vary in unison – though correlation does not necessarily imply that one **causes** the other (e.g. it could be that something else causes the variation in both). More detail on the method can be found in Appendix E.

**Figure 3.21 Positive and negative impacts on having financial hardship from the multivariate analysis**

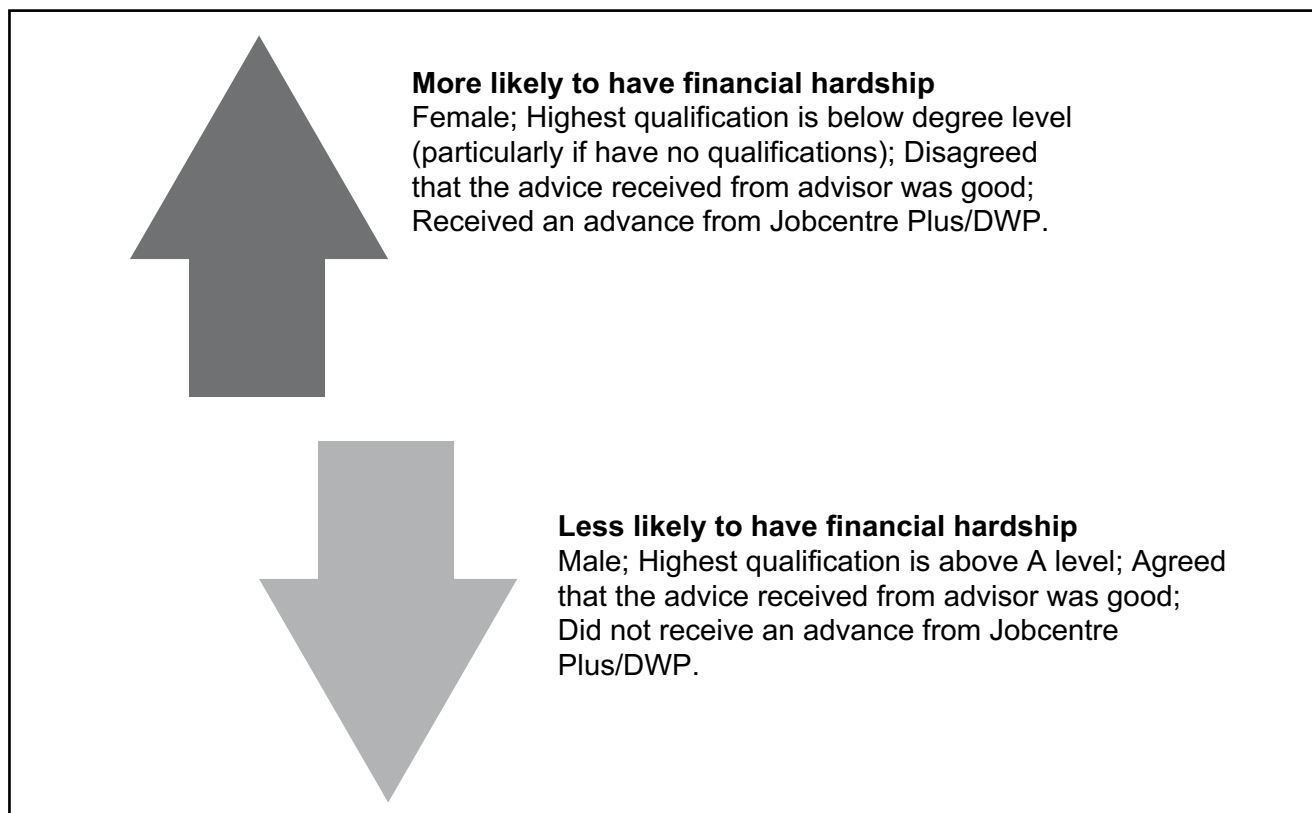




Figure 3.21 shows the variables that were significantly related to the likelihood of experiencing financial hardship<sup>11</sup>. Respondents with degree level qualifications were less likely to experience financial hardship, while respondents with no qualifications were most likely to experience it. Women were more likely to suffer financial hardship than men. There also was a strong relationship between the perceived quality of advice received from a Work Coach and financial hardship, with respondents having a higher likelihood of financial hardship if they felt they disagreed that their advisor offered good advice. Respondents who received an advance from Jobcentre Plus/DWP were more likely to have experienced financial hardship (indeed this is likely to be why they asked for an advance in the first place).

Around two-thirds (69 per cent) of family claimants who were in work at Wave 2 said that they were better off than when they were (only) receiving UC. This includes a quarter (25 per cent) who said that they were much better off in work. However, one-in ten (10 per cent) said that they were worse off in work, and just over one in five (21 per cent) did not know.

### 3.3.7 Sources of extra funds

At Wave 1, half of those receiving UC (53 per cent) said they had received an advance from Jobcentre Plus or DWP, while almost three in ten (29 per cent) had received extra funds from friends or family. Less than one in ten had received extra funds from other sources (Figure 3.22), although the proportion using doorstep lending companies and payday loans at Wave 1 was higher among families than among single claimants. Note that it was possible for claimants to report having accessed more than one source of additional funds – indeed this was the case for 29 per cent of those receiving UC.

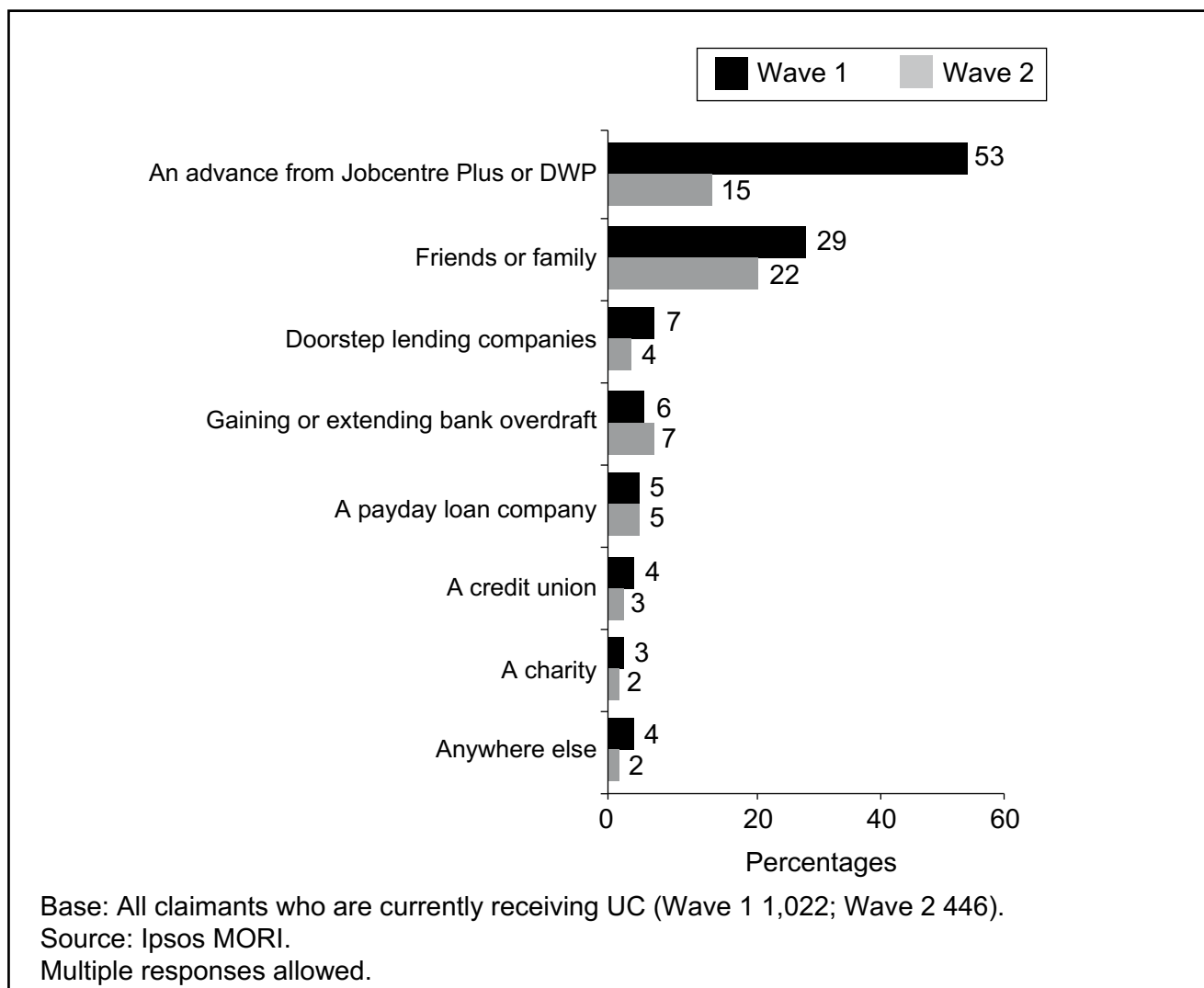
At Wave 2, 15 per cent of family claimants said that they had received an advance from Jobcentre Plus or DWP since their previous interview, while around one in five claimants (22 per cent) said that they received funds from friends or family over the same time period.

In comparison with the survey of single claimants, family claimants were much more likely to have received an advance from Jobcentre Plus or DWP (53 per cent compared with 22 per cent at Wave 1; 15 per cent compared with seven per cent at Wave 2).

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<sup>11</sup> This is based on the survey question ‘Thinking about the last two months, which one of the following statements best describes how well you have been keeping up with your bills and credit commitments?’, answered on a five-point scale from ‘Keeping up with all bills and commitments without any difficulty’, to ‘Having real financial problems ...’.

Figure 3.22 Sources of extra funds



At Wave 1, those who were living with family and friends were less likely to seek extra funds either as an advance (44 per cent compared with 53 per cent overall) or from family or friends (21 per cent compared with 29 per cent overall). Women were more likely than men to have got extra funds from friends or family (31 per cent compared with 21 per cent). Those in social rented accommodation were relatively likely to use a doorstep lending company (nine per cent compared with five per cent in other types of accommodation).

Looking at lone parents only, there were clearer sub-group patterns. Those in social rented accommodation were more likely to obtain funds from friends or family (34 per cent compared with 30 per cent overall) as were those aged over 35 (35 per cent compared with 20 per cent of those aged under 25). Those with a degree were relatively more likely to use a bank overdraft (11 per cent compared with four per cent with Level 1 or no qualifications) and less likely to use a Jobcentre Plus/DWP advance (36 per cent compared with 53 per cent overall).

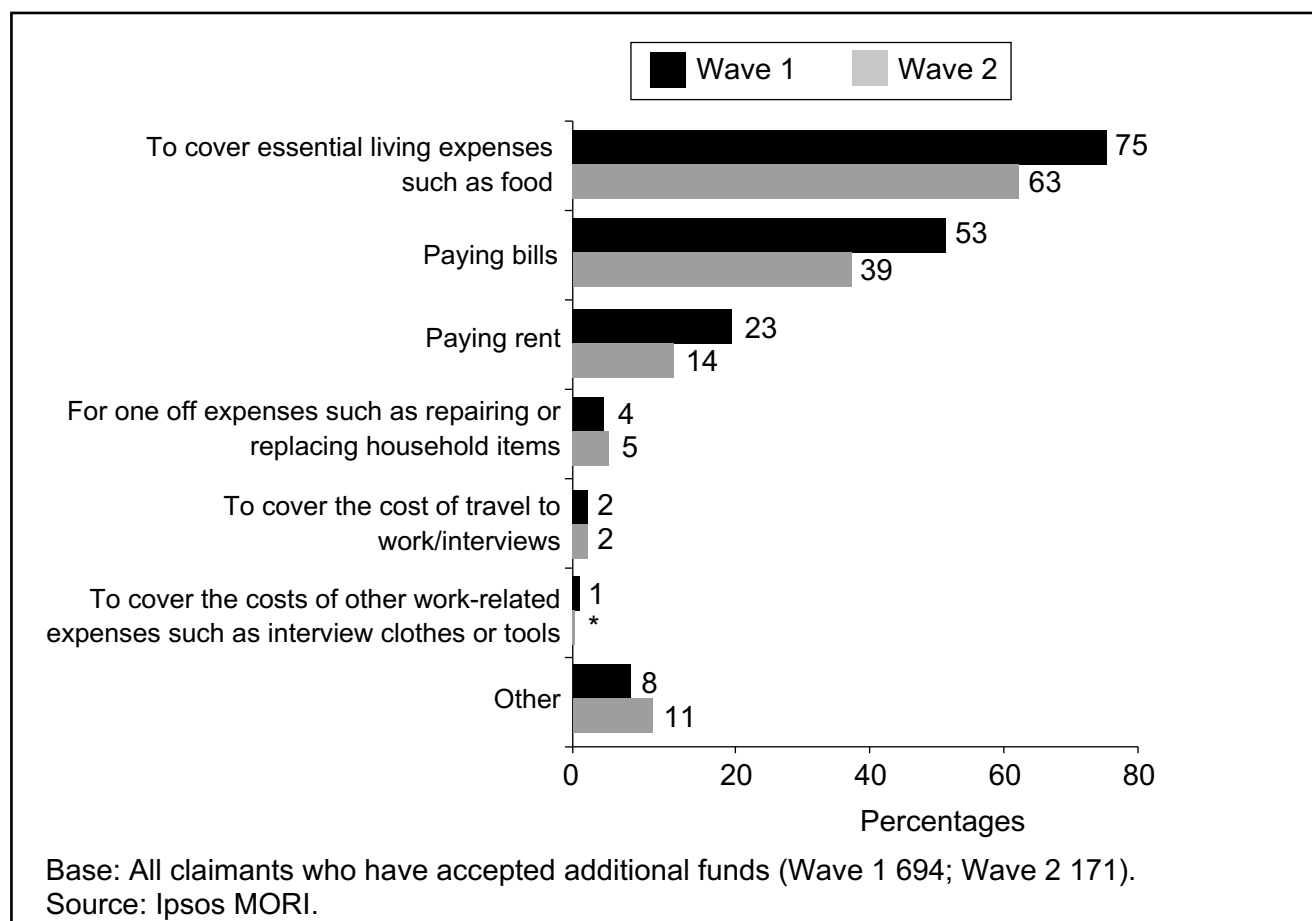
Lone parents with children aged five to 15 were more likely to use various additional funding sources – including a Jobcentre Plus/DWP advance (56 per cent compared with 48 per cent with children aged up to four), friends or family (32 per cent compared with 26 per cent with younger children) and doorstep lending companies (eight per cent compared with four per cent with parents of younger children).

Receipt of an advance loan from Jobcentre Plus or DWP between Waves 1 and 2 was mainly limited to lone parent claimants (18 per cent) rather than joint claimants (four per cent).

At Wave 1, three-quarters of families who accepted additional funds (75 per cent) said this was for essential living expenses such as food. For just over half (53 per cent) it was for bills and for one in four (23 per cent) it was for rent. Those with children aged five to 15 were more likely to need the funds for living expenses while those with younger children, and in privately rented accommodation, were more likely to need it for rent. Those with a long-term health condition that affects them a lot were also more likely to need the funds for living expenses.

By the time of the Wave 2 survey, respondents were less likely to say they used the additional funds for multiple purposes. Smaller proportions said they used the funds for each of the main items: essential living expenses (down from 75 per cent to 63 per cent), bills (down from 53 per cent to 39 per cent) and rent (down from 23 per cent to 14 per cent).

**Figure 3.23 Reasons for needing additional funds**



### 3.3.8 Budgeting advice and support

Two of the big process changes being introduced via UC are that it is usually paid monthly and that housing costs are paid direct to the claimant. In recognition of this change, Personal Budgeting Support (PBS) is available for UC claimants who need support with budgeting and money management: this may or may not be alongside the use of additional funds that they might have obtained.

## Universal Credit Test and Learn Evaluation: Families

At Wave 1, one in nine UC family claimants (11 per cent) had sought other help or advice on managing money since starting their claim. Claimants were most likely to get this advice from Citizens Advice (28 per cent), followed by the local authority (14 per cent), Jobcentre Plus or DWP (13 per cent), another charity (13 per cent) or a money advice service (12 per cent). At Wave 2, the same proportion overall (11 per cent) said they had sought help or advice since the start of their UC claim, and there were no significant changes in the sources of advice. The fact that there had been no increase on the Wave 1 figure by the time of Wave 2 suggests that most advice was sought relatively early in the UC claim.

At Wave 2, respondents who had sought budgeting support were asked whether budgeting was discussed as part of their meetings with a Work Coach. Around a third (34 per cent) said that it was discussed all or some of the time, but 65 per cent said that it was never discussed.

As noted earlier in the chapter, the qualitative research identified some claimants who had accessed PBS, and these claimants reported that they found it to be very helpful in assisting them with monthly budgeting. For example, in one case the claimant admitted that she found calculations and budgeting difficult and therefore having her Work Coach discuss all of her outgoing and incomings with her really helped her get on top of monthly budgeting.

*'Kind of doing it on my own now as I've got the hang of it all now ... My maths is absolutely diabolical, it sort of helped to have someone go 'well you get this much so what's this for and how much is your phone bill and how much do you give your mum and how much do you spend on the kids and that' and now I know what I'm doing and I can do it myself.'*

(Lone parent claim, Lancashire, Youngest child three years)

### 3.3.9 Use of formal childcare

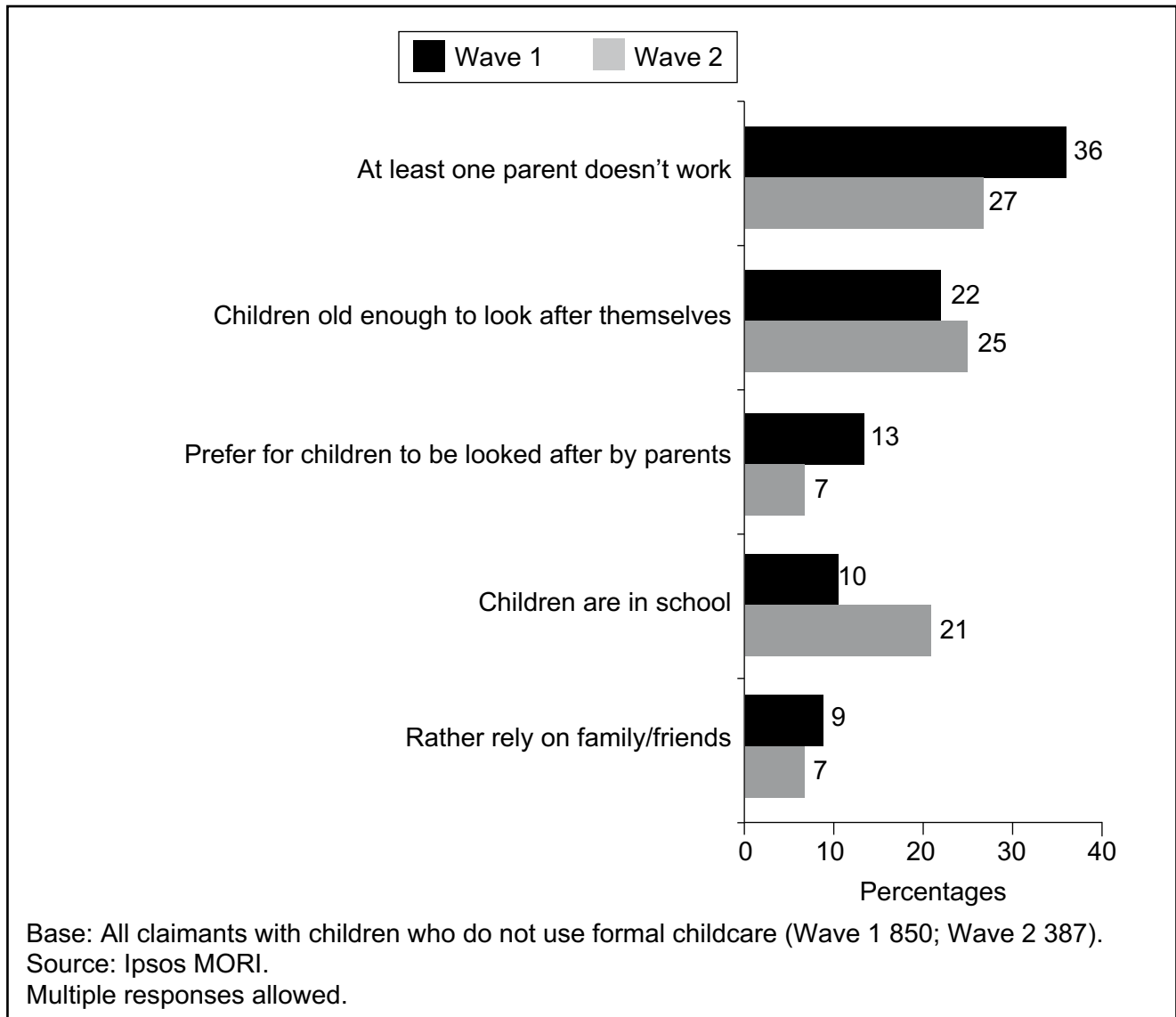
Just under one in five (18 per cent) family claimants used formal childcare – where they or the Government paid for the services of a registered childcare provider such as a nursery or childminder – at the time of the Wave 1 survey. This proportion was similar at Wave 2 (15 per cent). At Wave 2, use of childcare was more common for those with children up to the age of four (23 per cent), compared with those with a youngest child aged 5-15 (11 per cent) and those with a youngest child aged 16 or over (four per cent). This is likely to reflect the availability of free childcare hours for three- and four-year-olds, combined with a greater need to use childcare for children who have not yet started school, if the parents are in work. Use of formal childcare was more common among lone parent claimants than joint claimants (18 per cent compared with 7 per cent) and was also more common among family claimants who were in paid work (22 per cent).

