



Department
for Work &
Pensions



Universal Credit Full Service Survey

June 2018

Research Report 958

A report of research carried out by IFF Research on behalf of the Department for Work and Pensions

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Executive summary

This summary presents findings from two waves of quantitative research with Universal Credit Full Service claimants. This longitudinal survey explored areas such as claimants' experiences of registering a claim and understanding of Universal Credit, their job search activity and attitudes to work, and their experiences of budgeting and sanctioning. Interviews were conducted with claimants, between March 2017 and September 2017, at approximately three and eight months into their Universal Credit claim.

Key Findings

Universal Credit (UC) is a digital service and 98 per cent of claimants did claim online. Over half (54 per cent) of all claimants were able to register their claim online unassisted, with a further fifth (21 per cent) completing it online but with help. Three in ten (30 per cent) of those who registered a claim online found this difficult, and the process of verifying their identity online was seen as particularly difficult. Overall, more than four in ten (43 per cent) claimants said they needed more support registering their claim for UC. Three in ten (31 per cent) said they need more ongoing support with using their UC digital account.

Claimants were asked about their understanding of some of UC's key features. Findings suggest that there is scope to improve knowledge of UC. Six in ten claimants (62 per cent) knew that, if they are on low income, they can still receive UC regardless of how many hours they work; and half (51 per cent) of claimants agreed that, compared with only being on benefits, every hour they work would leave them better off under UC.

Understanding and recollection of the Claimant Commitment was high; three quarters (77 per cent) of claimants said that the conditions of their Commitment were explained well. This is reflected in strong knowledge of processes such as reporting changes in circumstances and sanctions. However, among individuals who had claimed other benefits in the past there was some uncertainty about whether UC to a greater extent financially motivates them to find work, and whether it is easier to claim.

Claimants were largely very positive about the interventions they had received as part of their claim and about key aspects of the digital service, such as the journal and the 'To Do's'.

A comparison of the hours claimants said they were required to complete (according to their Claimant Commitment) against the hours completed in the week prior to survey, showed that half had met or exceeded the number of hours required. The most common reason for not completing any work search activity was an illness or health condition.

There is evidence of positive employment outcomes for UC claimants, with a near doubling of the proportion of claimants being in a paid role after eight months into the claim. When they first made their UC claim, just under a quarter (23 per cent) of claimants were working for an employer in a paid role. At around three months into their claim, the proportion working for an employer in a paid role had increased to a third (33 per cent) of claimants and by eight months into the claim, 40 per cent of claimants were in a paid role.

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Respondents were asked about their working hours in both surveys, and comparing overall figures suggests that there was a slight overall increase in the number of hours worked. Similarly, comparing figures on annual income from both surveys shows an increase in overall income levels, with those in work seeing an average increase of £600 per year and a drop in the proportion making less than £10,000.

Four in ten claimants at both survey waves were experiencing difficulties keeping up with bills approximately eight to nine months into their claim. In both waves, just over a third were experiencing housing payment arrears and, for 44 per cent, the situation had deteriorated between the two surveys. One in three claimants in arrears in both waves said the situation had improved.

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Abbreviations

DWP – Department for Work and Pensions

UC – Universal Credit

AET – Administrative Earnings Threshold

CET – Conditionality Earnings Threshold

LMR – Labour Market Regime

APA – Alternative Payment Arrangement

CV – Curriculum Vitae

UK – United Kingdom

EEA – European Economic Area

CATI – Computer Assisted Telephone Interviewing

1 Report Summary

1.1 Background

Universal Credit (UC) was first introduced in 2013 and designed to replace six existing means-tested benefits and tax credits; housing benefit, Child Tax Credit, Income Support, Working Tax Credit, Income-based Job Seeker's Allowance and Income-related Employment and Support Allowance. Implementation of UC has had two stages, known as Live Service and Full Service.

Early implementation of UC was rolled out using IT systems contracted externally by the Department for Work and Pensions (DWP) in what are termed as 'Live Service areas'. UC Live Service is available across all Jobcentre districts but to a limited client base. Additionally, the service is not fully digitalised, so while clients can make their initial claim online, they cannot manage their whole claim digitally and require support from Jobcentre Plus staff via other more 'traditional' means.

UC Full Service, the fully digital service, was introduced in South London in November 2014 and continues to be rolled out. After this process has finished, all remaining existing benefit claimants will be migrated to the UC Full Service. Under this fully digitalised service, individuals are able to apply and subsequently manage their entire claim online. The 'Test and Learn' principle – making ongoing improvements based on evidence - underpins the development and evolution of design of UC Full Service.

As part of the commitment to test and learn, the DWP commissioned a two-stage longitudinal survey of claimants who made an online claim to UC and used their online account to manage their claim. The overarching aims of the study were to:

- Increase the DWP's evidence base, to inform potential refinements to the fully digitalised service.
- Gather information on user experience and outcomes especially for those previously excluded from UC Live service but eligible for UC Full Service, in particular those with health conditions.
- Understand whether and how a move to a digital service impacts on clients' behaviours and labour market engagement.

1.2 Methodology

The research consisted of a longitudinal telephone survey over two waves. In Wave 1 1,014 UC claimants were interviewed three to four months after the beginning of their claim. Fieldwork took place in March and April 2017.

Wave 2 of the survey, conducted approximately five months later, involved interviews with 1,004 claimants. 589 of these were follow-up, longitudinal interviews with claimants who had also completed a Wave 1 interview. A further 415 were new interviews with individuals who started their claim at a similar time as the longitudinal sample but had not taken part in a Wave 1 interview.

1.3 Summary of findings

1.3.1 Experience of the digital service

UC is a digital service and 98 per cent of claimants did claim online. However, only half (54 per cent) of all claimants were able to register their claim online unassisted, with a further fifth (21 per cent) completing it online but with help. A quarter (25 per cent) were not able to submit their claim online at all, predominantly due to difficulties using or accessing computers or the internet. Three in ten (30 per cent) of those who registered a claim online found this difficult, and the process of verifying their identity online was seen as particularly difficult.

Findings suggest that providing additional support for digital claim management may reduce the volume of calls made to DWP to seek help. Overall, more than four in ten (43 per cent) claimants said they needed more support registering their claim for UC. Furthermore, three in ten (31 per cent) claimants said they need more ongoing support with using their UC account.

A substantial proportion of the survey sample had been in touch with the UC service centre, either before making their claim (39 per cent), whilst making their claim (45 per cent), or since registering their claim (60 per cent). Among those claimants that had been in contact with the service centre, satisfaction levels were high, with seven out of ten (72 per cent) saying their enquiry was dealt with well.

There may be scope to reduce the level of difficulty claimants' experience (and contact with DWP) by managing expectations clearly upfront. The Wave 1 survey found that four in ten (39 per cent) claimants were unaware that UC is an online and self-service system.

1.3.2 Understanding of Universal Credit

Claimants were asked about their understanding of some of UC's key features. Findings show that there is scope to improve knowledge of the benefits of UC. Six in ten claimants (62 per cent) knew that however many hours they work they can still receive UC if they are on low income, although one in ten (10 per cent) believed this to be untrue and three in ten (29 per cent) simply did not know. Understanding of the taper was mixed, with around half (51 per cent) of claimants agreeing that, compared with only being on benefits, every hour they work would leave them better off under UC.

As part of the process of making a claim for UC, claimants must accept a 'Claimant Commitment' statement, which sets out how they will look for work and the types of employment they will seek. It is designed to be a 'living document', updated and reviewed regularly by the claimant and their Work Coach, as well as a record of the individual's responsibilities and an outline of the consequences of not meeting these.

Understanding and recollection of the Claimant Commitment was high among claimants in the survey. Three quarters (77 per cent) felt the conditions of their Commitment were explained well and this is reflected in strong knowledge of processes such as reporting changes in circumstances and sanctions.

Nine in ten (91 per cent) recalled signing their Claimant Commitment and the same proportion recalled being informed that not agreeing to certain conditions may lead to their payments being reduced or stopped. Awareness of the conditions that lead to sanctioning was similarly high in both surveys, with around nine in ten claimants recognising most conditions that may lead to such action.

The vast majority of claimants were also aware of changes to their situation which may impact their Claimant Commitment, such as a change in employment situation, change of address or moving in with a partner.

Around half (54 per cent) believed that their Commitment took their personal circumstances into account and six in ten (63 per cent) believed their Commitment was achievable.