Looking at lone parents only, those in private rented accommodation were more likely to use formal childcare (26 per cent compared with 12 per cent in social rented accommodation).

### Reasons for not using formal childcare

The most common reasons for not using formal childcare were related to personal or family circumstances, such as at least one parent was not in work, the children were old enough to look after themselves, or they were in school (Figure 3.24). The main reasons were the same at Wave 2.

**Figure 3.24 Reasons for not using formal childcare**



**Claiming childcare costs as part of the UC claim**

At Wave 2, around two-thirds of family claimants (67 per cent) said that they were aware that, if they used formal childcare, they could claim back some of the costs under UC. Awareness was higher among lone parent claimants than joint claimants (71 per cent compared with 53 per cent).

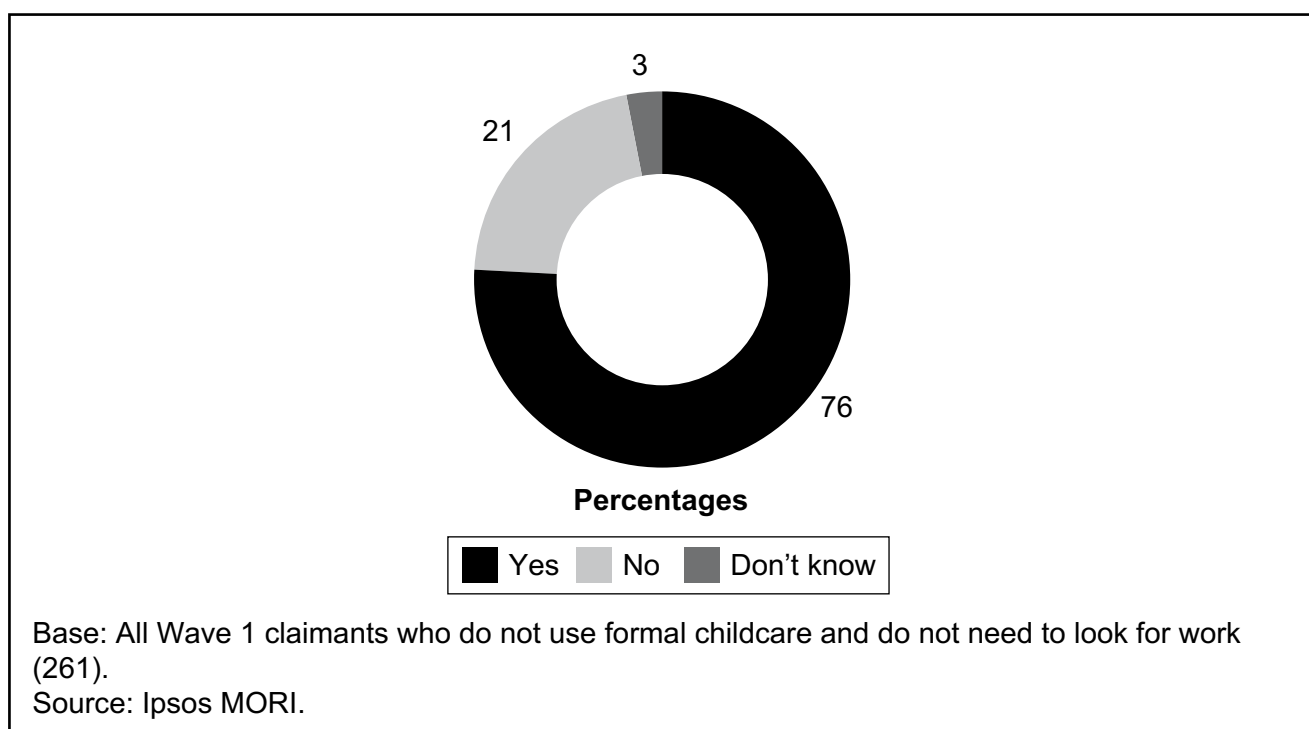
At Wave 1 the qualitative research found that claimants had limited awareness of assistance with childcare costs under UC. However, by Wave 2, some respondents had been informed by their Work Coach about being reimbursed for childcare costs. There were also instances of the childcare element being mentioned by the Service Centre, or friends/family, who were also claiming UC. Overall, however, the qualitative research found that working and non-working claimants were typically unaware that there was any assistance with childcare costs through UC.

## Universal Credit Test and Learn Evaluation: Families

At Wave 1, six per cent of family claimants said they had claimed childcare costs as part of their UC claim, which equates to 25 per cent of those who used formal childcare and were therefore eligible to have the costs reimbursed. The proportion that had claimed childcare costs as part of their UC claim at Wave 2 was also six per cent, 33 per cent of those who used formal childcare.

For those who do not use formal childcare and are not currently required to look for work as part of their UC claim, just over three-quarters (76 per cent) said at Wave 1 that having full childcare costs covered as part of their UC claim would enable them to start looking. Lone-parent claimants were especially likely to say covering full childcare costs would let them look for work (80 per cent compared with 68 per cent of joint claims), as were those with children aged up to four (80 per cent).

**Figure 3.25 Whether covering full childcare costs would enable those not required to look for work to start looking<sup>12</sup>**



Respondents at Wave 2 were asked about their experience of claiming childcare costs. Findings are based on 31 respondents only, and therefore should be treated with caution<sup>13</sup>, but suggest that views were mixed. Around half of respondents were satisfied with their overall experience of claiming childcare costs (49 per cent) and with their overall experience of evidencing the costs of the childcare (56 per cent), while in each case a third (34 per cent) were dissatisfied.

<sup>12</sup> The rate of support available to working families receiving UC has recently increased from 70 per cent to up to 85 per cent of their childcare costs, up to a monthly cap.

<sup>13</sup> Note also that the qualitative research found that some claimants confused other available childcare with the UC offer, and this should be kept in mind when interpreting these findings about their experience of claiming childcare costs under UC.

The qualitative findings provide a more detailed assessment of this issue. Experiences at Wave 2 of claiming the childcare element were mixed, with an equal balance between those who reflected positively and those who had experienced difficulties. There were instances of claimants having very positive experiences, where they had found sending their receipts easy and payments had arrived on time. Some had also even been offered an upfront payment to tide them over while their receipts were being processed. We also conducted six additional interviews with claimants which focused around claiming the childcare element of UC. Their experiences were aligned with the Wave 2 research findings. We have included a case study from the additional childcare interviews, to illustrate the positive experience described by claimants.

**22-year-old single mother with a three-year-old son. Works 24 hours a week in retail. Uses a mix of formal (childminder) and informal childcare.**

Told about the childcare element by a friend who knew she was struggling with childcare costs. She last visited the Jobcentre in March and it was not mentioned. She rang the Service Centre and they explained the process and told her she needed to get a contract from the childminder and to send receipts to be reimbursed. She was not entirely clear whether she needed to send receipts each month or when asked and said conflicting information had been given by the Service Centre regarding this. She sent receipts for two months and recently received the first payment. She received an advance payment of £200 to help with the initial costs and £44 is repaid each month, which was appreciated as it stopped her getting into arrears. She doesn't like that you have to pay costs upfront and then claim it back, but overall she is quite happy with the service. However, she feels if it had been raised sooner, she could have started claiming earlier.

Notwithstanding this, other claimants had struggled with the reimbursement process and even got to the point of considering or actually terminating their employment because of payments not arriving. In these instances, claimants had sent receipts but were told they had not been received or were somehow misplaced and not uploaded onto the system.

*'Which is where I see the downfall, because they won't give you an email address, and you can only, if you go to a Jobcentre Plus you can only post it, or you can post it yourself, and well like I say, freepost address, so I sent it recorded delivery. I got a signature to say it was signed for, yet it's still never appeared.'*

(Joint claim, Female, Greater Manchester, Youngest child two years)

There were instances of claimants attempting to cover the cost of childcare initially and then realising they were unable to consistently cover this cost until the reimbursement. Claimants felt that the whole process needed to be made quicker and easier. Jobcentre Plus and the Service Centre also needed to be clearer on where exactly these receipts should be sent, and a confirmation process put in place so claimants can be sure that the receipts have arrived safely. The reliance on post to provide receipts was identified as a problem by claimants. Claimants would have been happy to provide this information to their Work Coach, but they were informed that it must be sent directly to the Service Centre. Claimants also noted that Jobcentre Plus/the Service Centre should consider what possible interim measures could be put in place to help claimants when they initially start to use childcare, as the possibility of an upfront payment or advance had not been mentioned in several cases. We have included a case study below from the additional childcare interviews which illustrates some of the difficulties experienced by claimants.

### **21-year-old single mother with a one-year-old son. Works 16 hours per week at a bakery. Uses a mix of formal (nursery) and informal childcare.**

Limited awareness of the support available to support childcare costs. This deterred her from going to back to work as she thought she couldn't afford it. She was looking to go back to work so searched online for 'help with childcare costs' and found a website using calculators to show what help might be available. She raised this with her Work Coach. They explained how the childcare element of UC works and what it would cover. She was worried about having to pay for her childcare upfront, so called the Service Centre who told her about the advance budgeting payment. When calling the Service Centre she experienced a long wait to get through. Experiences of the Service Centre have been inconsistent and the information provided was described as 'confusing'. This means she can call multiple times about one query – just to gain clarity. She pays for her childcare weekly, but is reimbursed monthly, and finds budgeting for this difficult. She is in arrears on her rent and electricity. She feels that this is getting worse now she's paying for childcare and is finding waiting for the reimbursement difficult. She would have liked to have been informed about the childcare element when she first started claiming UC and feels that if this had happened she was likely to have returned to work sooner.

## **3.4 Jobsearch and attitudes to work**

### **3.4.1 Jobsearch behaviour**

Encouraging claimants to look more intensively for work is an important element of UC. As part of their CC, UC claimants are placed into a 'work-related activity group', and in joint claims from families with dependent children, one member of the couple will be allocated as 'lead carer'. The activity group allocated will depend on their individual circumstances and the group outlines the types of activities the claimant has to do to prepare for work or look for a job. These could include looking for work for those unemployed, looking for more work among those who work already, while in some cases they might not have to do any activities. This depends among other things on the age of the children, with lead carers of a child aged four or under not usually required to look for work.

This study explored the jobsearch activities of respondents and their partners (for those in a joint claim) among those required to look for work, but also among those not required but who were looking anyway. This section looks at claimants' and their partners' current jobsearch activities, their willingness to accept different types of work, and their overall attitudes to finding work and the effectiveness of the benefits system in supporting this.

### **Obligation to look for work**

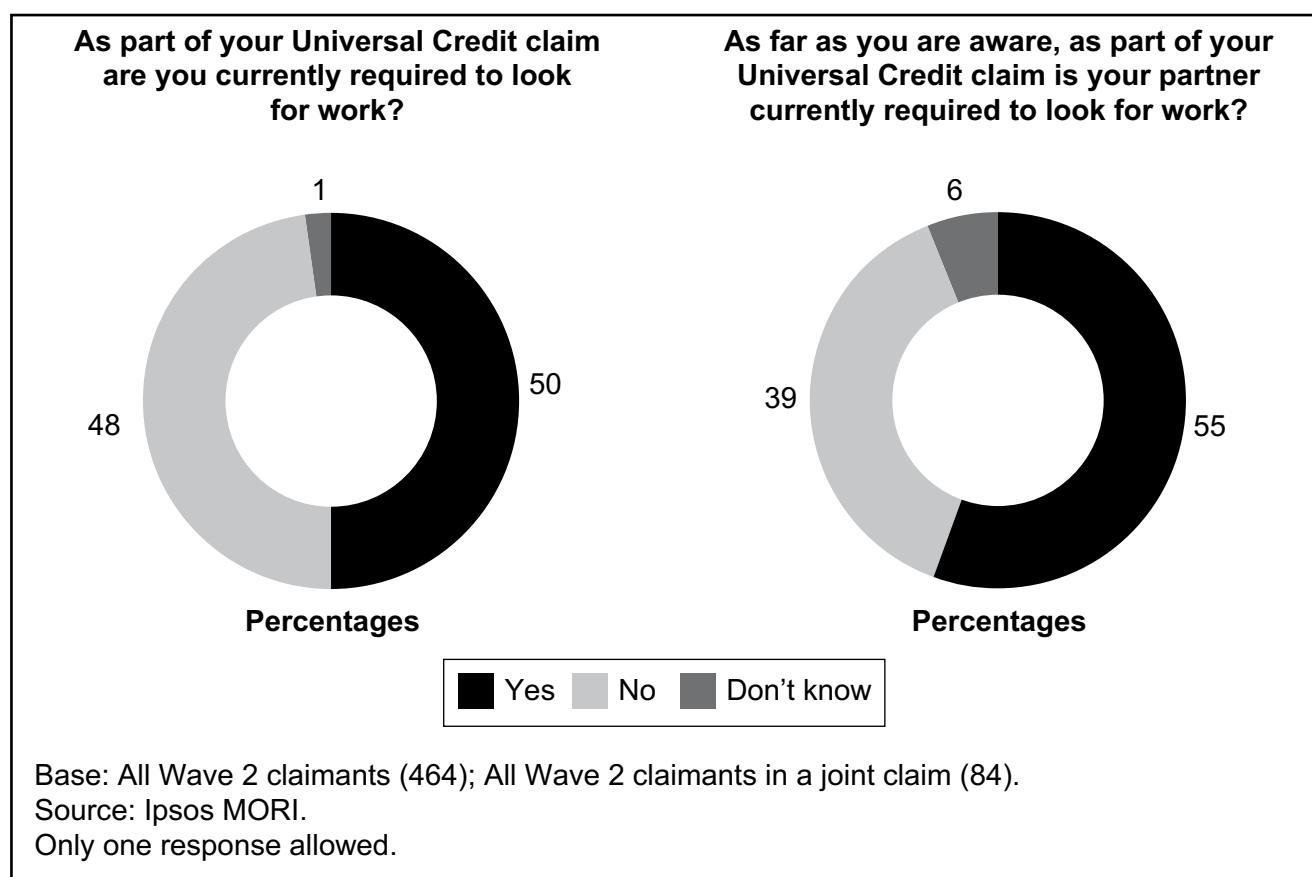
Around three in five (57 per cent) of the survey participants at Wave 1 said they were required to look for work as part of their claim. Figures were similar for lone parent claimants (58 per cent) and joint claimants (53 per cent of survey participants and 59 per cent of partners).



At Wave 2, the overall proportion of survey participants who were required to look for work had decreased to 50 per cent. Specifically, this was the case for 52 per cent of lone parents, while among joint claimants this applied to 46 per cent of survey participants and 55 per cent of partners. In general, claimants with younger children were less likely to say they were required to look for work (27 per cent of those with a child aged under five, rising to 70 per cent of those with a youngest child aged 16 or over).

Among couples at Wave 1, the partner was required to look for work in 59 per cent of cases and the survey participant was required to look for work in 53 per cent of cases. Both members of the couple were required to look for work in around half of joint claims (28 per cent). There was no significant change in these proportions at Wave 2 (55 per cent of partners and 23 per cent of survey participants); however, a smaller proportion of joint claimants said that both partners were required to look for work (23 per cent).

**Figure 3.26 Respondent and partner in a joint claim required to look for work?**



As noted above, some claimants may be looking for work even if not required to do so as part of their claim. Among lone parent claimants at Wave 1, nearly half (44 per cent) of those not required to look for work were looking nevertheless. Lone parents with children aged up to four (47 per cent) and using formal childcare (53 per cent) were particularly likely to be voluntarily looking for work. Among joint claimants, one in three (34 per cent) Wave 1 survey participants who were not required to look for work were looking nevertheless, as were four of the 28 partners not required to look for work<sup>14</sup>.

<sup>14</sup> Figures rather than percentages have been presented here due to the small base.

## Universal Credit Test and Learn Evaluation: Families

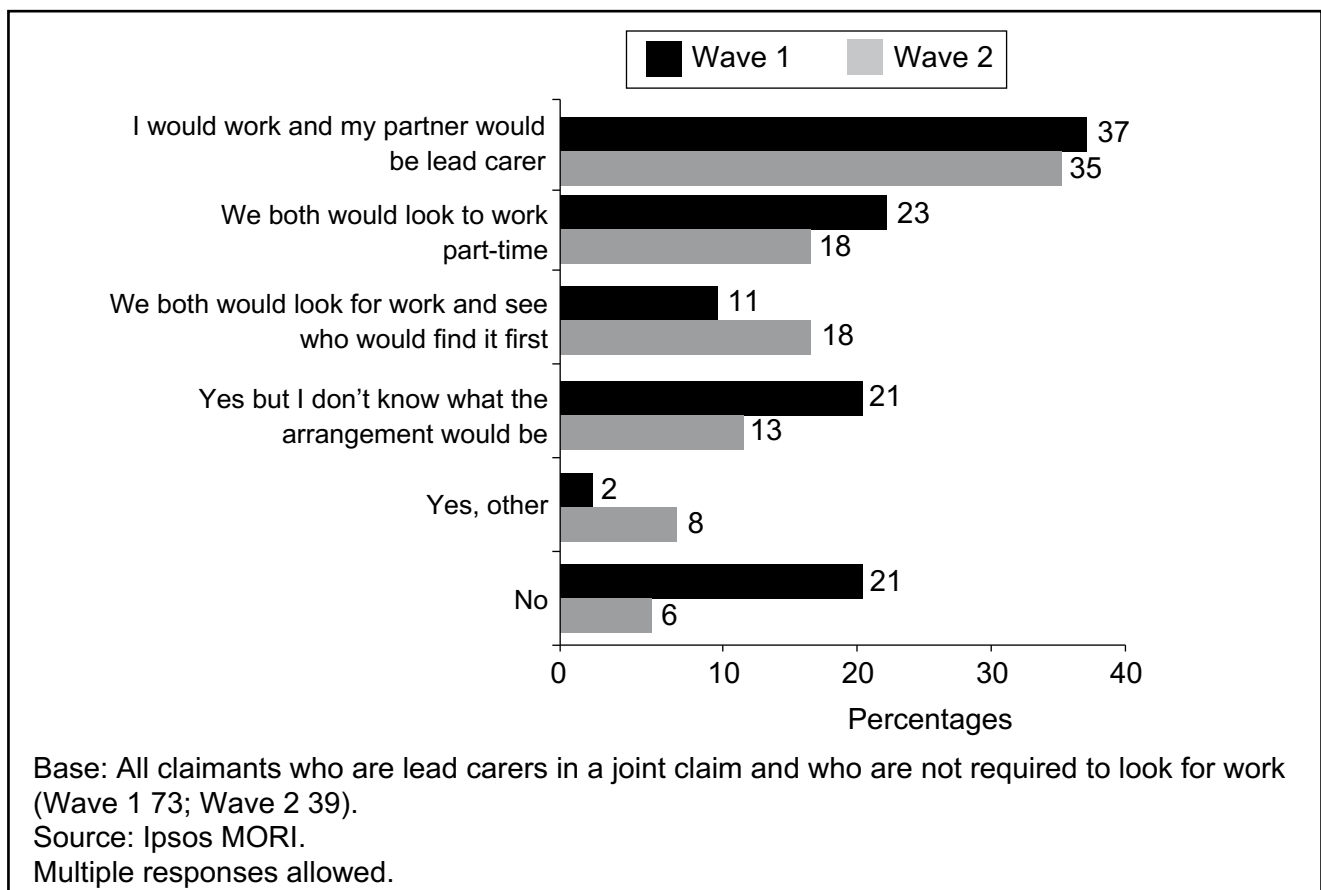
By Wave 2, the proportion of lone-parent claimants who were looking for work (despite not being required to) had fallen from 44 per cent to 34 per cent. There were no significant changes for joint claimants – either for survey respondents (41 per cent at Wave 2) or partners (six out of 16 partners).