1.3.3 Experience of UC support

A number of interventions are in place to support claimants in their work search activities such as regular reviews, coaching support, information sessions or other tailored support.

Among the claimants in the survey, the most commonly received interventions were coaching support via the online journal and face-to-face meetings with a Work Coach. All the interventions received were well received by the claimants in this survey, with more than eight in ten rating the individual interventions as helpful in meeting the objectives of their Claimant Commitment. Six in ten (61 per cent) claimants said they felt that Universal Credit was supporting them to find work.

The journal and 'To Do's' are integral parts of the Universal Credit digital service. The journal is used as a tool for claimants to keep track of their progress and to report any changes to their circumstances, as well as to communicate with their Work Coach. The 'To Do's' are designed to help claimants keep track of what tasks they have to complete in line with their Claimant Commitment.

Overall, claimants in the survey found the journal easy to use and a helpful tool to capture progress and communicate with Work Coaches. Claimants were also largely positive about the usefulness of the 'To Do's', although more than a quarter (27 per cent) said they struggle to complete the 'To Do's' on time.

Despite the intention to regularly review and update Claimant Commitments, only around half of claimants (52 per cent) in the second survey said their Commitment had been reviewed with their work coach in the previous three months. As would be expected, this was slightly higher among claimants in the Intensive conditionality group (without a health condition) with 67 per cent having had their Commitment reviewed in that timeframe.

One in ten claimants had been sanctioned, and this was more common among male claimants and younger claimants.¹ The most commonly cited reason for sanctioning was failing to attend a work focussed interview.

1.3.4 Job search and work preparation activity

A comparison of the hours claimants that said they were required to complete (according to their Claimant Commitment), against the hours they had completed in the week prior to the Wave 2 interview, showed that half (53 per cent) had met or exceeded the number of hours required. A further two fifths (39 per cent) of claimants who stated that they were not required to complete any hours of work search had done some activity in the previous week.

Around half of all claimants in the survey said they had not spent any time on work search or work preparation activities in the last week (49 per cent Wave 1, 54 per cent Wave 2). The most common reason for not completing any work search activity was an illness or health condition. Among those who spent time on work search activities, there was a slight decrease in the number of hours spent between the two surveys, but a slight increase in the number of job applications made.

In relation to 'soft' outcomes, the survey identified high levels of motivation among claimants to find work. The majority agreed that getting and keeping a job was their number one priority and that having almost any job is better than being on benefits. Around half were confident they would find a job or increase their hours or income within the following three months.

1.3.5 Labour market outcomes

When they first made their claim, just under a quarter (23 per cent) of claimants were working for an employer in a paid role. At the point of the first survey, the proportion working for an employer in a paid role had increased to a third (33 per cent) of claimants and by the second survey, 40 per cent of claimants were in a paid role. Among those who took part in both surveys, 13 per cent were unemployed in the first survey but had moved into work by the time of the second survey.

Among those in part time work, around six in ten claimants (62 per cent in Wave 1 and 54 per cent in Wave 2) were looking to increase their hours and/or income, primarily by increasing the hours of their existing role. Caring responsibilities and health conditions were common reasons for why individuals in part time work were not looking to increase their hours or income.

Respondents were asked about their working hours in both surveys and comparing overall figures suggests that there was a slight overall increase in the number of hours worked. Similarly, comparing figures on annual income from both surveys shows an increase in overall income levels, and a drop in the proportion making less than £10,000.

1.3.6 Managing finances

Claimants' ability to budget and manage their money with UC has been an area of interest since the introduction of this new benefit. This survey offered the chance to explore claimants' experiences of managing their money at two different points of their UC claim.

¹For reference, management data suggests that 6.9 per cent of UC claims include a sanction. 71 per cent of these were related to work focussed interviews.

In both surveys, around seven out of ten (68 per cent in Wave 1 and 72 per cent in Wave 2) claimants agreed that their UC account makes it clear what entitlements they are being paid for. Understanding of UC payments and entitlements was lower among those with a lower household income.

In terms of confidence in money management, nearly seven out of ten (67 per cent) claimants in both surveys said they felt confident managing their UC payments. Confidence was lower among those who reported experiencing difficulties with bills, credit commitments or housing payments.

Overall the proportion of claimants experiencing financial difficulties remained fairly stable across both surveys with a slight decrease over time.