### Flexibility about who looks for work among couples

At Wave 1, four in five (79 per cent) of those who are lead carers in a joint claim and are not required to look for work said they would consider looking for work themselves if their partner couldn't get a job for whatever reason. This was higher at Wave 2 (94 per cent).

At both waves, the most common alternative for them was that they would look for work and their partner would become the lead carer (37 per cent at Wave 1, 35 per cent at Wave 2).

**Figure 3.27 Would the lead carer look for work if their partner couldn't find a job?**



At Wave 1, claimants were more likely to say they would be prepared to look for work themselves in this situation if they lived in private rented accommodation (91 per cent compared with 66 per cent in social rented accommodation).

### Hours spent on jobsearch in the past week

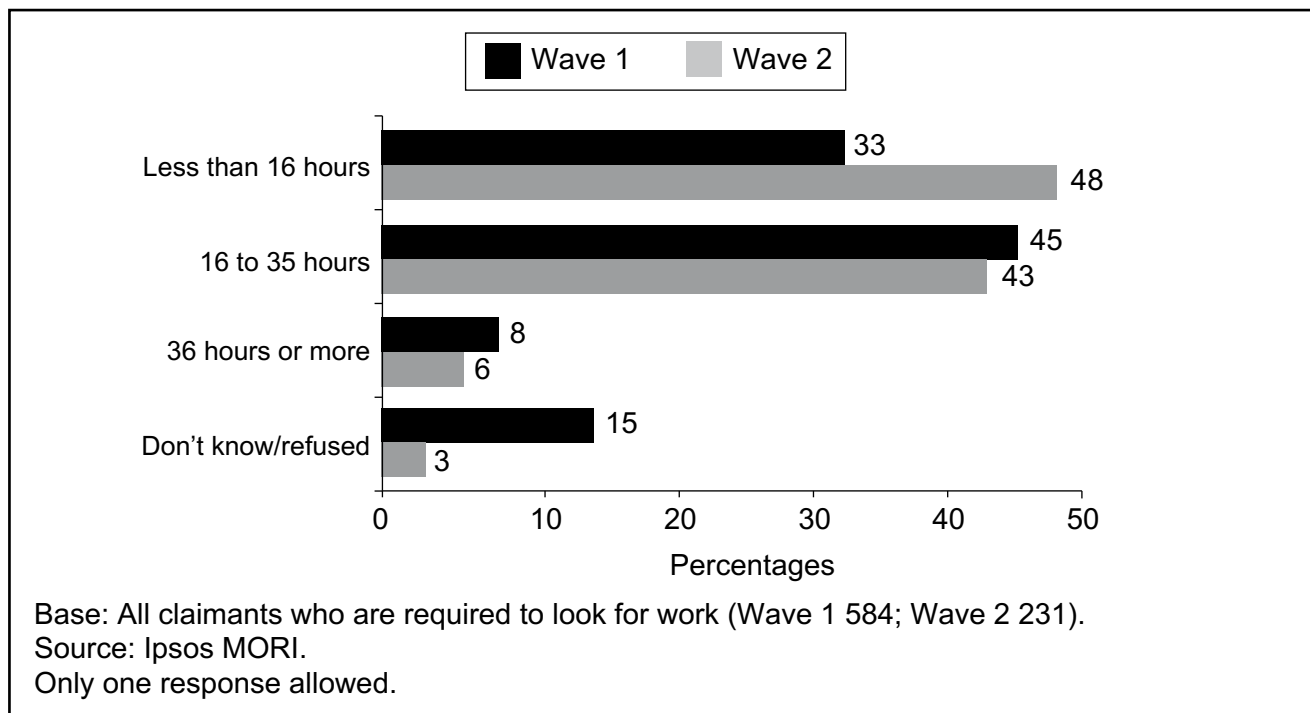
Nominated lead carers in joint claims with children under 13, lone parents with children under the age of 13 and those in part-time work have different work search obligations according to DWP’s guidance.<sup>15</sup> Those with very young children (under the age of one) have no work search obligations; those with children aged between one and four have to start preparing to move back into work, with increasing obligations depending on the age of the child; and those with children aged between five and twelve have to actively look for work to fit around their caring responsibilities.

At Wave 1, a third (33 per cent) of those who were required to look for work said they spent less than 16 hours per week on jobsearch, while 45 per cent spent between 16 and 35 hours, and eight per cent spent more than 35 hours per week (15 per cent were unable to give an answer).

Among those required to look for work as part of their UC claim, claimants spent fewer hours on jobsearch at Wave 2 than at Wave 1 (Figure 3.28). They were more likely to spend less than 16 hours per week looking for work (48 per cent compared with 33 per cent at Wave 1), while the proportions who spent 16 hours or more were similar (49 per cent and 53 per cent respectively).

Those who were required to look for work as part of their UC claim did so more intensively than those who were not required to look but were doing so voluntarily. At Wave 2, three in four (76 per cent) of those not required to look spent less than 16 hours looking and preparing for work, compared with 48 per cent of those who were required to look.

**Figure 3.28 Hours spent on jobsearch in past week**



<sup>15</sup> How Universal Credit supports families (2015) – [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/374508/uc-supports-families.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/374508/uc-supports-families.pdf)

## **Universal Credit Test and Learn Evaluation: Families**

On average, UC family claimants who were required to look for work applied for 12 jobs in the previous week at Wave 2, similar to the Wave 1 average (11 jobs). This compares with an average of five jobs for those not required to look for work at Wave 2.

Single claimants spent more time than family claimants on jobsearch – 57 per cent of single claimants had committed 16 to 35 hours in the previous week and 22 per cent spent 36 hours or more. These findings are to be expected, given the differing requirements for jobsearch hours for different claimants under UC.

### **Completing defined jobsearch hours**

At Wave 2, a large majority (87 per cent) of UC family claimants who were looking for work said they were aware of the requirement to complete their defined work search hours each week. This was higher among those required to look for work (93 per cent) than those not required to look for work (73 per cent).

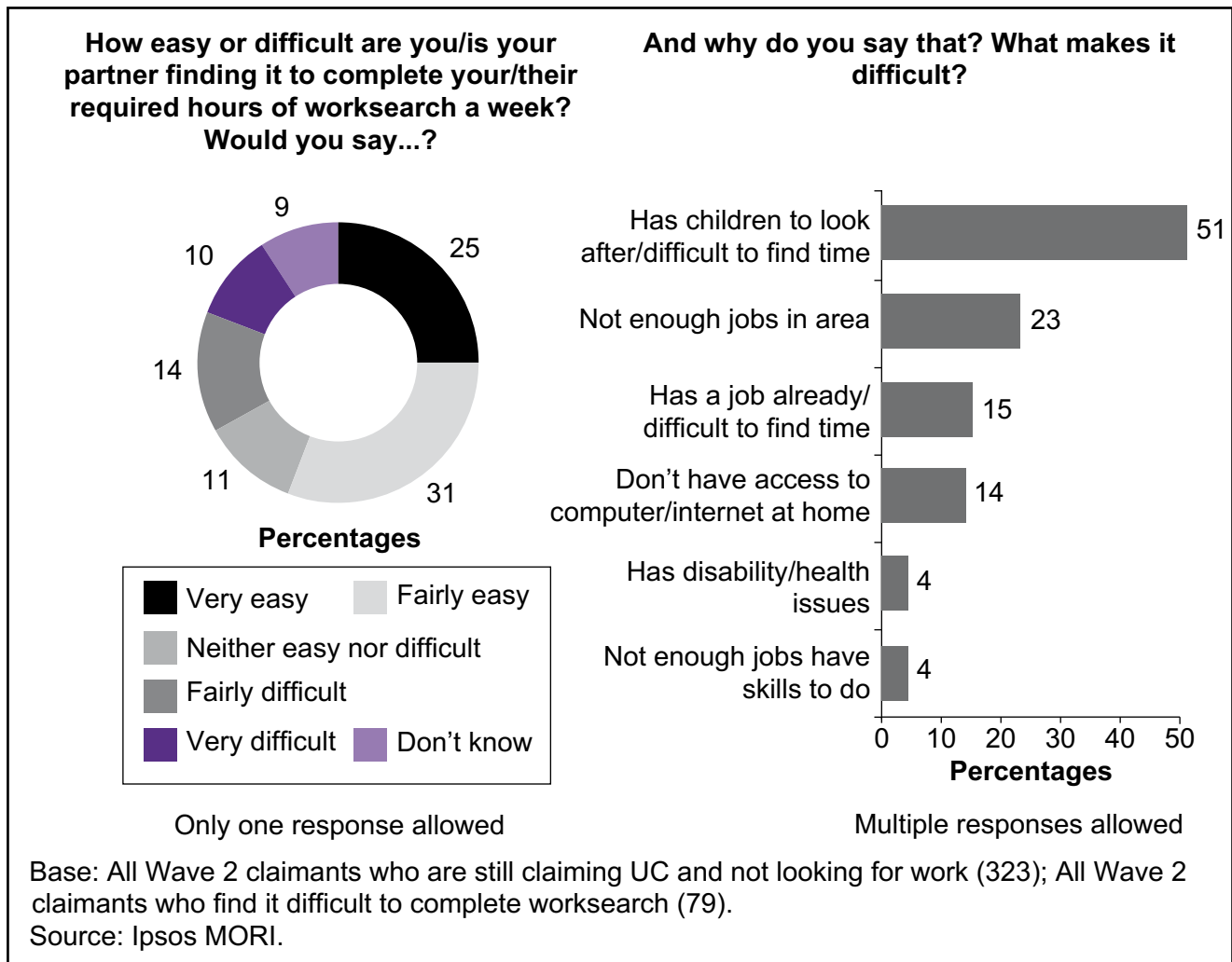
Just over half of those looking for work (56 per cent) found it very or fairly easy to complete the required number of hours, while almost a quarter (24 per cent) said that it was very or fairly difficult. Findings were consistent across different claimant sub-groups.

Where family claimants found it difficult to complete their hours, they were most likely to say this was because they had children to look after, and this made it difficult to find the time for jobsearch (51 per cent). Other reasons were a lack of jobs in the area that they could apply for (23 per cent), the fact that they had a job already (15 per cent) and that they didn't have access to the internet at home, which limited the amount of time they could spend looking for jobs online (14 per cent).

At Wave 1 of the qualitative research, there was a widespread feeling that the hours in the CC were hard to achieve. The main reasons were similar to those found in the quantitative survey, specifically:

- A perceived lack of job vacancies locally.
- Issues around balancing CC with family life/childcare.
- Internet access.
- Disabilities or literacy issues.

Figure 3.29 Views of the ease of completing defined jobsearch hours



The Wave 2 qualitative findings expand on the reasons why some family claimants found it difficult to complete their required number of hours:

- Availability of jobs: some claimants felt they reached a point of 'saturation' in their jobsearch, applying for the same roles and visiting the same places.

*'It gets harder the longer you're on it. You end up just looking at the same thing over and over again. If you looked at my book you would probably see the same thing over and over again.'*

(Joint claim, Female, Merseyside, Youngest child six years)

- Issues around balancing jobsearch with family life and childcare; this could be a problem especially for lone parents, although some couples with young children found this difficult too. Claimants often felt their CC did not take into account how much childcare the non-lead carer has to do. Conducting a 35-hour jobsearch in the same home as a young family was viewed as impractical, especially with several children in the home.

*'It's difficult to do it in normal hours, looking after the kids. I find a lot of the time I'm doing the jobsearch in the evening, when the kids are in bed.'*

(Joint claim, Female, Lancashire, Youngest child under 1)

## Universal Credit Test and Learn Evaluation: Families

- Internet access; related to a perception that most jobs were now advertised and applied for online, some claimants with low computer literacy or without home internet access found it difficult to meet their conditions. Among those without home computers, some reported having to make significant efforts to reach the nearest free internet access point, which further restricted the time available to meet their CC.
- Literacy issues. The low levels of literacy among some claimants made it difficult for them to jobsearch and produce the associated evidence. There were some instances where it seemed that greater leniency had been given by the Work Coach in relation to providing work search evidence. However, claimants mentioned that they would like further support to help them complete applications, rather than just additional time to do this.
- Fitting the CC around paid work: UC claimants working under 35 hours at the National Minimum Wage are required to spend time on jobsearch as part of their UC claim. Claimants' responses to this principle varied somewhat and in general it appeared that those working relatively few hours and/or with older children were more supportive, whereas those working upwards of 25 hours and/or with younger children were less supportive. However, it was commonly reported by those topping up work with jobsearch that they were finding this challenging, tiring and in some instances demotivating – mainly as a result of having to juggle jobsearch and work.

*'It's quite exhausting actually to have to look for work after being at work all day. So straight away after [work] I have to sit down and start searching. You're not really in the mood to look for them.'*

(Joint claim, Male, Merseyside, Youngest child one year)

- Fitting the CC around training and voluntary work: some claimants highlighted restrictions to accessing or continuing with training or volunteering on the grounds that it prevented them from meeting their CC (jobsearch hours specifically).

Some of the claimants who felt it was challenging to meet their jobsearch hours discussed how they responded to this. Some claimants said they adopted tactics for trying to fill their hours. These included applying for jobs they knew they were not suitably qualified for, whereas others indicated that they did not fill their hours and 'padded out' their evidence. In one instance, a couple took turns to do the jobsearch and evidence for both partners on alternate days (halving their actual CC hours as they noted), and for another couple where one partner had dyslexia, the female had to do both her husband's and her own jobsearch and evidence.

### 3.4.2 Scope and flexibility of jobsearch

#### Preferred hours

On average, Wave 2 respondents who were looking for work said they would like to work 27 hours per week, with answers ranging from under 16 hours per week (five per cent), 16-25 hours (44 per cent), 26-35 hours (27 per cent) and more than 35 hours per week (21 per cent). Joint claimants wanted to work more hours than lone parents (average of 32 hours compared with 25 hours). In particular, a relatively large proportion of lone parent claimants were looking to work between 16 and 20 hours per week (40 per cent compared with 12 per cent of joint claimants).

### Job expectations

At Wave 1, almost three-quarters (74 per cent) of family claimants who were looking for work were prepared to accept a short term or temporary job. This proportion had not changed significantly by the time of the Wave 2 survey (72 per cent). Single claimants were more likely than family claimants to be prepared to accept a short-term or temporary job (89 per cent at Wave 1, 81 per cent at Wave 2 in the survey of single claimants).

Among family claimants at Wave 1, those with Level 1 or no qualifications were more prepared to take short-term or temporary work (78 per cent), as were those whose partner was already in paid work (89 per cent). People who were confident more generally about getting a job in the next three months were more flexible in accepting short-term or temporary work – 83 per cent compared with 74 per cent of those who were not confident in getting a job.

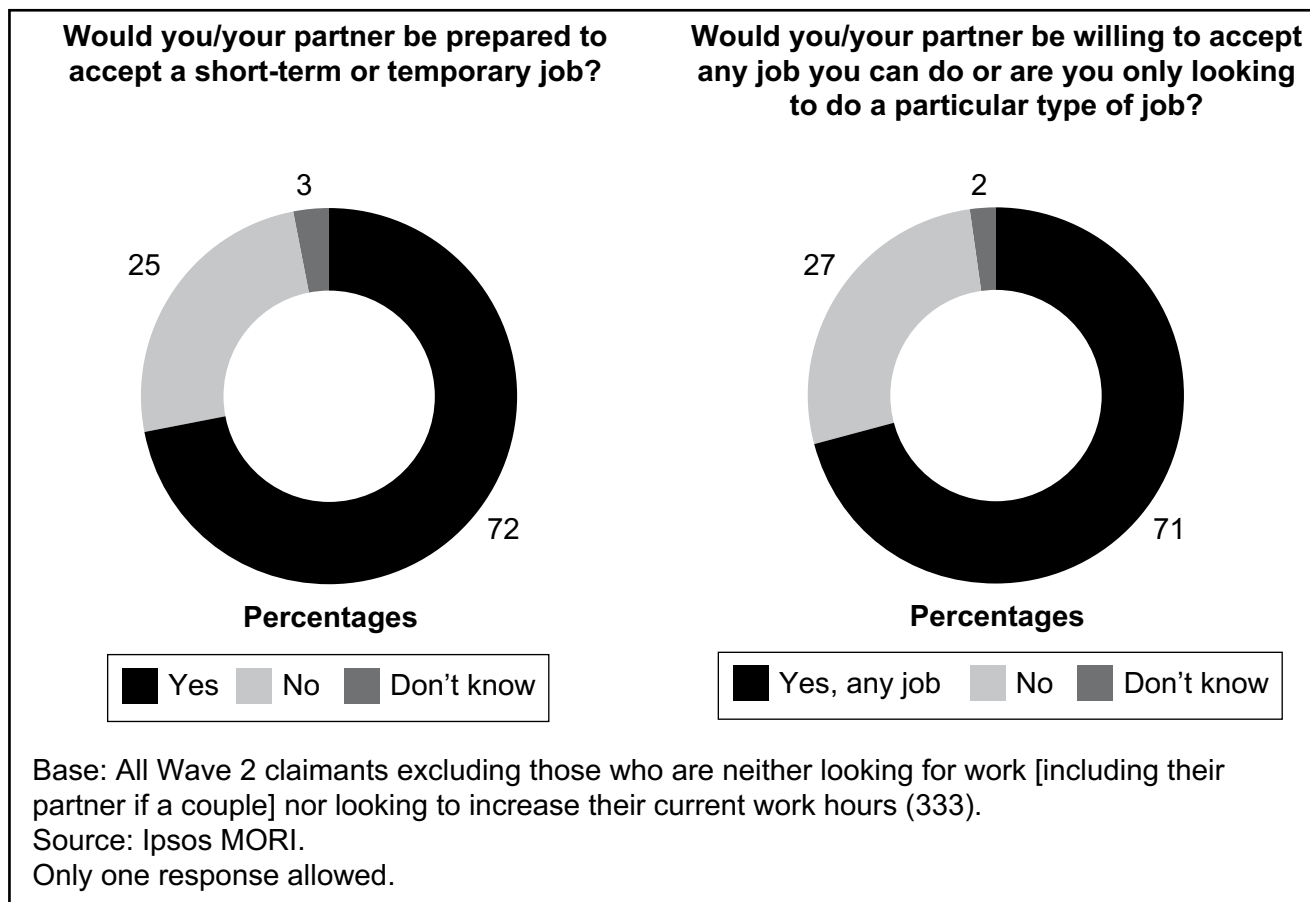
At both waves, family claimants who were unemployed were more likely to consider short-term or temporary work, compared with those who were working and looking for another job.

Among those looking for work, just over two-thirds of family claimants (68 per cent) said they would be prepared to take any job as opposed to a particular type of work, when interviewed at Wave 1. A similar proportion said this at Wave 2 (71 per cent).

At Wave 1, family claimants with Level 1 or no qualifications were more flexible about taking any type of job they could get (74 per cent). People with a long-term health condition that impacts them a lot were more likely than those overall to accept only a certain type of job (45 per cent), which is likely to relate to the specifics of their condition and what they are capable of doing in a job. Looking only at lone-parent claimants, those in rent arrears were more likely to be willing to accept any type of job (74 per cent compared with 65 per cent not in rent arrears), which may relate to their financial circumstances and the need to increase their income.

In the Wave 2 survey of single claimants, respondents were less likely than family claimants to be prepared to take any job (63 per cent compared with 71 per cent), although there was no difference at Wave 1.

Figure 3.30 Job flexibility



### Wage expectations

Joint claimants who were looking for work tended to have higher wage expectations than lone parents<sup>16</sup>. At Wave 1, the average lowest acceptable weekly individual wage was £256 for those in a joint claim and £184 for lone parents. These amounts remained similar at Wave 2: £249 for joint claimants and £175 for lone parent claimants.

Wage expectations tended to rise with age. A similar pattern to this was found in the first wave of the single claimants survey, although single claimants had higher wage expectations overall, with an average acceptable minimum of £220 per week at Wave 1, compared with £204 for families.