Around three months into their claim, just over half (53 per cent) of those claiming UC were keeping up with bills and credit commitments, while 44 per cent were falling behind or experiencing real financial difficulties. By the time of the second interview, approximately eight to nine months into their claim, 57 per cent of claimants said they were keeping up with bills and credit commitments, while four in ten (40 per cent) were falling behind or experiencing real financial difficulties.

Half of claimants (50 per cent) in the Wave 2 survey had to obtain additional funds during the three months prior to interview. A third (33 per cent) of claimants in the Wave 2 survey had received money from friends or family, while 13 per cent had received an advance from the DWP and 11 per cent had gained or extended a bank overdraft. Other, less common, sources of funds included charities, payday loan companies, doorstep lending companies and credit cards or bank loans.

1.3.7 Managing housing and childcare costs

Overall, seven out of ten (72 per cent) claimants in the survey were receiving payments towards their housing costs. The majority were confident managing their housing costs, with confidence higher among those renting privately, compared with social housing tenants.

Alternative Payment Arrangements (APA) are available for claimants who struggle to manage housing payments. In this survey, one fifth (22 per cent) of those receiving payments towards their housing costs said they had an APA in place.²

Slightly more than one third of claimants receiving UC payments towards their housing costs were in arrears in both surveys (36 per cent in Wave 1 and 35 per cent in Wave 2). Among those who were in arrears, two thirds (65 per cent) said they fell into debt after they made their claim for UC.

There were also signs of the situation deteriorating over time for some claimants. Seven out of ten (71 per cent) of those in arrears at three months into their claim were still in arrears at the eight to nine month point and 44 per cent said the amount they owed had become larger. However, three in ten (29 per cent) of those still in arrears said the amount had become smaller and a quarter (27 per cent) of those in arrears in the first survey were up to date with their payments by the second survey.

As part of UC, individuals can claim back up to 85 per cent of their childcare costs. This element of UC was introduced in response to feedback from claimants that the cost of childcare was a barrier to employment.

² This is in line with figures published in 2016 by the DWP, which suggest that 20 per cent of UC claimants have an APA in place. For more information, please see: <https://www.gov.uk/government/statistics/universal-credit-statistics-on-alternative-payment-arrangements>

Findings indicate scope to improve awareness of the childcare support offer, as slightly fewer than six in ten claimants (59 per cent) with children included in their claim were aware that they could claim back some of their costs of care.

Among those that had claimed back childcare costs through UC, four in ten were dissatisfied with the experience of this process, while just under half said they were satisfied.

1.3.8 Customer journeys

There is evidence that certain groups are faring less well under UC, particularly older claimants and claimants with health conditions. These groups tended to be less positive about their prospects (often legitimately) of a positive labour market outcome, less confident about understanding and managing UC payments and have a greater likelihood of falling into financial difficulties and housing arrears. These groups also tended to report a greater need for support both with registering a claim as well as with the ongoing management of their claim.

There will be crossover between these groups as older claimants are more likely to have health conditions. Therefore, it may well be beneficial to design a more tailored customer journey in favour of these groups. This might include more proactive and ongoing support with making and managing a digital claim, personalised job search or work preparation to address specific labour market barriers and needs, and targeted access to advice and guidance around budgeting and financial management.

Claimants with irregular or no access to the internet also consistently showed signs of faring less well throughout the UC customer journey. However it is worth noting that this group made up a very small proportion of the overall survey sample (four per cent).

2 Background

2.1 Policy context

2.1.1 Universal Credit

In May 2010, the Coalition Government published a five-year programme for government in which they announced that all existing welfare to work programmes would cease and be replaced by one single programme.³

In the subsequent White Paper 'Universal Credit: welfare that works', plans were set out to introduce Universal Credit (UC) which would simplify what was considered a complex system.⁴

Out-of-work benefits, in-work Tax Credits and Housing Benefit operated alongside one another meaning that separate benefits overlapped, some of which were paid on an individual basis (such as contributory Jobseeker's Allowance and Employment and Support Allowance) and others on a household basis.

Additionally, it was argued that the swift reduction in benefit payments once an individual started earning a relatively low amount meant that many in low paid jobs were actually financially better off if they remained on benefit. Therefore, it was intended that a single welfare payment with a more gradual rate of withdrawal once an individual entered work would incentivise people to enter into and remain in the labour market.