Among family claimants at Wave 1, people with a degree or higher level qualifications had higher wage expectations on average (£314 per week), while men also had higher expectations than women (with respective averages of £280 and £183). Claimants whose youngest child is aged one or less also had relatively high wage expectations (£227 per week on average) as did those with a long-term health condition that impacts on them a lot (averaging £273 a week compared with £202 a week for those without a long-term health condition). This also relates to age and family size, as these claimants are likely to be older and to have older, or more, children.

<sup>16</sup> Note that the survey question asked about their lowest acceptable individual wage, not a joint wage.



### 3.4.3 Attitudes to work

UC family claimants tended to be positive and motivated about finding work (Figure 3.31): at Wave 1, 91 per cent agreed that getting and keeping a job was their number one priority, and 85 per cent agreed that having almost any job was better than being unemployed. These high levels of agreement remained stable at Wave 2 (88 per cent and 83 per cent respectively). A minority (19 per cent at each wave) agreed that benefits can provide more money than working.

Among family claimants who were looking for work but were not in paid work, optimism about finding a job in the next three months waned between Waves 1 and 2 (60 per cent agreed at Wave 1, 45 per cent at Wave 2). This may be because this respondent group had spent longer out of work at Wave 2 than was the case at Wave 1 (when their UC claim was more recent).

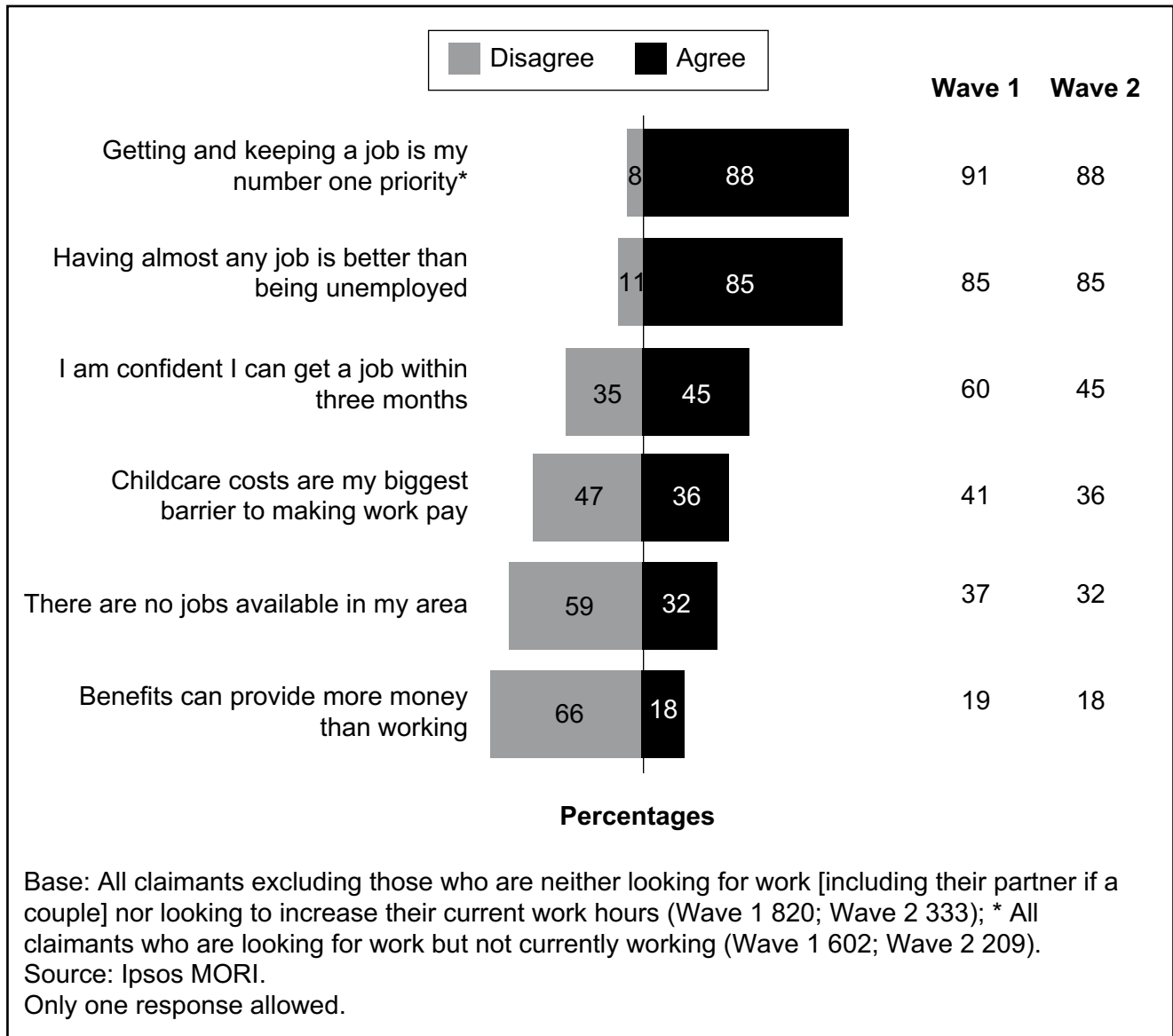
A significant minority of UC family claimants believed there was a lack of jobs available in their local area, although this decreased between Wave 1 and Wave 2 (from 37 per cent to 31 per cent).

Two in five family claimants agreed that childcare costs were their biggest barrier to making work pay (41 per cent at Wave 1, 39 per cent at Wave 2). At both waves, lone-parent claimants were more likely than joint claimants to agree (43 per cent compared with 28 per cent at Wave 2). As might be expected, those with younger children were more likely to agree with this statement: at Wave 2, 48 per cent of those with a child aged under five agreed, falling to 38 per cent of those with a youngest child aged between five and 15, and 25 per cent among those with a youngest child aged 16 or over. This pattern applied in particular to lone parent claimants (57 per cent of those with a child aged under five, 41 per cent with a youngest child aged between five and 15, and 23 per cent with a youngest child aged 16 or over). Agreement was also higher among those that used formal childcare (52 per cent at Wave 2).

Attitudes to work were generally very similar in the single claimants survey, although single claimants were even more likely than family claimants to agree that getting and keeping a job was their number one priority (96 per cent at Wave 1, 94 per cent at Wave 2). Single claimants were also more likely than family claimants to be confident in getting a job within three months, although single claimants also showed the same decrease between the two waves (76 per cent at Wave 1, 59 per cent at Wave 2).

## Universal Credit Test and Learn Evaluation: Families

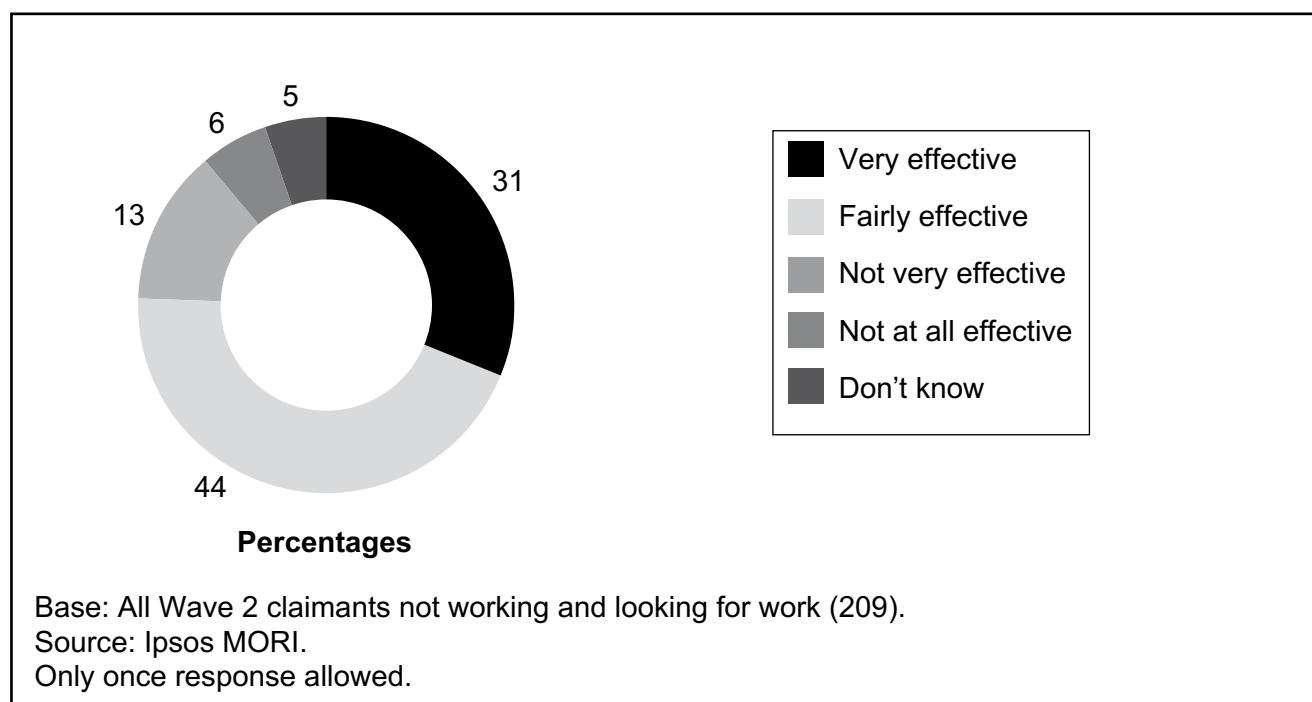
**Figure 3.31 Attitudes to work and jobsearch**



On balance, UC family claimants felt that being on UC made them more rather than less confident to apply for a job that they would not have previously considered. One in four claimants at Wave 2 (25 per cent) said that being on UC had increased their confidence in this way, while just two per cent felt less confident. For the majority (72 per cent), it made no difference.

Three-quarters of UC family claimants believed that the benefits system is at least fairly effective at encouraging people to work, and this remained stable between the two survey waves (74 per cent at Wave 1, 76 per cent at Wave 2). Very similar figures were obtained in the single claimants survey (77 per cent at Wave 1, 78 per cent at Wave 2).

**Figure 3.32 Perceived effectiveness of the benefits system at encouraging people to work**



At both waves of the families survey, certain groups were more positive about the effectiveness of the benefits system in encouraging people to work:

- Those with Level 1 or no qualifications (77 per cent at Wave 1).
- Women (76 per cent compared with 66 per cent of men at Wave 1).
- Non-disabled claimants (76 per cent compared with 68 per cent of disabled claimants at Wave 1).

Further analysis from Wave 1 indicates that claimants' views on the effectiveness of the benefits system related to their understanding of conditionality and their views of the efficacy of their CC:

- Those who recalled signing their CC were more likely to view the benefits system as effective – 75 per cent did so compared with 53 per cent who did not recall signing it. This emphasises the importance of conditionality.
- Couples who understood what would happen if they did not carry out their joint responsibilities were also more positive – 44 per cent who understood this very well also felt the benefits system was very effective, compared with 20 per cent who understood joint responsibilities only quite well.
- Those who were positive about the content of their CC were also more likely to be positive about the benefits system generally. For example, 51 per cent of those who felt all of the actions in their CC would genuinely increase their chances of finding work felt the benefits system was very effective, compared with 29 per cent of those who only felt some of the actions would help. This shows how the different elements of UC can reinforce each other to improve people's confidence that the benefits system is there to support them in getting back into work.

## 3.5 Employment and jobsearch outcomes

This chapter looks at claimants' and their partners' employment status and working hours. It also looks into whether action was being taken to increase their hours or income (among claimants already in work) and how they would go about doing this. While these are key objectives of UC, it should be noted that the results presented here provide a descriptive overview of claimants' situations at two fixed points in time after their claim (Wave 1 and Wave 2 of the survey), and should not be interpreted as impacts of UC.

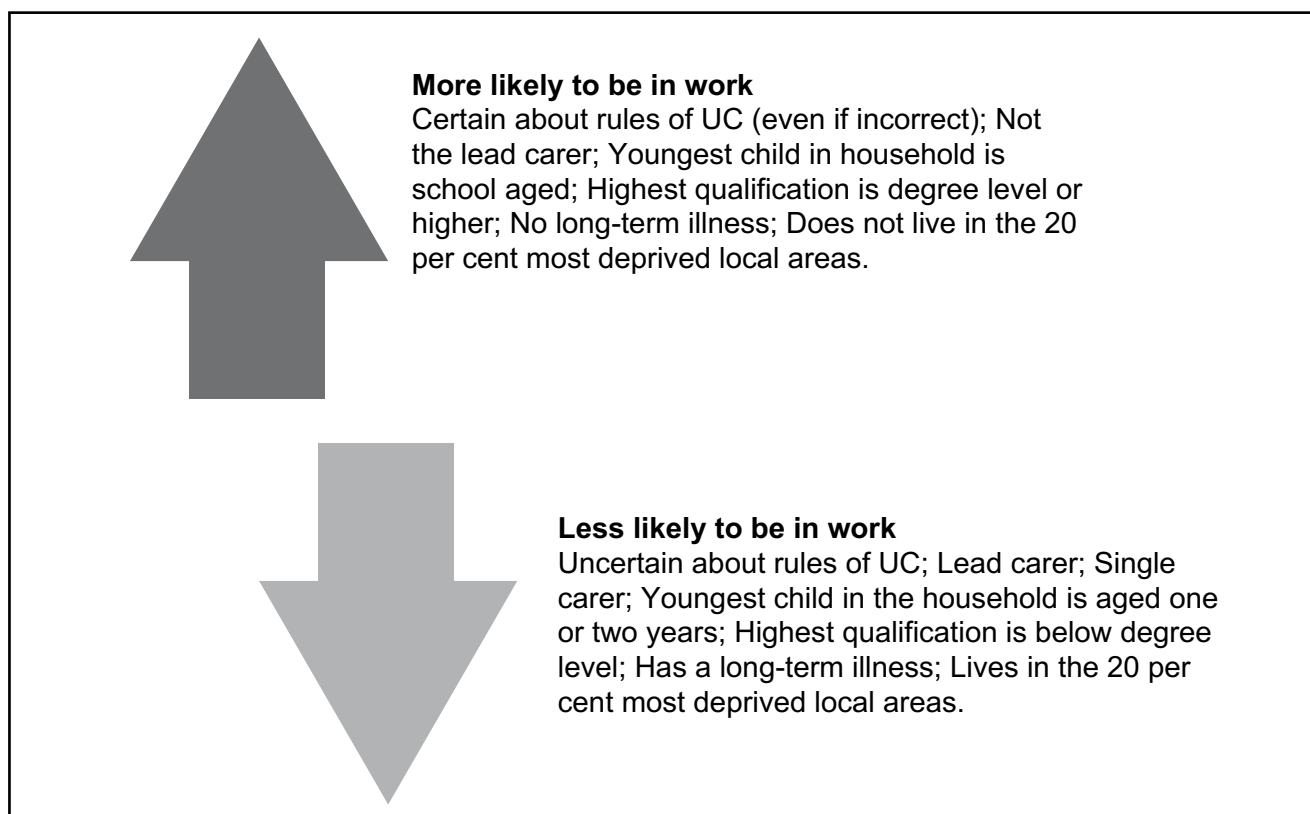
### 3.5.1 Working status

Around a third of UC family claimants (35 per cent) were in work at the time of the Wave 2 survey, compared with 23 per cent at Wave 1. At Wave 2, more than a third (37 per cent) of lone-parent claimants were employed; among joint claimants, 29 per cent of survey participants and 41 per cent of their partners were employed, with both partners working in eight per cent of cases.

#### What are the principle drivers of being in work?

The likelihood of being in work at Wave 1 was also investigated using regression analysis. Again more details on the model and analysis are in Appendix E1. All predictor variables that were significantly related to the likelihood of being in work were retained in the final model, and are shown in Figure 3.33.

**Figure 3.33 Positive and negative impacts on being in work from the multivariate analysis**



There is an interesting pattern with regards to the claimant's knowledge about UC and the

likelihood of being in work. When asked whether people on low incomes can still receive UC no matter how many hours they work, the model suggests that higher levels of **uncertainty** have more impact on the likelihood of being in work than feeling certain, that you are right about it either way. There is indeed no significant difference in the probability of being in work between those who are certain the statement is true and those who are certain it is false. It was those who said they had no idea or thought the statement was probably true or false that had lower probabilities of being in work.

Caring responsibilities have a big impact on the likelihood of being in work. Those not the **lead carer** were more likely to be in work, which reflects that the non-lead carer is likely to be required to look for work as well as that someone in work is less likely to be allocated as the lead carer. There is not much difference in working rates between the lead carer in a couple and single carers.

Linked to this, the **age of the youngest child** was also strongly related. Respondents whose youngest child was one or two years old were much less likely to work. The likelihood of being in work increases as the age of the youngest child in the household increases; specifically, there was a notable increase when the youngest child reaches school age. This reflects the UC work activity groups depending on the age of the child: when the youngest child in the household reaches the age of five the lead carer will probably be required to look for work as part of their claim.

Two other personal factors came up in the model; respondents were less likely to be in work if they suffered from a **long-term health condition** and if their **highest qualification was below degree level**.

In addition to personal factors, there is evidence of wider local area effects. Respondents who live in a local area with a high level of income deprivation were also less likely to be in work. This variable can be seen as a proxy for more deprived areas where there are likely to be fewer jobs. It is worth noting that the nature of a logistic regression model means that this relationship holds, regardless of the other model characteristics. So if we had two individuals with identical degrees, good health, older children and who were not the lead carer, and one is living in a deprived area and one in a less deprived area, the individual in the less deprived area is more likely to be in work.

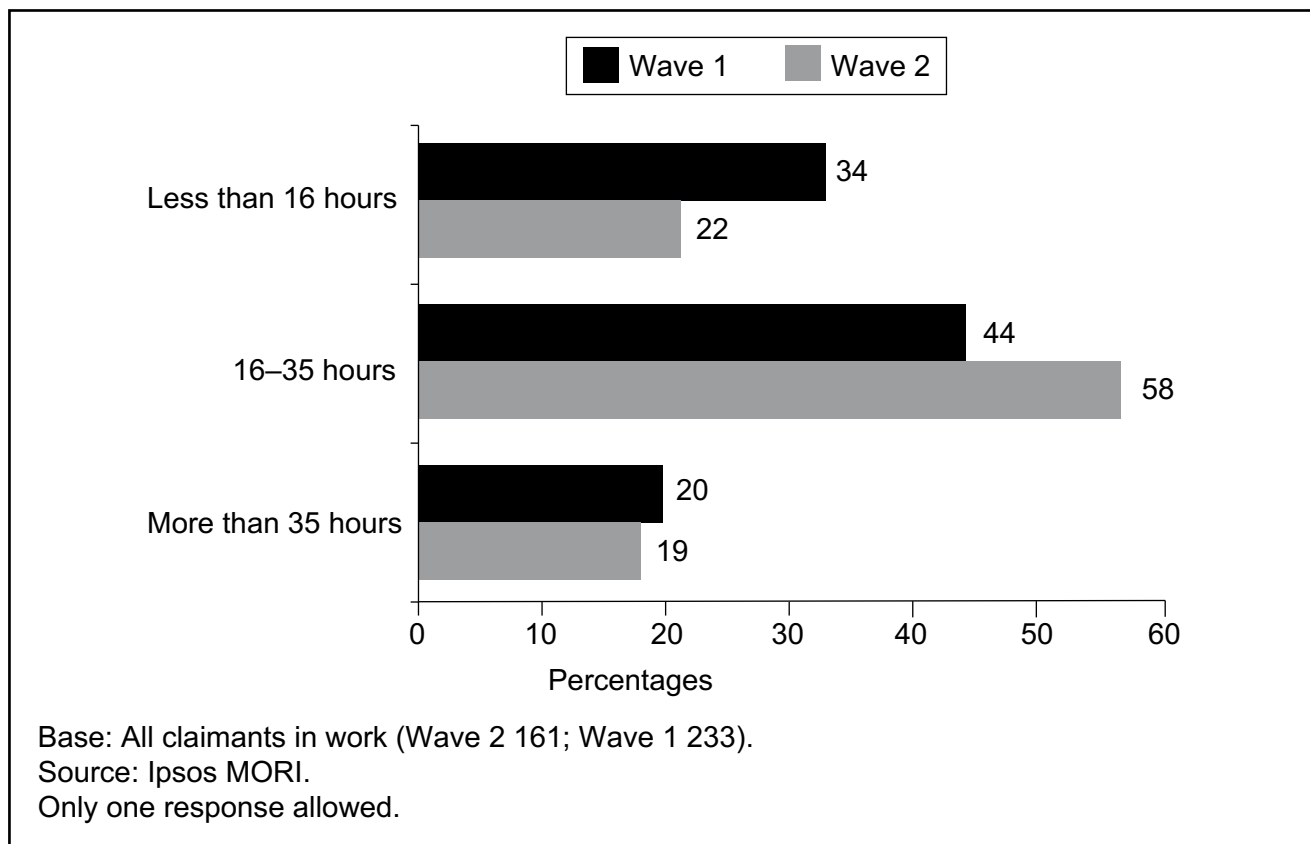
### 3.5.2 Experience of working

At Wave 2, 19 per cent of UC family claimants in paid work or self-employment were working more than 35 hours per week, while 58 per cent were working between 16 and 35 hours, and 22 per cent were working less than 16 hours per week.

The number of hours worked increased between Wave 1 and Wave 2. Claimants were less likely to be working less than 16 hours per week (22 per cent at Wave 2 compared with 34 per cent at Wave 1) and were more likely to be working between 16 and 35 hours (58 per cent compared with 44 per cent). One in six lone parent claimants were working more than 35 hours per week at Wave 2 (16 per cent), compared with 31 per cent of joint claimant respondents and 35 per cent of joint claimant partners.

Single claimants were more likely than family claimants to be working more than 35 hours per week (48 per cent at Wave 2 of the single claimants survey).

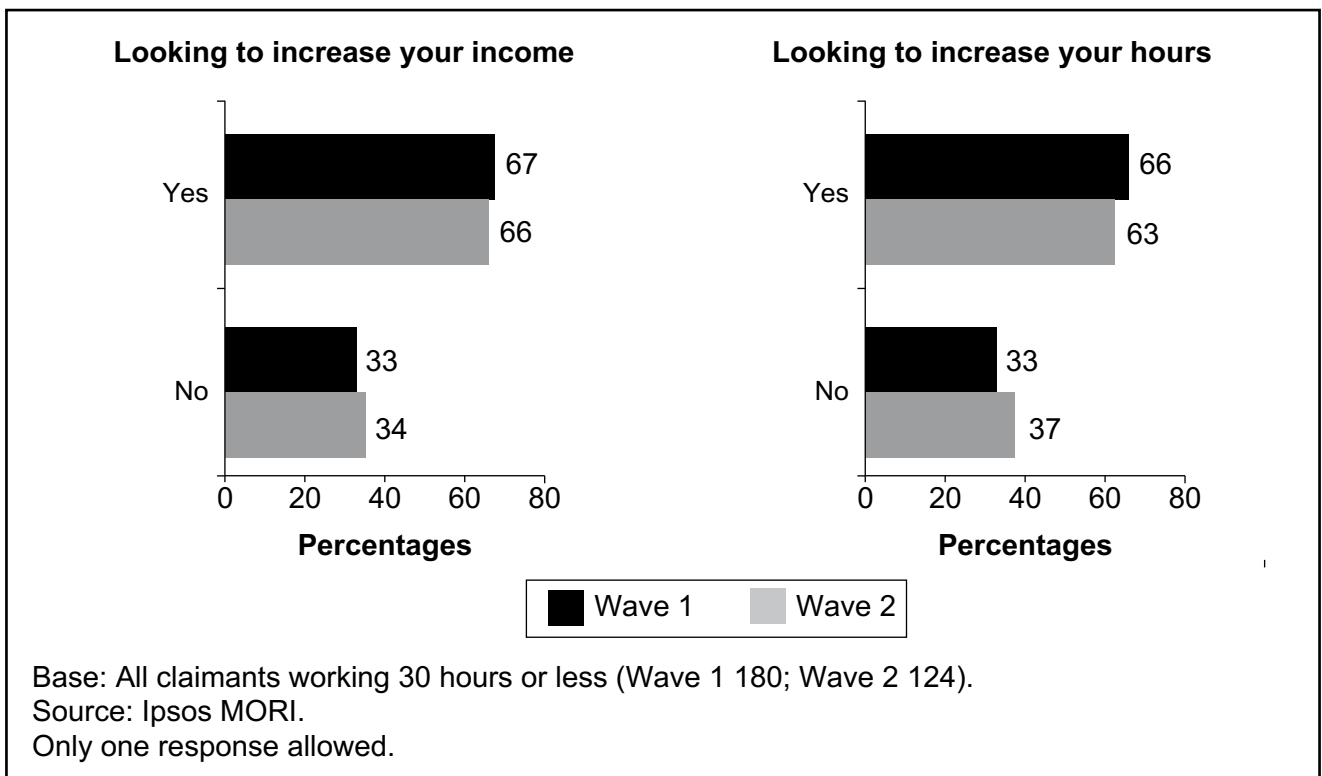
Figure 3.34 Number of hours worked



At Wave 1, around two-thirds of UC claimants working less than 30 hours per week were actively looking for ways to increase their income (67 per cent) or the hours they were working (66 per cent). Where claimants' partners were in work and working 30 hours or less, around four in five partners (83 per cent) were looking to increase their income and around two-thirds (68 per cent) were looking to increase their hours. These proportions remained stable at the Wave 2 survey, with 66 per cent of respondents looking to increase their income and 63 per cent their hours.

Almost three in five (59 per cent) Wave 1 claimants who were looking to increase their hours or income were looking to do this through increasing their working hours in their current job. Around a further two in five (43 per cent) were looking to take on another job alongside their existing job, and just over three in ten (31 per cent) were looking to replace their job with another one. Findings for working partners in a couple were very similar, and there were no significant differences in the Wave 2 findings.

**Figure 3.35 Claimants who were actively looking at ways to increase the hours they are working and income, Wave 1 and Wave 2**



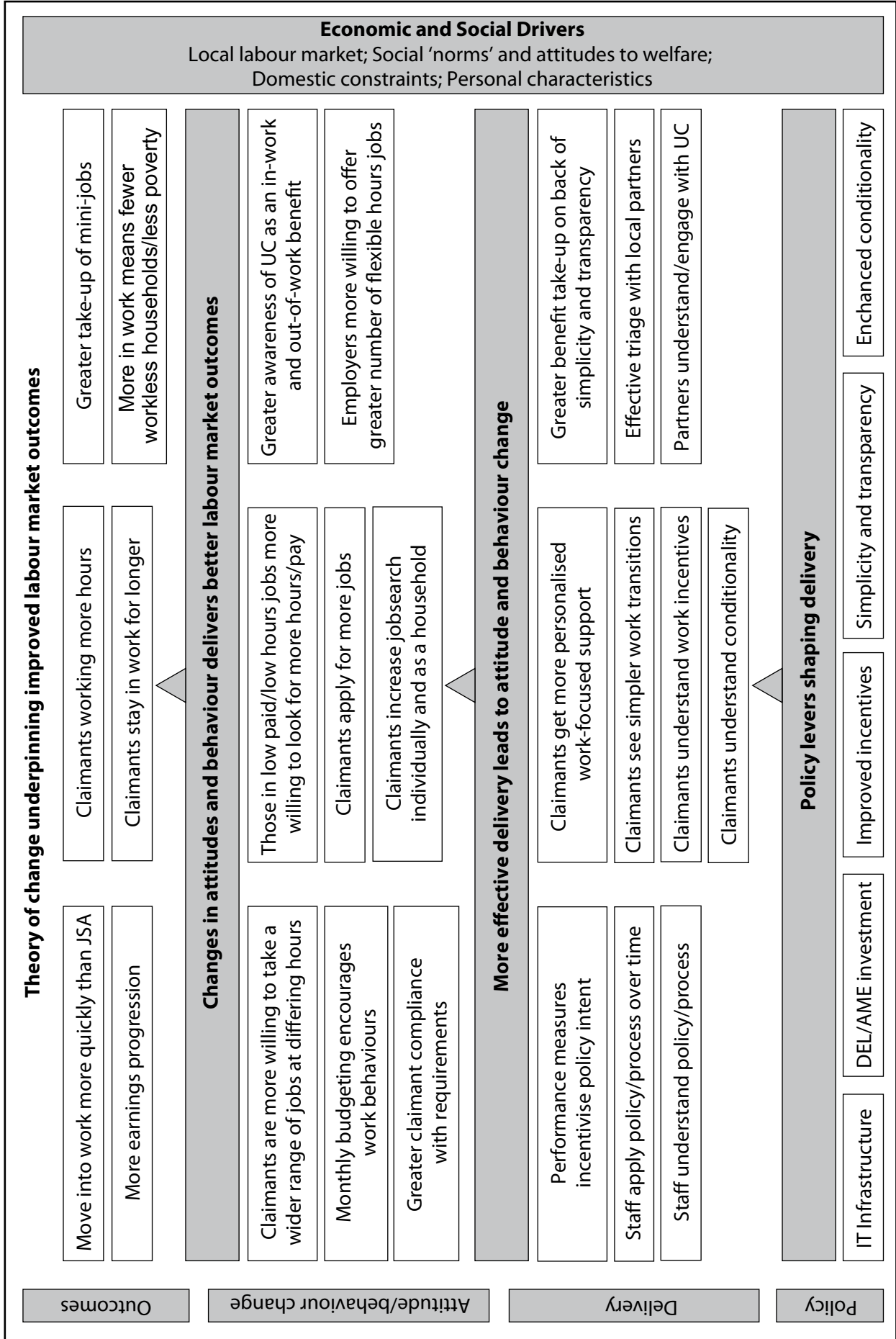
# 4 Key implications from this research

## 4.1 Introduction

This section outlines key implications based on the findings across Wave 1 and 2 of the research with families. This research has been informed by the theory of change for Universal Credit (UC) (Figure 4.1) and by our understanding of the broad policy aims (especially in relation to encouraging responsibility around money and jobsearch, and supporting the transition into work), as well as by evidence gathered around how the UC process is working to support its continual development and rollout. We would caution, however, that these considerations are based on the claimant perspective.



Figure 4.1 Theory of change underpinning Universal Credit



Source: DWP.

## 4.2 Key findings

### 4.2.1 Claims process, payment and budgeting

#### Aspects of UC that are working well

Most family claimants (68 per cent) made their claim online, and the initial claims process was straightforward overall. The majority of claimants who contacted the Service Centre had positive attitudes towards their experience (65 per cent felt their enquiry was dealt with effectively); staff were described as friendly, pleasant and informative.

The majority of family claimants said they felt at least fairly confident in their ability to budget on a monthly basis, with joint claimants feeling more confident than lone-parent claimants. Claimants with a stable regular income found it easier to manage the monthly payments, as this did not change month to month. Equally, those receiving the payment letters found budgeting easier, as they were clear on the amount they were receiving. There was also evidence of claimants finding it easier to manage monthly payments as time went on. In some cases, this was simply that they needed to adjust. There was also evidence that budgeting support had been accessed through Jobcentre Plus, and this was cited as a reason why some claimants were managing their money more effectively.

Under UC, the majority of claimants have their housing support component paid directly, with the intent that they take responsibility for paying their own rent. Where claimants did receive this component, the vast majority said they were confident in their ability to make sure the rent was paid from their UC payment, although some admitted that they were in rent arrears (a quarter of those that were confident about paying from their UC payment were in arrears).

#### Areas for improvement

Although the initial claims process was straightforward overall, it does appear that family claimants need more support to make the claim online. They could benefit from clearer guidance on what information they will need when completing the form, and from IT support. A key issue related to claimants failing to make a claim for all the support they were entitled to at the outset of their claim. This was due to a lack of understanding about what they should claim for under UC. Claimants were often under the misconception that certain benefits, such as Housing Benefit (HB) and Child Tax Credits (CTC), would continue to be paid as before. Although this issue was ultimately resolved, it often delayed payments and made the transition harder to manage financially. These difficulties suggest that claimants would benefit from receiving clearer information at the initial claim and during the first interview to avoid any confusion. It would be important to explain that UC not only replaces Jobseeker's Allowance (JSA), but also rolls other benefits into one.

Despite the generally positive feedback, there were some negative views of contacting the Service Centre. Claimants expressed concerns about the accuracy of information provided and recorded. There was also some negative feedback about the cost of calls to the Service Centre.

Although some family claimants were coping well with managing monthly payments, others found it difficult. There were examples of claimants who struggled with monthly budgeting, often from those who were used to receiving money throughout the month from different sources, such as Working Tax Credits (WTC), which provided a regular income ‘top up’. Lone parents who received maintenance payments were using these to support the transitions.

Monthly budgeting was also more difficult where claimants were unsure of the amount they would receive. This situation was made worse where the notification of payment letter arrived late or not at all. This suggests that any improvements that can be made to the prompt delivery of these letters would/could/may alleviate some of the current problems with monthly budgeting.

### **4.2.2 Jobcentre Plus support**

#### **Aspects of UC that are working well**

On the whole, family claimants were positive in their views on the support provided by UC staff in relation to the advice, help and encouragement they were receiving. The qualitative research identified a number of features of Jobcentre Plus support that influenced satisfaction with the support offered by the Work Coach: the extent to which support was perceived to be tailored to the individual, the amount of support received and the continuity of Jobcentre Plus staff.

#### **Areas for improvement**

While views towards Jobcentre Plus support were generally positive, the main issue was that it was not always thought to reflect or take into account claimants’ personal circumstances or aspirations. The circumstances and characteristics of family claimants tend to be more diverse than single claimants, and this is likely to place a greater emphasis on the need for personalised support.

One example of this was when claimants were referred to courses or work experience activities that they did not see as relevant. Various groups of family claimants were more likely to feel they needed more personalised support, such as those with low levels of literacy and disabled claimants. Claimants with higher qualifications also felt they lacked support in identifying appropriate jobs.

### **4.2.3 Conditionality and work incentives**

#### **Aspects of UC that are working well**

Family claimants were asked about the key aspects of UC, in relation to eligibility, claimant requirements and incentives to increase hours worked. Of the three key aspects tested, the work search requirement was best understood. At both waves of the survey, around nine in ten family claimants felt their Work Coach explained the conditions of claiming UC very or fairly well.

## **Universal Credit Test and Learn Evaluation: Families**

Claimants felt confident that they knew which changes in circumstances they needed to report during their claim. Awareness of joint responsibilities was also high; the vast majority said that they understood 'very or quite well' what would happen if either partner failed to carry out the joint responsibilities of their claim. Most claimants agreed that knowing that their UC could be reduced or stopped if they did not meet certain requirements that made them more likely to look for work or to prepare for work.

### **Areas for improvement**

Knowledge of the Work Allowance (WA) and tapering element of UC was limited among family claimants. Claimants were aware that there was a threshold at which their UC payment would start to be withdrawn, but they were unsure where the threshold lay. Equally, some claimants did not think they would be better off in work at Wave 2 because they believed that their UC claim would be reduced in line with the amount gained from their wage, or removed altogether, if they found employment.

There was limited awareness of the ability to claim childcare costs as part of the claim, although the qualitative research found that awareness increased between Waves 1 and 2. Experiences of claiming childcare costs were mixed: some claimants had very positive experiences, where they had found sending their receipts easy and payments had arrived on time. Other claimants had struggled with the reimbursement process.

Overall, the work incentive messages about UC were less well understood than the conditionality elements – as was the case in the survey of single claimants. In particular, there was limited awareness of the policy's stated aim of making it easier and more worthwhile financially to be in paid work. Part of this lack of understanding emanates from claimants typically feeling that their first meeting at Jobcentre Plus was primarily a bureaucratic exercise in which they didn't feel they were able to ask questions about how UC would work.

### **4.2.4 Attitudinal/behavioural change**

#### **Aspects of UC that are working well**

UC family claimants tended to be positive and motivated about finding work, and also showed flexible attitudes towards work. Most claimants said they were prepared to accept a short-term or temporary job, and would be prepared to take any job as opposed to a particular type of work. Claimants' views on these issues remained stable across the two waves of the survey. In addition, a quarter of family claimants said that being on UC had made them more confident to apply for a job that they would not have previously considered.

Almost all lead carers in a joint claim who were not required to work said they would consider looking for work themselves if their partner couldn't get a job for whatever reason; this increased between Waves 1 and 2 of the survey.

There was also evidence that UC claimants were keen to increase their hours or earnings: around two-thirds of those working less than 30 hours per week said they were actively looking for ways to increase their income or the hours they were working.

### Areas for improvement

There was some evidence that claimants had increased their jobsearch hours under UC, but there was a widespread feeling that the Claimant Commitment (CC) hours were too high and therefore hard to achieve, because of: a perceived lack of job vacancies locally; issues around balancing jobsearch with family life/childcare; internet access; disabilities or literacy issues; and fitting jobsearch around paid work. For the most part, claimants felt they had been given a 'one size fits all' CC which they were struggling to meet.

These findings tie in with those above on perceptions of personalised support, and suggest that some family claimants may need a greater degree of tailoring or personalisation in their CC conditions and Work Coach support.

# Appendix A

## Survey methodology and response rates

This section describes the survey methodology including questionnaire development, sample design and outcomes, and weighting.

### A.1 Questionnaire development

The starting point was the questionnaire used in the singles survey, which was already ‘tried and tested’ and covered many similar topics.

Questions on awareness and understanding of joint responsibilities (among joint claims), household budgeting, and childcare were added specifically for family claimants. In joint claims, because we were interviewing one member of the claim, questions were also asked about who was the lead carer/lead claimant. For joint and single parent claimants alike, we also asked whether the respondent and/or their partner was required to look for work, as lead carers of children aged under five are not required to actively look for a job although they may be required to take steps to prepare for work if their youngest child is aged three or four.

The new questions were cognitively tested at Wave 1 (20 cognitive interviews) followed by a small-scale pilot. The questionnaire worked well and only minor modifications were required – the inclusion of specific prompts and explanations to aid understanding.

At Wave 2, new questions were added on: changes of circumstances since the first wave (and how the changes were dealt with – i.e. whether the families had informed the Jobcentre and whether it had resulted in a change to the Claimant Commitment (CC)); completing defined work search activities; telephone enquiries; and childcare costs including verification and notification of payment letters.

The survey fieldwork was undertaken by Computer Assisted Telephone Interviewing (CATI). Interviews lasted around 25 minutes at Wave 1 and 21 minutes at Wave 2.

### A.2 Sample design

This was a longitudinal survey of families claiming UC:

- 1,039 UC claimants were interviewed at Wave 1, approximately eight weeks after the claim date.
- 464 UC claimants were interviewed at Wave 2, approximately 20 weeks after the claim date.

Interviews were conducted by telephone. Fieldwork was undertaken on a rolling basis in both waves, to build up sufficient samples of families (at Wave 1), and to ensure that all families were interviewed at eight and 20 weeks after their claim date. A total of 22 batches of sample

was supplied by the Department for Work and Pensions (DWP) at Wave 1. Fieldwork for each batch lasted seven days only to maintain a consistent timeframe across all claimants.

Wave 1 fieldwork was between December 2015 and June 2016. Wave 2 between March and August 2016.

## Wave 1 sample

DWP provided 4,219 sample leads of those who had recently made a successful Universal Credit (UC) family claim. DWP supplied the sample in weekly batches (22 batches in total) – this comprised a census of successful UC family claimants within the identified week. Fieldwork with each batch had to be undertaken during the immediate seven-day period following the end of the opt-out so to ensure similar periods between the claim and the interview across fieldwork and therefore minimise variation in recall.

Ipsos MORI sent advance letters to all leads giving them a two-week period in which they could opt-out of the research. In total, 3,640 leads were available for fieldwork after opt-out.

## Wave 2 sample

A total of 1,006 claimants interviewed at Wave 1 agreed to be recontacted for Wave 2 (97 per cent recontact rate). An advance letter/email was sent prior to fieldwork to give respondents the opportunity to update their contact details. A total of 36 people opted out at this stage leaving 970 leads for Wave 2 fieldwork.

Table A.1 presents the sample outcomes at Waves 1 and 2. The Wave 1 response rates, eligibility rates and co-operation rates were all higher than those achieved in the first wave of singles research among UC claimants. This is partly because either partner in a joint claim could take part in the research. However, similar to the singles UC research, the short fieldwork has had a significant impact on response rates (as shown by the high proportion of sample without an outcome).