Under the Welfare Reform Act 2012, UC was introduced in 2013 and replaced six in work and out of work benefits: Jobseeker's Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit, income based Employment and Support Allowance and Income Support. In doing so, UC brought people in work into the remit of Jobcentre Plus for the first time. Those earning below the Administrative Earnings Threshold (AET)⁵ have more intensive work search requirements and are offered more intensive support. Those earning above the Conditionality Earnings Threshold (CET)⁶ are not required to carry out work-related activity.

2.1.2 Digital Service

The government's Digital Strategy, published in 2013 under the Coalition Government, set out how government services would become digital. Such services would be straightforward and convenient to the point that 'all those who can use them will choose to do so, whilst those who cannot are not excluded'.⁷

³ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/83820/coalition_programme_for_government.pdf

⁴ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/48897/universal-credit-full-document.pdf

⁵ The Administrative Earnings Threshold is currently set at £338 per month for a single person and £541 for a couple, based on gross taxable pay.

⁶ The CET is individually assessed and reflects a claimant's individual circumstances. The default position is that each claimant's CET is calculated at 35 hours a week multiplied by the hourly rate of the National Minimum Wage.

⁷ <https://www.gov.uk/government/publications/government-digital-strategy/government-digital-strategy>

In the DWP's Digital Strategy, the Department set out how it would become a digital service and committed to deliver 'three exemplary digital services' including UC, Personal Independence Payment and Carer's Allowance.⁸

2.1.3 Live Service and Full Service

UC is being introduced nationwide in stages. Early implementation of UC, up until April 2016, was limited to single jobseekers making new claims and, in some areas, to some couples and families making new claims. These areas are known as 'Live Service' areas. In addition to only being available to a limited client base, the Live Service is not fully digitalised; although claimants can make their initial claim online, they cannot manage their whole claim digitally and require additional support from Jobcentre staff.

From March 2016 onwards, the UC full digital service started to be rolled out in some areas. In these 'Full Service' areas, UC is available to anyone of working age making a new claim and claimants are able to apply and subsequently manage their entire claim online.

The national rollout of the full digital service is expected to be completed by December 2018. The government plans to start transferring people who are still on existing benefits or tax credits onto Universal Credit from July 2019. It is expected that this process will be completed by March 2022.

2.1.4 Conditionality groups and Labour Market Regimes

Universal Credit claimants are placed into a conditionality group which defines the types of activities that they are expected to take part in, in order to receive UC payments. These groups are:

- **All Work-Related Requirements** – this group is expected to do all they can in order to find a job or a higher paid job. This includes applying for jobs and attending job interviews.
- **Work Preparation** – claimants in this group are not expected to look for jobs but are expected to conduct activities to prepare for work. These might include: training, work experience, CV development, and interviews with their Work Coach.
- **Work Focused Interview** – claimants in this group are expected to attend interviews with their Work Coach to prepare for work in the future, but are not expected to apply for jobs or prepare for work at present.
- **No Work-Related Requirements** – this group does not have to do any activities to prepare or look for work.

In addition to this conditionality group classification, claimants are assigned to one of six Labour Market Regimes (LMR). The regime to which a claimant is assigned determines the amount and intensity of contact they have with their Work Coach, as well as the support available to them. The six LMR groups are shown in Table 2.1.

⁸ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/193901/dwp-digital-strategy.pdf

Table 2.1 Labour Market Regimes and conditionality groups

Labour Market Regime	Types of claimant	Conditionality group	Interventions available
Intensive Work Search	Those who can work and are either not working or working but earning below the Administrative Earnings Threshold (AET) and are expected to take intensive action to secure more work.	All work-related requirements	Getting started interview Work search review Flexible coaching support Quarterly coaching review
Light Touch	Those whose individual or household earnings are above the AET but below the relevant Conditionality Earnings Threshold (CET). They are required to search for more work or better paid work.	All work-related requirements	Getting started interview In work review
Work Preparation	Those expected to work in future but not expected to look for work at this stage. This includes those assessed as having limited capability for work and those who are the lead carer of a 3-5 year old.	Work preparation	Getting started interview Flexible coaching support
Work Focused Interview	Those expected to work in the future but are currently too committed to work because of their child care responsibilities. This includes lead carers of a 1-3 year old.	Work focused interview	Getting started interview Flexible coaching support
No Work-Related Requirements	Those not expected to work including: those too sick to work, those over qualifying age for Pension Credit, those with significant caring responsibilities and lead carers of a child under 1 year old.	No work-related requirements	No interventions
Working Enough	Those with an individual or household income above the (CET).	No work-related requirements	No interventions

It is possible for claimants to transition between these different groups following a change in circumstances. Such changes might include the birth or increasing age of a child, recovery from a health condition, or a change in earnings.