**Table A.1 Sample outcomes for Waves 1 and 2**

	Wave 1	Wave 2
Total dialled sample	3,640	970
Bad numbers (wrong numbers, unusable numbers, etc)	805	76
(Total known usable numbers)	2,835	894
Engaged/no reply	397	9
Hard/soft appointments	40	0
Sample without a known outcome	1,083	321
Ineligible (screened out)	45	
Refused	231	100
Achieved interviews	1,039	464
Unadjusted response rate (achieved interviews/total sample)	29%	48%
Eligibility rate (achieved interviews/sum of achieved + known ineligible)	96%	100%
Adjusted response rate (achieved interviews/contacted and known eligible)	64%	52%
Co-operation rate (achieved interviews/sum of achieved + refused)	82%	82%

## A.3 Weighting

The Wave 1 data was weighted by gender-age matrix using population profile data provided by DWP. This is the same approach used in the singles research.

The data was also weighted by family type – i.e. whether the claim is for a lone parent or couple – as a higher proportion of total interviews were with lone parents than in the population.

The weighting design was, however, complicated by the fact that the sample data was at household level (i.e. each row of data related to a single claim) and the population estimates provided for age and gender were at **individual** level (i.e. the population totals added up to the total number of claimants). This meant we could not use a straightforward rim-weighting approach.

The alternative was to generate a set of household-level weights using information about all claimants in the household. Calibration weighting methods were used<sup>17</sup>. Each household was weighted according to family type and the age and gender distribution of its members. This is equivalent to generating a claimant-level sample and weighting this to claimant-level population estimates. To do this we had to match in age and gender of partners (since the survey data only included information about the responding claimant) using the sample information.

Table A.2 shows the distributions for all claimants in the household and for responding claimants. This is shown for the population, for unweighted respondents and for weighted respondents.

Note that we do not know the age/gender distribution for responding claimants, however, this sub-set should be correct as the distribution is correct for all claimants in the household. The distribution by household type is correct at both claimant and household level.

**Table A.2 Distribution by weighting variables in the claimant population and in the survey responses in Wave 1**

	Population		Unweighted		Weighted	
	All claimants in population	All claims in population	All claimants in responding households	Responding claimants in responding households	All claimants in responding households	Responding claimants in responding households
Female	75%	n/a	78%	85%	75%	81%
Male	25%	n/a	22%	15%	25%	19%
18-24	20%	n/a	22%	22%	20%	19%
25-34	47%	n/a	46%	45%	47%	47%
35-44	23%	n/a	24%	24%	23%	23%
45+	10%	n/a	8%	9%	10%	11%
Lone parent	59%	75%	69%	82%	59%	74%
Two parent	41%	25%	31%	18%	41%	26%
<b>Total</b>	<b>21,832</b>	<b>17,413</b>	<b>1,229</b>	<b>1,039</b>	<b>1,303</b>	<b>1,039</b>

<sup>17</sup> The weighting was run in Stata v13 using the ‘calibrate’ command.



## Wave 2 weights

A new set of weights were required for Wave 2. The same method as used at Wave 1 was used to generate weights for Wave 2.

A new set of household-level weights was generated that used information about all claimants in the household. Calibration weighting methods were used<sup>18</sup> to weight each responding household according to its household type (couple/lone parent) and the age and gender distribution of its members. The Wave 2 respondents were weighted back to the original totals to account for attrition at both waves.

Table A.3 shows the distributions for all claimants in the household and for responding claimants. This is shown for the population, for unweighted respondents and for weighted respondents. Note that we do not know the age/gender distribution for responding claimants. However, this sub-set should be correct as the distribution is correct for all claimants in the household. The distribution by household type is correct at both claimant and household level.

**Table A.3 Distribution by weighting variables in the claimant population and in the survey responses in Wave 2**

	Population		Unweighted		Weighted	
	All claimants in population	All claims in population	All claimants in responding households	Responding claimants in responding households	All claimants in responding households	Responding claimants in responding households
Female	75%	n/a	78%	85%	75%	82%
Male	25%	n/a	22%	15%	25%	18%
18-24	20%	n/a	22%	22%	20%	20%
25-34	47%	n/a	46%	45%	47%	46%
35-44	23%	n/a	24%	24%	23%	23%
45+	10%	n/a	8%	9%	10%	11%
Lone parent	59%	75%	69%	82%	59%	75%
Two parent	41%	25%	31%	18%	41%	25%
<b>Total</b>	<b>21,832</b>	<b>17,413</b>	<b>1,146</b>	<b>970</b>	<b>1,217</b>	<b>970</b>

<sup>18</sup> The weighting was run in Stata v13 using the 'calibrate' command.

# Appendix B

## Claimant profile

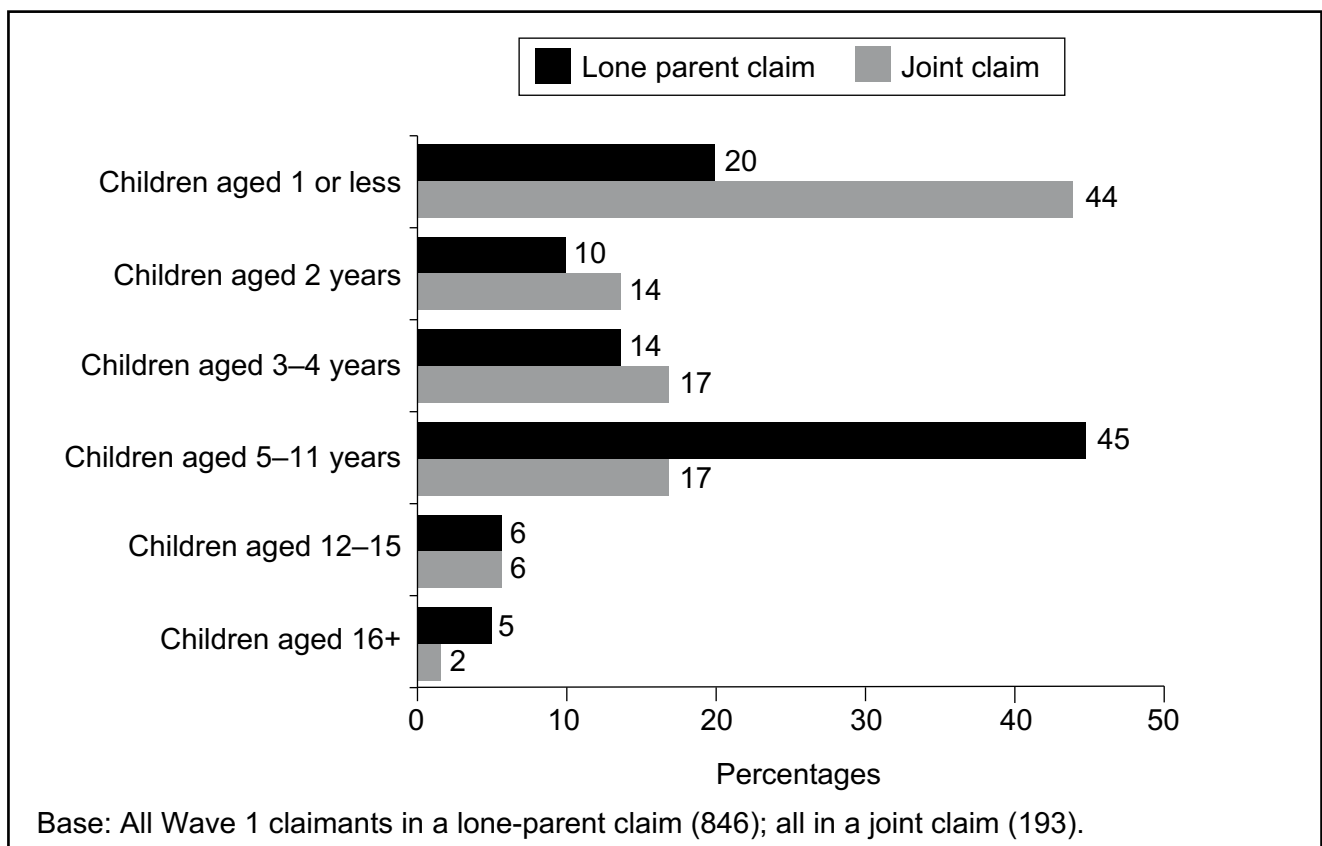
This section sets out the profile of families who claimed UC during the period covered by the survey. The data is weighted by age, gender and claim type (lone parent or joint) according to population profile data provided by the Department for Work and Pensions (DWP).

### B.1 Claim type

Almost three-quarters (74 per cent) of families on Universal Credit (UC) were lone parents. These claimants were most likely to be lone mothers (92 per cent) compared with lone fathers (8 per cent). The remaining claimants (26 per cent) had made a joint claim for UC.

Although fewer claimants were in a joint claim, Figure B.1 shows they were more likely to have a youngest child up to the age of one compared with lone parent claimants (44 per cent compared with 20 per cent), who were more likely to have a youngest child aged 5-11 years (45 per cent compared with 17 per cent of joint claimants).

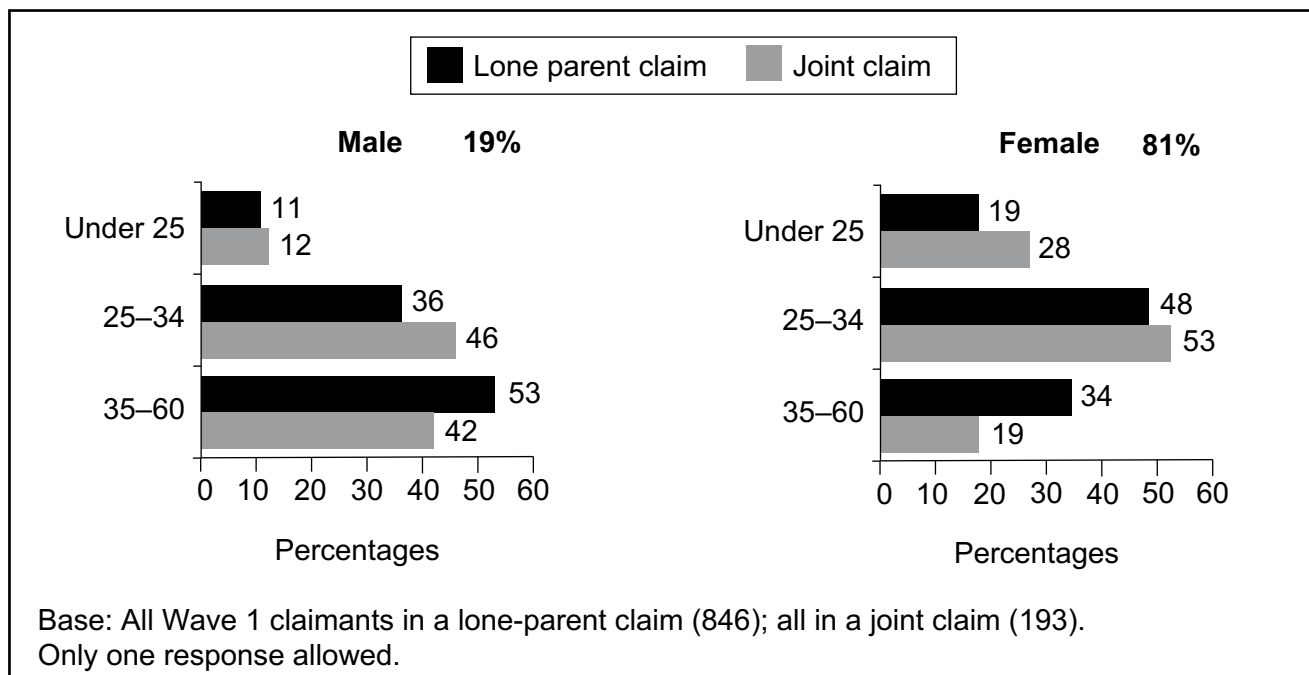
**Figure B.1 Age of youngest child by claim type**



## B.2 Demographics

Just over four in five (81 per cent) claimants who took part in the survey were women while almost one in five (19 per cent) were men. Around half (47 per cent) of claimants overall were aged 25 to 34 years old, but men tended to be older than women: over one in four (27 per cent) men were aged 35 to 44 years and fewer than one in five (19 per cent) were aged 45 or over (compared with 22 per cent of women aged 35-44 and 9 per cent aged 45+).

**Figure B.2 Gender and age profiles**



Age and gender also varied within the type of claim. For instance, women aged 35 or over were more likely to have a lone parent claim, while the men were more likely to be in a couple (Figure B.2). Reflecting this, younger women aged under 25 years were more likely to be in a joint claim compared with younger men.

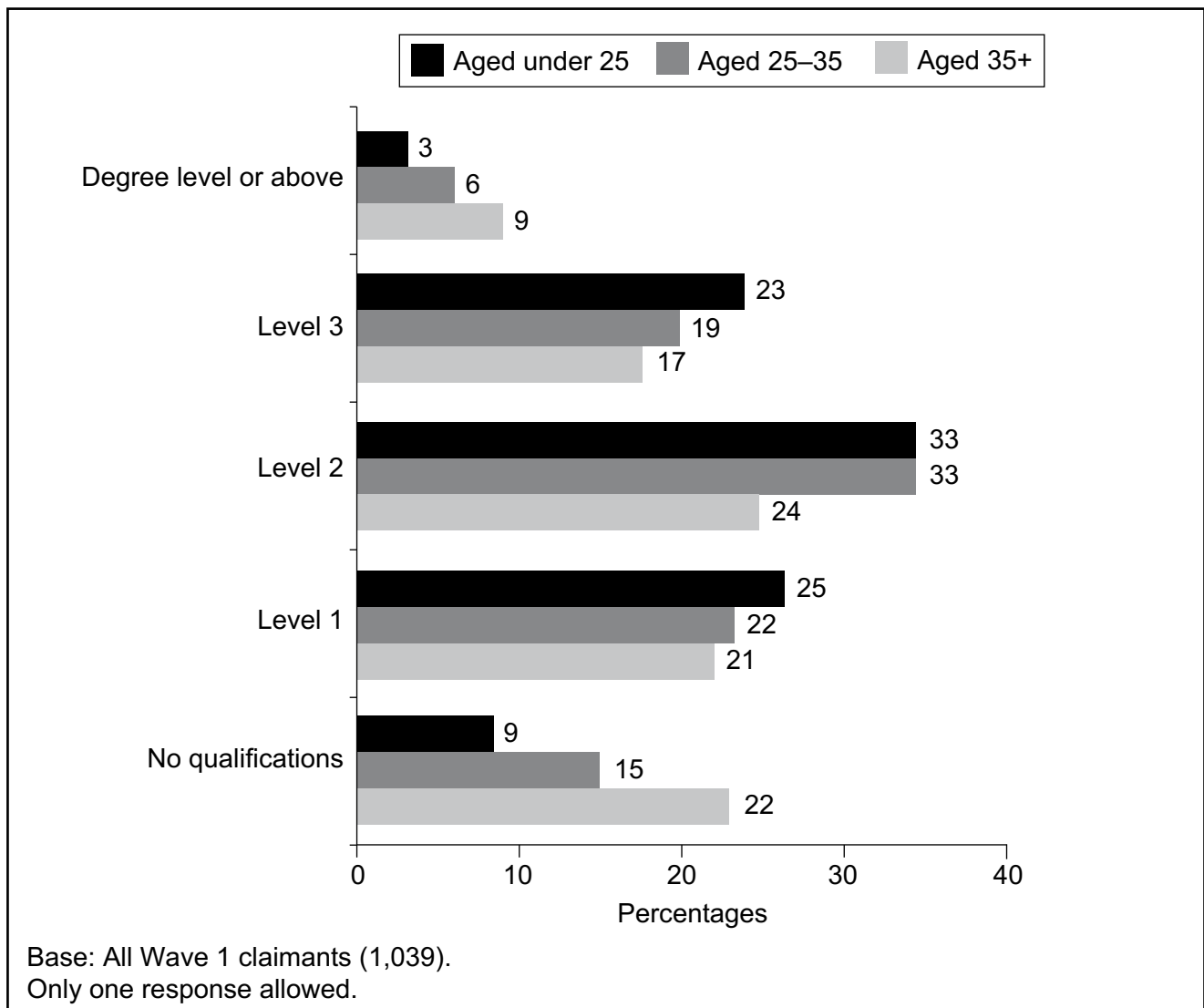
Compared with the survey of single claimants, family claimants comprised a significantly higher proportion of women, as we might expect. In the single claimants survey, around three-quarters of claimants were men and around one-quarter were women (72 per cent and 28 per cent compared with 81 per cent and 19 per cent respectively). Family claimants also had an older age profile than single claimants, for instance, a fifth (20 per cent) of female family claimants were aged under 25 compared with around two-thirds (64 per cent) of female single claimants.

The majority of family claimants were white (92 per cent). Eight per cent were from a black or minority ethnic group, and these claimants were more likely to have made a lone-parent claim rather than a joint claim (9 per cent compared with 4 per cent respectively).

### B.3 Highest qualification

It is particularly important to examine highest qualification level, as claimants' qualifications and skills are likely to have a direct bearing on their future employment prospects. The majority (81 per cent) of claimants held qualifications, with half (52 per cent) qualified up to Level 2, almost one in five (19 per cent) to Level 3 and six per cent to degree level or above. Overall one in six (17 per cent) held no qualifications: these were most likely to be older claimants (15 per cent of those aged 25-34 and 22 per cent aged 35+, compared with 9 per cent under 25 years) and men (23 per cent versus 15 per cent of women).

**Figure B.3 Highest qualifications by age**



## B.4 Self-reported long-term health conditions

Almost one in four (23 per cent) claimants reported that they had a long-term physical or mental health condition. Most of these felt their condition reduced their ability to carry out day-to-day activities a little, rather than a lot. Overall, seven per cent of survey participants had a health condition that they regarded as having a major impact on their ability to carry out day-to-day activities. Older claimants aged 35 or above were more likely to report having a physical or mental health condition (28 per cent compared with 18 per cent of under 25s).

Perhaps due to the older demographic, more family claimants reported themselves as having a long-term health condition compared with those in the single claimants survey (23 per cent compared with 16 per cent).

## B.5 Housing tenure

The majority (86 per cent) of family claimants lived in rented or part-rented accommodation, a further 13 per cent lived with family and friends and only one per cent owned their home or were paying a mortgage.

Table B.1 shows that although the majority of claimants rented, younger claimants were more likely to live with friends or family and older claimants were more likely to rent, specifically renting from a social landlord such as the local council or a Housing Association. Although most claimants in a lone-parent claim rented or part-rented, a substantial minority lived with friends or relatives – significantly more than those in a joint claim.

**Table B.1 Accommodation by claim type and age group**

	Overall	Joint claim	Lone parent claim	Under 25 years	Aged 25-34	Aged 35-60
<i>Base</i>	1,039	193	846	212	480	347
Rented or part-rented	86%	96%	83%	77%	87%	90%
Private renting	35%	35%	36%	36%	35%	35%
Rented from council or local authority	30%	37%	28%	26%	31%	31%
Rented from Housing Association	21%	24%	19%	15%	20%	25%
Living with friends/relatives	13%	4%	16%	22%	13%	8%
Mortgage/owned	1%	0%	1%	* <sup>19</sup>	1%	2%

<sup>19</sup> Throughout this report, an asterisk (\*) denotes a percentage of 0.5 per cent or less (but not zero)

## B.6 Claim status

The vast majority of UC claimants were receiving the benefit at the time of the Wave 1 survey (97 per cent), and this showed no significant change at Wave 2 (96 per cent). At both waves, two per cent said that their claim had ended (Table B.2).

At Wave 2, a third (33 per cent) of all UC claimants were in work and receiving the benefit, while 63 per cent were receiving the benefit and were not in work.

Claimants in lone-parent claims were more likely than joint claimants to be receiving UC at Wave 2 (98 per cent compared with 89 per cent). This is due to lone-parent claimants being more likely than joint claimants to be receiving the benefit while working (35 per cent compared with 27 per cent); the proportions receiving the benefit and not working were very similar (63 per cent and 64 per cent respectively).

**Table B.2 Claim status by claim type**

	<b>Overall Wave 1</b>	<b>Overall Wave 2</b>	<b>Wave 2 Joint claim</b>	<b>Wave 2 Lone parent claim</b>
<i>Base</i>	1,039	464	84	380
Receiving UC at the moment	97%	96%	89%	98%
Not received UC but are due to receive payment	1%	*	2%	0%
Claim for UC has ended	2%	2%	3%	1%
Don't know	*	2%	7%	1%

# Appendix C

## Qualitative methodology

The qualitative research was conducted with family claimants in cities and towns in Northern England. The sample was purposively selected to include a mix of: household structure, age of children, location, gender, age of participant and claim history. This ensured that a diverse range of claimants were included in the research.

Wave 1 (Phase 2) of the qualitative research consisted of 55 face-to-face depth interviews with family claimants in July and August 2015. Wave 2 of the families qualitative research consisted of 48 in-depth interviews, which were a mix of telephone and face-to-face interviews (16 face-to-face and 32 telephone)<sup>20</sup>. The follow-up Wave 2 research took place in December 2015 and January 2016.

Claimants were purposively selected by Ipsos MORI from a sample provided by the Department for Work and Pensions (DWP). At Wave 1 a recruitment questionnaire was developed in collaboration with DWP and used by Ipsos MORI to ensure that the claimants fell within the quotas agreed. The original family claimant recruitment was undertaken in July and early August 2015.

The in-depth hour long interviews in Wave 1 of research followed a semi-structured format and covered the following broad topics:

- Claimant work and claims history.
- Universal Credit (UC) claims process including submitting the claim, Personal and Account Support Agent (PASA) and Work Coach meetings.
- The Claimant Commitment (CC).
- UC payment and process.
- Money management/household budgeting.

The Wave 2 discussion equally followed a semi-structured format and covered the following topics:

- Update on claimants' circumstances.
- Update on experience with Jobcentre Plus.
- Update on experiences of CC.
- Ongoing management of UC payment and household budget.
- Impacts of UC.

The table below outlines the achieved sample profile for Wave 1 and Wave 2.

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<sup>20</sup> Two of these interviews were conducted with a couple that had separated. The quotas that relate to this family have been put into the one-parent family column at Wave 2.

**Table C.1 Families research Wave 1 and 2 qualitative research: recruitment quotas**

	Wave 1		Wave 2	
<b>Key quotas</b>				
Household structure	26 – 2-parent families	29 – 1-parent families	24 – 2-parent families	23 – 1-parent families
Age of youngest child	14 – under 3	8 – under 3	13 – under 3	6 – under 3
	6 – aged 3-4	5 – aged 3-4	5 – aged 3-4	4 – aged 3-4
	6 – aged 5+	16 – aged 5+	6 – aged 5+	13 – aged 5+
<b>Secondary quotas</b>				
Area	16 – Merseyside		17 – Merseyside	
	14 – Lancashire		10 – Lancashire	
	25 – Great Manchester		21 – Great Manchester	
Gender	53 – Total female		46 – Total female	
	30 – Total male (includes 4 male lead carers, in the joint claims)		29 – Total male (includes 3 male lead claimants, in the joint claims)	
Age	14 – Age 18-24		10 – Age 18-24	
	28 – Age 25-34		26 – Age 25-34	
	8 – Age 35-44		6 – Age 35-44	
	4 – Age 45-54		4 – Age 45-54	
	1 – Age 55-64		1 – Age 55-64	
Claim history stated prior to visit	5 – Jobseeker’s Allowance		4 – Jobseeker’s Allowance	
	12 – Housing Benefit		10 – Housing Benefit	
	24 – Working Tax Credit		20 – Working Tax Credit	
	28 – Child Tax Credit		24 – Child Tax Credit	
	5 – Employment Support Allowance		5 – Employment Support Allowance	
	12 – Income Support		12 – Income Support	
	6 – no previous claims		4 – no previous claims	

## C.1 Data management and analysis approach

There are two stages to our analysis approach: data management and interpretation. At the **data management stage**, we reviewed, sorted, labelled ('coded') and synthesised the raw data into a thematic code frame in NVivo 10. The data management process is iterative and we constantly refined and adjusted the codes as we analysed the data. This approach ensures that we are guided by what is coming out from the data rather than preconceptions of what the data is telling us.

Our data filled code frame in Nvivo 10 then became our starting point for analysis, as it allowed us to look across the entire data set for patterns and test any theories. At the **interpretation stage** we interrogated and mapped the data by theme and sub-group to draw out any patterns or typologies that are emerging.

It is essential to bear in mind that qualitative data and research is exploratory, detailed and illustrative. It offers insights into the behaviours, feelings and views of people rather than quantifiable conclusions from a statistically representative sample. Due to the purposive nature with which the sample was drawn, findings cannot be considered to be representative of the views of the wider claimant population. Instead the research has been designed to explore the breadth of views and experiences of families claiming UC.



## C.2 Discussion guides

Ipsos MORI developed the Wave 1 and Wave 2 discussion guides in collaboration with DWP. The interviews were undertaken in a semi-structured fashion and the guides were used as an aid to the interviewer to ensure that the data collected met the research objectives. The qualitative interviews aimed to build on the knowledge and information gathered during the Wave 1 quantitative survey, so we could gain further insight into the claimant experience.

The guides are included below:

### Test and Learn Evaluation – Phase 1: Wave 1 Families interview discussion guide

#### Introduction (5 minutes)

- Thank participant/s for taking part.
- Introduce self, Ipsos MORI.
- Reassure participants that we do not have access to details of their benefits and that participation in the research will not affect their dealings with Jobcentre Plus or DWP in any way.
- Confidentiality: reassure all responses anonymous and that information about individuals will not be passed on to anyone, including back to DWP.
- Explain the research – the aim is to find out about people's experiences claiming benefits, in order to help DWP improve how these services are being delivered.
- Role of Ipsos MORI – independent research organisation (i.e. independent of GOVERNMENT), we adhere to MRS code of conduct, we gather a range of opinions from a range of people: all opinions valid.
- Interview length: approx. 60 minutes. Outline broad topics covered.
- Get permission to digitally record – transcribe for quotes, no detailed attribution.
- Any questions before we begin.

#### Section 1: Background and context (10 minutes)

*Interviewer: this section aims to 'warm-up' the participant/s and gain key contextual information about their work and claiming history.*

**I would like to start by getting to know you a little, including your family and your work life and just briefly asking about any benefits you may have claimed in the past.**

- **Ask participant/s to tell you a little about themselves/their family – probe:** time lived in local area, family members locally.
- **Briefly** – ask about number/age of children and how they manage childcare (type of childcare provision used including formal/informal, if any, and just generally how they 'cope' i.e. how they fit childcare around life and work).
- **Childcare** – are they aware of the different types of provision locally – do they know where they can get advice about childcare.

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### Work history

- Explore work history– **probe**:
  - Nature of jobs worked in the past – roles, industries, types of contract.
  - Ask about barriers to work (e.g. childcare, qualifications, work experience, health issues, other).
  - Capture details of any paid work they do currently (role, hours).

Couples: ensure to cover work history for both partners as appropriate.

### Claims history

- Ask whether they have claimed any benefits in the past (in-work and out-of-work benefits)
  - **probe using the box below if needed:**

<b>In-work benefits</b> (e.g. Working Tax Credits, Income Support)
<b>Out-of-work benefits</b> (e.g. Jobseeker’s Allowance)
<b>Sickness/disability benefits</b> (e.g. Employment and Support Allowance, Incapacity Benefit, Income Support, Personal Independence Payment, Disability Living Allowance)
<b>Housing and other benefits</b> (Housing Benefit, Council Tax Benefit)
<b>Childcare benefits</b> (e.g. Child Tax Credits, childcare element of Working Tax Credits)

## Section 2: UC understanding and claims process (20 minutes)

*Interviewer: in this section we ask what they know about UC before moving on to the claims process. For the latter, we focus mostly on the Work Coach element and welcome pack.*

**Now I would like to move on to talk to you about Universal Credit, including the claims process and the Jobcentre meetings you’ve had to date.**

- Briefly – start by asking what they know about Universal Credit, in their own words.
- Claims process – ask how the claims process went for them – **probe**:
  - What went well/smoothly?
  - Were there any particular issues or difficulties – **probe fully (what happened, how did this impact on them, how was the issue resolved)?**
  - Do they have any suggestions for improvements?

### Welcome pack

*Interviewer: new claimants should now be sent a welcome pack via email – check whether this was the case and ask their views. We will provide a copy of the pack for you to use as a prompt here.*

- Content – what information was included; what was main message they took from this – **probe:**

What UC means for families.
Finding work.
In-work support.
UC payment.
Budgeting.
Sanctions.

- Usefulness – how useful was the information; was it too much/not enough/about right; what else should have been included?
  - Timing – did the information come at the right time for them?
  - If not read/used – what were the reasons behind this?
  - Generally – how do they feel about the amount of information provided at this point in the process – **probe on reasons for views?**
  - Where do they get their information about UC?

Couples prompts: did both partners read the welcome pack, did they discuss it?

## The Work Coach

*Interviewer: check that they understand who the Work Coach is before proceeding.*

Couples: check extent of WC contact for each partner before proceeding to ask each about their experience.

- Explore first meeting with Work Coach, **prompt on:** how this was set up, how useful they found it .
- Ask what was discussed at the initial meeting – **prompt on:**

Your work aspirations.
Your work history and the type of work you are currently looking for.
Your personal circumstances.
How you are going about your job search.
Support that you might need or might be available (e.g. advice, training).
What you would be required to do to get your UC payment.
What would happen next in terms of Jobcentre meetings.

- Subsequent contact with coach – **prompt on:** purpose; frequency, usefulness, same or different WC .
- **Briefly summarise: their broad satisfaction (or otherwise) with Work Coach interviews (rank 1-10); reasons for this.**
- How have they handled fitting childcare around their WC appointments – have they had any difficulties attending; if so, how was this handled?

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Couples: ask about whether they see the same versus a different WC – if the same person, how are the meetings arranged (e.g. back-to-back?), how is this working for them?

### Contact with the Service Centre

- Ask about any specific dealings they have had with the Service Centre – what was this in relation to, satisfaction with the service.
- Do the opening hours of the Service Centre meet their needs?

### Summary

- Overall, how have they found the claims process – does this differ for each partner if two-parent family?
- **How confident are they that they understand UC and what it means for them/means for them as a family?**

### Section 3: Claimant Commitment (10 minutes)

*Interviewer: in this section we are seeking to explore participants' understanding of the Claimant Commitment (CC) and their views on it. For two-parent families, we are especially interested in the joint conditionality aspect of the CC.*

I would now like to ask you about the Claimant Commitment part of Universal Credit – some people call it by this name, but you might know it as your action plan or by some other name.

### Current understanding and conditions

- In own words, ask them to explain what they know about the CC.
  - Check/make note of what words they use to refer to it, if not CC.

### Single parents:

- Ask what it means for them – prompt: what are their personal responsibilities under it (**use grid below to prompt**); how achievable are they – **why?**

Hours of job search and how this is spread.
Industries in which they should look for work.
Nature of their job search e.g. specific requirements about emailing employers, using the newspaper, handing out CVs.
Anything else.

- How were their conditions decided on – **prompt:** how much input/influence did they feel they had?
- Check their understanding of what would happen if:
  - They did not fulfil the requirements set out in their CC?
  - They found work – what would they have to do?

- What has been explained to them about how their conditionality may change dependent on the household composition – **probe**:
  - What was explained?
  - Are they aware of the circumstances in which conditions may change e.g. additional children, a partner joining the household, children getting older?
  - What do they think about the idea of changing conditionality – **why?**

**Couples:**

- Nominated lead carer – how did they decide who would be lead, did this cause any issues?
- Check understanding of why they were asked to do this, and what they think of it – **why?**
- For each parent – **prompt**: what are their personal responsibilities under it (**use grid below to prompt**); how were they decided on, how achievable are they – **why?**

Hours of job search and how this is spread.
Industries in which they should look for work.
Nature of their job search e.g. specific requirements about emailing employers, using the newspaper, handing out CVs.
Anything else.

- Given their CC conditions how they run the home/roles within their household; Has this changed since being on Universal Credit?
- Joint conditionality – ask what they know about this – probe:
  - Do they know they both have to fulfil their conditions in order to avoid sanctioning?
  - Explore their views on this aspect of CC.
  - IF APPROPRIATE: how are they finding managing CC as a couple, **probe sensitively** around any difficulties emerging?

**Evidencing the job search**

- Ask about how they intend to evidence their job search (e.g. via Universal Jobmatch versus paper-based records); probe: do they feel they understand the evidence requirements?
- Summarise views of CC (ALL).

**Section 4: Payment process and managing money (10 minutes)**

*Interviewer: in this section, questions around the Universal Credit payment process should flow into a general discussion around money management/personal budgeting. These issues will be explored more fully in Wave 2 – this should highlight issues to follow up.*

I would now like to talk to you about the monthly Universal Credit payment. I'll then go on to ask you about your own money situation, including difficulties you may have, or have had in the past. This is because DWP want to understand how people on Universal Credit experience the monthly payment and the new arrangements for Housing Benefit.

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### UC Payment

- Check: have they received a UC payment – **prompt:** was it on the date and at the level expected – if no, explore fully.
- Prior to payment did their Work Coach discuss the option of an advance?
  - Whether they took the advance and reasons for this.
  - Check if they knew they were aware they were entitled to an advance.
- Ask for a brief outline of what their UC payment includes – **prompt:**
  - Does it include housing element; if so, will this be paid to them or direct to their landlord; views on this?
    - ~ Did they know that Housing Benefit is being incorporated into UC?
  - Does it include support for childcare costs – prompt:
    - ~ Did they know that Child Tax Credits were being incorporated into UC?
    - ~ Did they know that Working Tax Credits were being incorporated – so under UC they would be able to claim for up to 70 per cent of their childcare costs?
    - ~ What was the process for claiming – how was this explained; how easy/difficult was this?
    - ~ Did they pay any childcare costs upfront – how did they get the funds for this, did it cause any issues?
    - ~ Any issues with this element of their payment?
    - ~ Whether the payment process is impacting on decisions to take on work?
    - ~ Are they aware they can claim for childcare costs prior to starting work (a month in advance)?
- The letter detailing their level of payment – prompt:
  - ~ Did they receive it?
  - ~ Did they understand it?
  - ~ How useful was the letter in explaining how their payment was broken down into the different elements – have they had to seek advice/clarification at all?

Couples: what type of account did they nominate (i.e. joint versus individual) – how did they come to this decision. IF APPROPRIATE – did they have any concerns about using a joint account for UC, how is this working out so far?

### Household budgeting

#### Single parents:

- How do they manage their money and how confident do they feel about this – **prompt:**

How do they know how much money they have?
Do they use a budget – weekly/monthly?
Do they budget for things beyond the current month?

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- How do they feel about their current financial situation – **probe:** are there things they are struggling to pay for at the moment, are they using credit to pay for day-to-day things?
- Sensitively explore whether they have issues with debt; what this involves; reasons for these. Explore:
  - ~ How did it come about/who is the debt with (Council, housing, utilities, private/payday lenders)?
  - ~ When did this start – was it pre-Universal Credit – is it ongoing?
  - ~ Support received (advisory and financial e.g. emergency loans).
- How do they think UC will impact on their money management probe: is it different to how they are used to being paid or receiving their benefits?

### Couples:

- How do they manage their money and how confident do they feel about this – prompt:

How do they know how much money they have?
Do they use a budget – weekly/monthly?
Do they budget for things beyond the current month?

- How do they feel about their current financial situation – **probe:** are there things they are struggling to pay for at the moment, are they using credit to pay for day-to-day things?
- Explore roles – does one partner take the lead on budgeting or is it seen as a joint task – to what extent do they manage their money separately versus budget as a household – **do they expect UC to change this – how?**
- Sensitively explore whether they have issues with debt; what this involves; reasons for these. Explore:
  - How did it come about/who is the debt with (council, housing, utilities, private/payday lenders)?
  - When did this start – was it pre-Universal Credit – is it ongoing?
  - Support received (advisory and financial e.g. emergency loans).
- How do they think UC will impact on their money management – **probe:** is it different to how they are used to being paid or receiving their benefits?
- Is the UC payment going into a joint or single bank account – if latter, whose account. **Probe:** how do they feel this is going to work for them?

### Budgeting support

- Has the Work Coach talked to them about money management or money issues; **probe:**
  - ~ What was discussed/what support was offered?
  - ~ What did they think about this – did they take up the offer? Why?/Why not?
- How did they feel about the Jobcentre staff broaching this topic with them?

## **Section 5: Summary (5 minutes)**

*Interviewer: this section seeks to summarise views and capture anything not covered previously that the participant would like to raise at this point. Ensure to cover next steps and leave contact details.*

- What are their expectations (or concerns) for the future?
- Do they have any comments on Universal Credit not previously covered?
- If they could convey one message to DWP about Universal Credit insofar as it relates to families, what would that be?

**Thank you for taking part in this interview. We would like to invite you to take part in a further interview within the next six months to find out how things are working for you on Universal Credit. This would be confidential and again be subject to a thank you payment. We would like to call you in the next couple of months to ask you about this.**

**>>Would you be happy for us to contact you?**

**>> In that case, please may I take a backup contact number for you and an email address if you have one? This is our standard process when revisiting people and the information will be stored securely. The number could be your landline or a close relative or friend.**

**Collect alternative contact details, thank and close.**



## Test and Learn Evaluation Phase 2: Wave 2 Families interview discussion guide

### NOTE TO INTERVIEWERS:

The key to this guide is familiarising yourself with the circumstances of the family you are seeing. Please ensure you re-read the notes from the Wave 1 interview. You will need to follow-up on issues/circumstances mentioned at Wave 1, so it is essential that you do this.

RELEVANT TO SECTION 4: Examples of changes of circumstances could be the birth of a child, or where a change of address results in increased rent or where a claimant is joined by a partner with children etc.

### Introduction (5 minutes)

- Thank participant for taking part in this final interview.
- Note purpose of this interview – we would like an update on your experiences of claiming Universal Credit (UC) in order to help DWP review how they deliver the service.
- Reassure participants that we do not have access to details of their benefits and that participation in the research will not affect their dealings with the Jobcentre or DWP in any way.
- Confidentiality: reassure that all responses will be anonymised and that information about individuals will not be passed on to anyone, including back to DWP.
- Role of Ipsos MORI – independent research organisation (i.e. independent of Government), we adhere to MRS code of conduct, we are gathering a range of opinions from a range of people: no right or wrong answers.
- Interview length: around 60 minutes. Outline broad topics covered.
- Get permission to digitally record – transcribe for quotes, no detailed attributed.
- Any questions before we begin.

### Section 1: General update (5 minutes)

*Interviewer: this section will discuss any changes of circumstance. It will be key to establish any changes in paid work and their UC claim.*

#### UC claim

- Briefly recap what was happening when you/another moderator last visited them and then ask them for an update on how things are going with UC.

#### Probe:

- Change in household composition – people in their home.
- Contact they have had with the Jobcentre.
- UC payments – amount same or changed.

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### Employment update

- Explore paid work undertaken since we last spoke to them.

#### Probe:

- What and where – hours of work, hourly pay?
- Type of contract – permanent, temporary, casual/ad hoc?
- How they found this work (including support from Jobcentre Plus/elsewhere)?
- Expectations (for staying in it versus moving on or what they will do next, if a temporary contract) – if not full time are they looking additional jobs or to increase their hours?
- Explore any changes in the work they are looking for. **IF JOINT CLAIM, WHO IS LOOKING FOR WORK (ONE OR BOTH)?**

#### Probe:

- Type of work.
- Full time or part time.
- Location of work.
- IFJOINT – how did they come to decision of who is looking for work?
- Has childcare had any impact on their decision about taking up more work/working more hours?

### New benefits

- Briefly check whether they are claiming any new benefits since last spoke.

#### Probe:

- Type of benefit.
- Reasons for change.

## Section 2: Update on Jobcentre (10 minutes)

*Interviewer: in this section we explore in more detail the contact they have had with the Jobcentre and Service centre since we last spoke. Please explore fully any things that have worked well and those that have not. **Follow up on any issues raised at Wave 1.***

**IF YOU ARE INTERVIEWING A COUPLE, ENSURE THAT YOU COVER THE CONTACT THAT THEY HAVE BOTH HAD WITH JOBCENTRE AND SERVICE CENTRE.**

- Explore contact with the Jobcentre since we last spoke.

### The Work Coach

- Explore details of contact with Work Coach.

#### Probe:

- Who they meet with.
- Frequency; views on frequency – ok/too often/not enough.
- Method of contact e.g. phone, face-to-face, email.

• **Explore details of the meetings.**

Probe:

- What is discussed – examples?
- Whether any job search advice offered – examples?
- Additional support offered.
- Any courses discussed?
- Length of meeting.
- Ensure that the following is covered:

Your work aspirations.
Your work history and the type of work you are currently looking for.
Your personal circumstances.
How you are going about your job search.
Support that you might need or might be available (e.g. advice, training).
What you would be required to do to get your UC payment.
What would happen next in terms of Jobcentre meetings.