2.2 Objectives

IFF Research was commissioned by the Department for Work and Pensions (DWP) to conduct a two-stage longitudinal survey of Universal Credit claimants who had used their online account to manage their claim through UC Full Service.

The objectives of the research were to:

- Increase the DWP's evidence base, to inform potential refinements to the fully digitalised service.
- Gather information on user experience and outcomes especially for those previously excluded from UC Live Service but eligible for UC Full Service, in particular those with health conditions.
- Understand whether and how a move to a digital service impacts on clients' behaviours and labour market engagement.

Specifically, it was determined that there was a need to gather information on the following aspects to feed into the ongoing development of the programme:

- Clients' self-perceived level of digital capability.
- How experiences of UC Full Service compare to client expectations.
- Experiences of managing claims online including support received.
- Overall awareness of the conditions and incentives relating to UC claims.
- The extent of job search activity and any employment outcomes gained have changed as a result of the introduction of the fully digitalised UC Full Service.

2.3 Methodology

2.3.1 Questionnaire content

The research consisted of a longitudinal survey over two waves:

- In Wave 1 of the survey, individuals who made a UC claim between 7th November and 13th December 2016 were interviewed approximately four months after the beginning of their claim.
- Wave 2 of the survey involved follow-up interviews with some of the Wave 1 participants, as well as interviews with individuals who started their claim at a similar time but had not taken part in a Wave 1 interview.

Table 2.2 outlines the topics covered in both questionnaires.

Table 2.2 Questionnaire coverage in Wave 1 and Wave 2 questionnaires

Topic Area	Wave 1	Wave 2
Claim status	X	X
Benefit history	X	
Employment status / history	X	X
Experience of making a claim online	X	
Service experience	X	
Work search / work preparation activities	X	X
Claimant Commitment	X	X
Experience of interventions		X
Sanctioning	X	X
Managing money and housing	X	X
Childcare	X	X
Demographic information	X	X

2.3.1 Fieldwork

In Wave 1, 1,014 claimants were interviewed. These interviews were carried out between 6th March 2017 and 8th April 2017 and lasted an average of 24 minutes.

In Wave 2, 1,004 claimants were interviewed. Of these, 589 had also completed a Wave 1 interview. These longitudinal interviews were supplemented by 415 ‘top-up’ interviews with UC claimants who had started their claim at a similar time. Wave 2 of fieldwork took place between 31st July 2017 and 13th September 2017 with an average interview length of 15 minutes.

Initially, the Wave 2 interviews were intended to take place approximately three months after the Wave 1 interviews, but fieldwork was delayed until after the General Election in June 2017.

The response rate for the Wave 1 survey was 46 per cent and the response rate for the Wave 2 survey was 54 per cent. Detailed information regarding sample outcomes can be found in Appendix A.

2.4 About this report

This report presents findings from both waves of the research. Where figures are presented from Wave 1 of research, participants who did not go on to complete a Wave 2 interview are included. Participants who took part in both waves are referred to as 'longitudinal sample' and participants who only took part in Wave 2 are referred to as 'top-up sample'.

All findings have been tested for significance using z-tests. All findings reported are statistically significant at the 95 per cent confidence level unless otherwise stated.

2.5 Report Outline

Chapter 3: This chapter outlines the profile and characteristics of the UC claimants who took part in the survey. It includes a breakdown by claim status, conditionality group, work and benefit history, claims including partners and children, caring responsibilities, long-term health conditions and internet access.

Chapter 4: This chapter discusses experiences of registering a claim for UC, including the proportion of claimants who were able to submit their claim online and use the Verify service with and without support.