• **Explore views on Work Coach meetings.**

Probe:

- How satisfying meetings are.
- What’s working well.
- What could be improved.
- Whether the sessions meeting their needs.

**Section 3: Claimant Commitment (15 minutes)**

*Interviewer: in this section we are looking for a full update on how they are finding their Claimant Commitment (CC). Key focuses will be achievability of work search hours, process of evidencing them and joint conditionality. **Follow up on any issues raised at Wave 1.***

**IF YOU ARE INTERVIEWING A COUPLE, ENSURE THAT YOU COVER THE CONDITIONALITY THAT THEY BOTH MUST MEET.**

• **Recap on key responsibilities under CC and ask if this has changed.**

Probe:

- If couple: do they both have CC?
- Any changes to CC; reason for this; how they feel about this change.
- Anything they would change; how would they like it to change – more/less conditionality?
- Ownership – whether claimants feel a sense of ownership of the CC (Do they want to do it or is it just that we have told them)?
- How tailored do they think CC is to their personal circumstances; reasons for this?

## Universal Credit Test and Learn Evaluation: Families

- **Explore how achievable responsibilities are under the CC**

### Probe:

- Explore reasons for this; how manage if not achievable.
- Has anything happened as a result of not meeting CC?
- Have they discussed conditionality with Work Coach since first agreed?
- **Explore whether they feel the CC conditions are useful and worthwhile?**

### Probe:

- Impact on finding work.
- Increased chance of finding work.
- **Explore any instances of confusion around their CC.**

### Probe:

- Details/nature of confusion.
- What impact did it have (payment amount/sanctions)?
- How this was dealt with?
- Did they receive any support?
- **Explore evidencing job search and if this has changed since we last spoke.**

### Probe:

- Nature of changes.
- Impact of changes.
- How they are advised about their evidence.
- **How would they summarise their thoughts on the CC?**

## Section 4: Managing UC payment and household budget (15 minutes)

*Interviewer: in this section, we are looking to establish how things are working in relation to their finances. For example: have there been any issues around payment, how are they managing the monthly payment, and whether they have been offered any support. **Follow up on any issues raised at Wave 1.***

- **Briefly recap on any changes to UC payment and reasons for this.**
- **Outline details of what receive under UC – and note this down for reference.**
- **Explore how the ‘money side of UC’ is working.**

### Probe:

- Timings of payments.
- Payment amounts – as expected or any changes.
- Impact of changing payments.
- Whether any issues reported at Wave 1 have been resolved/changed.

- **Explore how they feel managing the monthly payment going and whether this has improved/become more difficult than when we previously visited.**
- **Explore how managing the housing element is going and whether this has improved/become more difficult since we previously visited.**
- **Explore how confident they now feel about what is included in their UC payment and why their payments might change.**

**Probe:**

- Impact of finding a job.
- Impact of increasing work hours.
- **Explore what they think would happen to the UC payment if they had a change of circumstances.**

**Probe:**

- Awareness of change of circumstance advance payments.
- Whether they claimed the advance payment for change of circumstances.
- How would you/did you go about claiming this?
- **Ask if they are currently using any childcare and have taken up the offer under UC of covering some childcare costs.**

**Probe:**

- Were they aware of this offer; how did they hear about this; is it something they would be interested in?
- Explore any issues with this payment at all.
- Has this offer had any impact on their decisions about taking up more work/working more hours?
- **Explore how they are managing their finances overall.**

**Probe:**

- Are they managing or struggling at all; reasons for this?
- Are they keeping up with their bills?
- Is there a particular time of the month they are struggling; reasons for this?
- Impact on debt; whether they have accrued debt; managed to clear this?
- Have they taken out any loans; reasons for this?
- Have they sought any financial support – what support have they received; how helpful?
- JOINT CLAIM – have roles in managing finances changed at all?
- **Ask if they have been offered any budgeting support?**
  - Who offered it?
  - Why did they take it up/decline offer?

## Universal Credit Test and Learn Evaluation: Families

- What type of support was actually offered?
- Outline details of support and how helpful it was.
- **Explore whether they would feel comfortable discussing financial matters with Work Coach if offered budgeting support?**

### Section 5: Impacts of UC (10 mins)

*Interviewer: this section seeks to identify impacts of UC. While general views on UC are welcome, please try to focus participant on the personal impact of UC.*

- **What impacts do they think UC has had on them and reasons for this?**

#### Probe:

- Work search behaviour.
- Financial incentive to work.
- Managing finances.
- Other.
- **Explore impact of UC on work search activity.**

#### Probe:

- Number of jobs applied for each week.
- Types of work sought.
- Locations they are willing to travel to.
- Whether more or less willing to take on small amounts of work.
- Willingness to take on/consider taking multiple jobs with fewer hours.
- Confidence in their ability to find work, has this increased/decreased from when we last visited.
- Other.
- **How does UC compare to JSA (where relevant)?**

#### Probe:

- The financial incentive to work.
- Their inclination to take on small amounts of work.
- Their inclination to increase their hours of work.
- **How does UC compare to Tax Credits (where relevant)?**

#### Probe:

- Do you see Tax Credits as being different to being on UC?
- Were you aware that you were on UC rather than Tax Credits?
- Were you aware how UC would differ from Tax Credits?
- Has UC impacted on working hours – how has it?
- Other views on move to UC.

- **Explore views on whether UC helps to ease the transition to work; reasons for this**

**Probe:**

- How did it help; reasons for this.
  - Any ways this could be improved ?
  - Awareness of tapering.
  - Awareness of monthly payment reflecting how people would be paid in work.
  - Awareness of removal of 16-hour rule that used to exist under JSA.
- **Ask participants to summarise the impact of UC on money management in the household.**

**Probe:**

- Budgeting capabilities.
  - Confidence in managing money generally.
  - Confidence in managing monthly payment.
  - Any problems or challenges identified; how these have been managed.
- Check whether they want to mention any other impacts that have not already been mentioned.

### **Section 6: Summary (5 minutes)**

Interviewer: this section seeks to summarise views and capture anything not covered previously that the participant would like to raise.

- **What are their expectations or concerns for the future?**
- **If they could convey one message to DWP about Universal Credit, what would that be?**
- **Is there anything else they would like to mention about Universal Credit?**

*Interviewer: reassure about confidentiality and then thank and close.*

# Appendix D

## Details of the job roles and Service Centre that make up the Universal Credit claimant process (Live Service)

### D.1 Personal and Account Support Agent (PASA)

This role acts as the first point of contact for claimants who have Universal Credit (UC) queries. They offer support to claimants who cannot or will not use the online service or telephone. This support includes enquiry handling, appointment booking, conducting the data gather for new claims and change of circumstances for claimants who require a non-standard service. They also see claimants before their first work-search interview with the Work Coach to authenticate identity.

### D.2 Work Coach

The Work Coach role conducts work-focused interviews with UC claimants to support them and their families to become financially independent. It involves agreeing a tailored Claimant Commitment (CC) and motivating/challenging the claimant to achieve their best through work. By promoting the use of Universal Jobmatch and offering flexible advice and support, they help claimants improve their chances of finding work and develop the skills they need.

The claimant typically sees the Work Coach fortnightly or weekly, although they have the flexibility to request to see claimants more or less than this dependent on perceived need.

The conditions of claiming UC are set out in a CC and need to be accepted by the claimant for the claim to continue. The Work Coach also advises of any support available and explains what will happen if responsibilities are not met.

The CC is a mutual 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, which is operated by UC Service Centres. The CC has been extended to Jobseeker's Allowance (JSA) claimants in order to support and reinforce the transition to UC.

### **D.3 Assistant Work Coach**

The assistant Work Coach is responsible for supporting claimants by undertaking fortnightly work-search reviews with the claimant; reviewing if the claimant is available and actively seeking employment and following through the actions the claimant has agreed with the Work Coach. They keep claimant records up to date and book appointments/issue alerts.

### **D.4 Service Centre**

Universal Credit Service Centres handle all telephone calls from customers and maintain claims. The aim of the Service Centres is to get more claimants into work and earning more, ensure claimants are clear what they need to do, how UC supports their journey into work and how work affects their UC payments. UC Service Centres work with Jobcentres to ensure claimants are better prepared for work; that work search/reporting by claimants is on time and accurate so that staff don't spend time chasing information and that claimants are prepared for staff contact.

# Appendix E

## Multivariate analysis

### E.1 Model 1: Likelihood of being in work

The likelihood of being in work in Wave 1 was investigated further using regression analysis. This analysis method is used to look at the impact of one or more independent variables on an outcome variable. This has the advantage of allowing the relationships between different predictor variables to be taken into account while investigating their impact on the outcome. The aim was to investigate the impact of UC on current work status while controlling for demographic and other characteristics.

There are a number of regression methods available; linear regression is used where the outcome variable is continuous, logistic regression is used with a binary outcome. The outcome variable was whether or not the responding individual was currently in work (working as an employee in paid employment or self-employed). This means logistic regression was the most appropriate method to use.

The predictor variables were a range of demographic characteristics (age, gender, highest qualifications, ethnicity and health), family characteristics (whether the respondent is in a couple, whether the respondent had carer status and age of youngest child), factors related to Universal Credit (UC) (understanding of UC as a work incentive, including knowledge of the conditions and knowledge of Work Allowance (WA), satisfaction with Jobcentre Plus support) partner's work status, past benefit claims, month of claim and local area factors (index of multiple deprivation, income domain from the index of multiple deprivation and employment domain from the index of multiple deprivation<sup>21</sup>).

A regression model allows the impact of different characteristics to be measured in relation to each other, however, it does not show any causal path from one variable to another; rather it shows the relative importance of characteristics in explaining variation in the outcome variable.

The relationships between the predictor variables and the work outcome variable were modelled using logistic regression. Predictor variables with a weak relationship with the likelihood of being in work<sup>22</sup> were dropped from the analysis. All predictor variables that were significantly related to the likelihood of being in work were retained in the final model, these were: whether the respondent knew that individuals on low income can still receive UC, no matter how many hours they work, whether the respondent was the lead carer, the age of the youngest child, whether the respondent had a long-term illness, whether the respondent has a degree level qualification or higher and whether the respondent lives in the 20 per cent of local areas<sup>23</sup> with the highest levels of income deprivation.

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<sup>21</sup> IMD England 2015. There were 16 Scottish and 2 Welsh residents in the sample. These were given the modal category for the purposes of modelling.

<sup>22</sup> Identified as having a non-significant relationship with the outcome ( $p > 0.05$ ).

<sup>23</sup> Defined as Lower Super Output Areas.

There is an interesting pattern with regards to respondent's knowledge about UC and the likelihood of being in work. When asked whether people on low incomes can still receive UC, no matter how many hours they work, the model suggests that higher levels of uncertainty have more impact on the likelihood of being on work than thinking the statement true or false. There is no significant difference in the probability of being in work for respondents who say they knew the statement to be true and respondents who knew the statement to be false, whereas respondents who said they had no idea or thought it was probably true or probably false had lower probabilities of being in work. This suggests there is a need for clarification.

Caring responsibilities have a big impact on the likelihood of being in work. The likelihood of being in work is much higher if respondents are not the lead carer. There isn't much difference in working rates between the lead carer in a couple and single carers.

Linked to this, the age of the youngest child is also strongly related to current work status. Respondents whose youngest child is one- or two-years-old are much less likely to work. The likelihood of being in work increases as the age of the youngest child in the household increases; specifically, there is a notable increase when the youngest child reaches school age.

Two other personal factors came up in the model; respondents were more likely to be in work if they did not suffer from a long-term illness and if their highest qualification was below degree level. Respondents with long-term illness may find it harder to work due to poor health, similarly, respondents with lower qualifications may find it more difficult to find secure work.

In addition to personal factors, there is evidence of wider local area affects. Respondents who live in a local area with a high level of income deprivation were also less likely to be in work. This variable can be seen as a proxy for more deprived areas where there are likely to be fewer jobs. This variable indicates the presence of factors beyond personal or family. It's worth noting that the nature of a logistic regression model means that this relationship holds, regardless of the other model characteristics. So if we had two individuals with identical degrees, good health, older children and who were not the lead carer, one living in a deprived area and one living in a less deprived area, the individual in the less deprived area is more likely to be in work.

The full logistic regression output is shown in Table E.1.

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**Table E.1** Logistic regression output for being in work

	Odds Ratio	Std. Err.	t	P>t	Lower 95% CI	Upper 95% CI
People on low incomes can still receive UC, no matter how many hours they work						
Know it is true	1.00			Base-line		
Probably true	0.69	0.14	-1.87	0.06	0.47	1.02
Probably false	0.42	0.14	-2.58	0.01	0.21	0.81
Know it is false	0.84	0.26	-0.56	0.57	0.45	1.55
No idea	0.46	0.10	-3.42	0.00	0.29	0.72
Allocated as the lead carer?						
Yes	1.00			Base-line		
Partner	2.86	1.06	2.82	0.01	1.38	5.93
Single carer	1.00	0.27	0.00	1.00	0.58	1.71
Age of youngest child						
<1 yrs	1.00			Base-line		
2 yrs	0.82	0.27	-0.60	0.55	0.43	1.57
3-4 yrs	1.59	0.45	1.65	0.10	0.92	2.77
5-11 yrs	2.14	0.48	3.39	0.00	1.38	3.33
12-15 yrs	2.52	0.86	2.72	0.01	1.29	4.92
16+ yrs	2.95	1.09	2.93	0.00	1.43	6.10
Has long-term illness	0.68	0.13	-1.97	0.05	0.46	1.00
Lives in the 20 per cent most deprived quintiles based on income domain of the 2015 English Index of Multiple Deprivation	0.55	0.09	-3.66	0.00	0.40	0.76
Has a degree	1.87	0.56	2.09	0.04	1.04	3.38
Constant	0.34	0.10	-3.60	0.00	0.19	0.61

Notes: Logistic regression model for respondents currently in work. The outcome variable is 1= working as an employee in paid employment or self-employed, 0=not in work). Model is weighted by non-response weights. Sample size = 1,039. The **Odds Ratio** is the exponent of the estimated coefficient with standard error **Std.Err** and 95 per cent confidence intervals The **t**-test measures the impact of the categorical variable on the model with the appropriate number of degrees of freedom. If the test is significant (**P>t** < 0.05) then the categorical variable is considered to be 'significantly associated' with the response variable and therefore included in the model.

## E.2 Model 2: Number of hours worked

A further model was run on the individuals in work to investigate factors related to working longer hours. The outcome variable was the number of hours worked. A linear regression model was used since the outcome variable is now continuous. The same set of predictor variables was used as listed for the logistic regression model above.

The model looks at the relationships between individual characteristics and number of hours worked for individuals who are currently in work AND claiming UC. It does not show how many hours a non-working UC claimant would work should they move into employment.

The majority of the characteristics related to being in work are also strongly related to working longer hours, suggesting some continuity. The exception is none of the 'UC factors' were significant. The model showed that far fewer hours were worked by female respondents than men, this is linked to caring responsibilities as gender is highly correlated with being the main carer (women being more likely to be the main carer), however, gender was found to be the stronger predictor of hours worked than being the main carer. Respondents of either sex worked fewer hours if they had younger children and if they lived in a more deprived local area. The latter is perhaps the result of fewer opportunities. Respondents worked more hours if their highest qualification was A levels or a degree. The full model is given in Table E.2.

**Table E.2 Linear regression output for hours worked**

	Coef.	Std. Err.	t	P>t	Lower 95% CI	Upper 95% CI
Female	-15.92	2.30	-6.92	0.00	-20.45	-11.38
Has degree/A levels	4.18	1.67	2.50	0.01	0.88	7.48
Lives in the 20% most deprived quintiles	-2.50	1.44	-1.74	0.08	-5.35	0.34
Age of youngest child						
<1 yrs				Baseline		
2 yrs	-3.26	3.24	-1.01	0.32	-9.64	3.13
3-4 yrs	2.13	2.46	0.87	0.39	-2.72	6.98
5-11 yrs	2.29	2.10	1.09	0.28	-1.85	6.42
12+ yrs	5.71	2.90	1.97	0.05	0.00	11.42
Constant	31.82	2.66	11.98	0.00	26.58	37.05

Notes: Linear regression model for hours worked by respondents currently in work. The outcome variable is number of hours worked by respondents working as an employee in paid employment or self-employed. Model is weighted by non-response weights. Sample size = 221. The **Coefficient** has standard error **Std.Err** and 95 per cent confidence intervals. The **t**-test measures the impact of the categorical variable on the model with the appropriate number of degrees of freedom. If the test is significant (**P>t** < 0.05) then the categorical variable is considered to be 'significantly associated' with the response variable and therefore included in the model.

## E.3 Model 3: Financial difficulties

Further regression analysis was carried out to look at the characteristics related to having financial difficulties. As before, a logistic regression was run with the aim of investigating the impact of UC on financial hardship while controlling for demographic and other characteristics.

The outcome variable was whether or not the respondent was suffering from financial hardship (defined as falling behind with some bills or credit commitments or having real financial problems and have fallen behind with many bills and commitments). Respondents who said they had no bills or credit commitments were excluded from the analysis.

The predictor variables were a range of demographic characteristics (age, gender, highest qualifications, ethnicity and health), family characteristics (whether the respondent is in a couple, whether the respondent had carer status and age of youngest child), factors related to UC (whether the UC claim includes housing costs, whether they took out an advance from Jobcentre Plus, satisfaction with Jobcentre Plus support) tenure, employment status, partner's work status and local area factors (index of multiple deprivation, income domain from the index of multiple deprivation and employment domain from the index of multiple deprivation<sup>24</sup>).

The relationships between the predictor variables and the financial hardship outcome variable were modelled using logistic regression. Predictor variables with a weak relationship with the likelihood of being in work<sup>25</sup> were dropped from the analysis. All predictor variables that were significantly related to the likelihood of being in work were retained in the final model, these were: gender of the respondent, whether the respondent felt their advisor had offered them good advice, whether the respondent's claim included an advance from Jobcentre Plus and whether the respondent has a degree level qualification or higher.

Respondent with degree level qualifications are less likely to experience financial hardship, respondents with no qualifications were most likely to suffer financial hardship. Women were more likely to suffer financial hardship than men. There was a strong relationship between the perceived quality of advice received from an advisor and financial hardship, with respondents having a higher likelihood of financial hardship if they felt they disagreed that their advisor offered good advice. Respondents whose claim included an advance from Jobcentre Plus/Department for Work and Pensions (DWP) were more likely to be suffering financial hardship.

The full logistic regression output is shown in Table E.3.

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<sup>24</sup> IMD England 2015. There were 16 Scottish and two Welsh residents in the sample – all from country borders. These were given the modal category for the purposes of modelling.

<sup>25</sup> Identified as having a non-significant relationship with the outcome ( $p > 0.05$ ).

**Table E.3 Full logistic regression output for financial hardship**

	Odds Ratio	Std. Err.	z	P>z	Lower 95% CI	Upper 95% CI
Disagree that advice offered by advisor matched your needs	1.49	0.09	6.43	0.00	1.32	1.68
Highest qualification						
Degree level or above	1.00			Baseline		
2 or more A-Levels, NVQ Level 3 or equivalent	3.86	2.13	2.45	0.01	1.31	11.38
1 A-Level or equivalent, 5 or more GCSE	4.48	2.40	2.79	0.01	1.56	12.83
GCSEs of less than A*-C or equivalent,	3.40	1.85	2.25	0.02	1.17	9.85
No qualifications	6.76	3.71	3.48	0.00	2.31	19.82
Female	1.83	0.43	2.59	0.01	1.16	2.90
Respondent had received extra funds in advance from Jobcentre Plus/DWP	1.53	0.26	2.54	0.01	1.10	2.12
Constant	0.01	0.01	-7.39	0.00	0.00	0.04

Notes: Logistic regression model for respondents suffering financial hardship. The outcome variable is 1 = falling behind with some bills and commitments/having real financial problems, 0=other). Respondents who said they had no bills or credit commitments were excluded from the analysis. Model is weighted by non-response weights. Sample size = 1,028. The **Odds Ratio** is the exponent of the estimated coefficient with standard error **Std.Err** and 95% confidence intervals The **t**-test measures the impact of the categorical variable on the model with the appropriate number of degrees of freedom. If the test is significant (**P>t** < 0.05) then the categorical variable is considered to be 'significantly associated' with the response variable and therefore included in the model.