Chapter 5: This chapter covers claimants' overall understanding of UC. Specifically, this section explores claimants' awareness of key UC features, understanding and attitudes towards the Claimant Commitment and understanding of any changes to the Commitment.

Chapter 6: This chapter covers claimants' experience of UC from the start of their claim onwards, their use of the online journal, as well as the perceived usefulness of inventions.

Chapter 7: This chapter discusses the working status, working hours and annual income of claimants across both waves of the survey. It also covers job search activities and difficulties experienced in completing the hours required by the Claimant Commitment.

Chapter 8: This chapter covers claimants' experiences of managing UC payments, their ability to keep up with bills, credit commitments and housing payments, as well as their perceived confidence managing their money with UC. This chapter also covers the process of claiming childcare costs, the need for additional sources of funds, and the prevalence of Alternative Payment Arrangements.

Chapter 9: Conclusions and key findings from the research are presented in this chapter.

3 Claimant Profile

Chapter overview

This chapter provides an overview of the profile of Universal Credit (UC) claimants that took part in the survey. This includes a breakdown by claim status, conditionality group, work and benefit history, as well as claims including partners and children, caring responsibilities, long-term health conditions and internet access.

3.1 Status of Universal Credit claim

At the time of the Wave 1 interview, approximately four months after the beginning of the UC claim, nine in ten claimants (91 per cent) said that they were still claiming UC. Of those no longer claiming UC, two-thirds (66 per cent) said that this change in status was due to either their partner or themselves finding additional work.

At the time of the Wave 2 interview, the proportion of claimants who said they were still claiming UC had fallen to eight in ten (82 per cent). As at Wave 1, the most common reason given for no longer claiming UC was that the claimant or their partner had found additional work.

Of those no longer claiming at Wave 2, three-fifths (61 per cent) ended their claim in the first six months after the start of their claim, one quarter (24 per cent) stopped claiming in the six to eight months after the start of their claim, and one in eight (12 per cent) stopped claiming between nine to ten months after the start of their claim.

Respondents with long-term health conditions and claimants who included children in their claim were more likely to still be claiming UC at the time of the Wave 2 interview (89 per cent and 92 per cent respectively). The conditionality groups least likely to still be claiming UC were those in which claimants tended to be in work - the 'working enough' group (60 per cent) and the 'light touch' group (76 per cent).

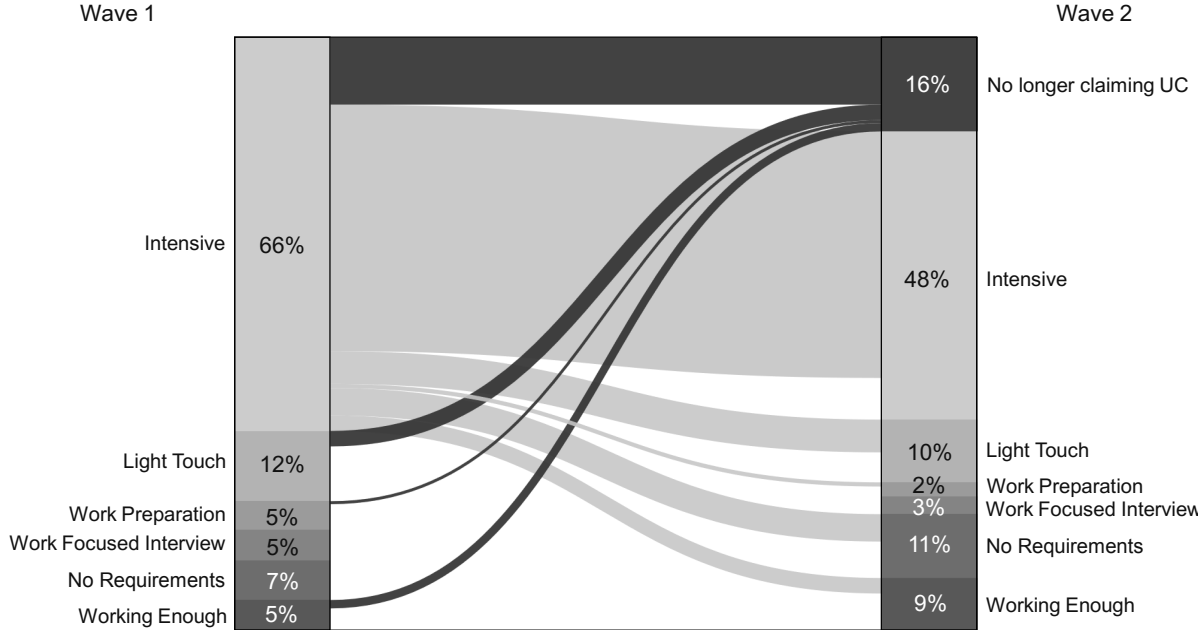
3.2 Conditionality group

At the time of the Wave 1 interview, a majority of claimants (66 per cent) were in the intensive work search conditionality group; this group are judged to be able to work but are either not in work or are working but earning below the Administrative Earnings Threshold (AET) and are therefore expected to take intensive action to seek work. Prior to the start of Wave 2 fieldwork, updated conditionality group information was provided by the Department for Work and Pensions (DWP)

Universal Credit Full Service Survey

Figure 3.1 shows that, at the time of the Wave 2 survey, one in six claimants said that they were no longer claiming Universal Credit.⁹ Of these, the majority were previously in the conditionality groups with most intensive work search requirements; nearly three-quarters (72 per cent) were previously in the intensive work search group and a further one in six (16 per cent) were in the light touch group.

Figure 3.1 Movement between conditionality groups: Wave 1 to Wave 2



Source: Sample information. Base: All longitudinal respondents (589)

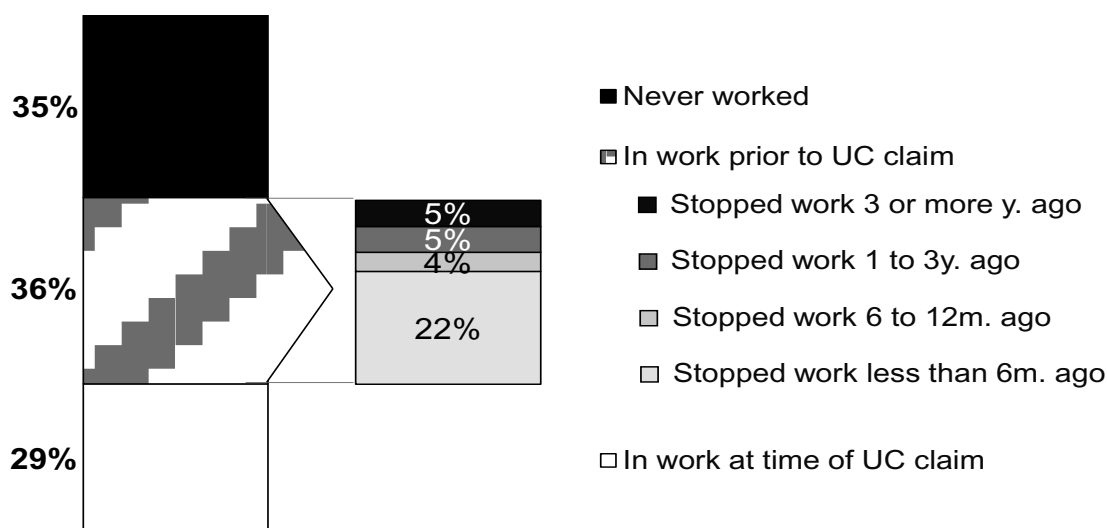
Of those who were in the intensive work search group at the time of the Wave 1 interview, a majority (63 per cent) were still in the intensive work search group at the time of the wave 2 interview. Others had either stopped claiming UC (17 per cent) or moved into the light touch (8 per cent), no work-related requirements (7 per cent), working enough (4 per cent) or work preparation (1 per cent) groups.

3.3 Work history

As shown in Figure 3.2, three in ten claimants (29 per cent) were in paid work at the start of their UC claim, either self-employed (7 per cent) or working for an employer (23 per cent). Just over one-third (35 per cent) of UC claimants said that they had never been in work, with this proportion rising to 44 per cent among those with long-term health conditions.

⁹ Two per cent of participants in the wave 2 survey did not know whether or not they were still claiming UC. In Figure 2.1, these individuals are not included in 'no longer claiming UC'.

Figure 3.2 Work history of claimants prior to start of UC claim



Source: W1A8, W1A12, W1A13 Base: All Wave 1 respondents (1,014)

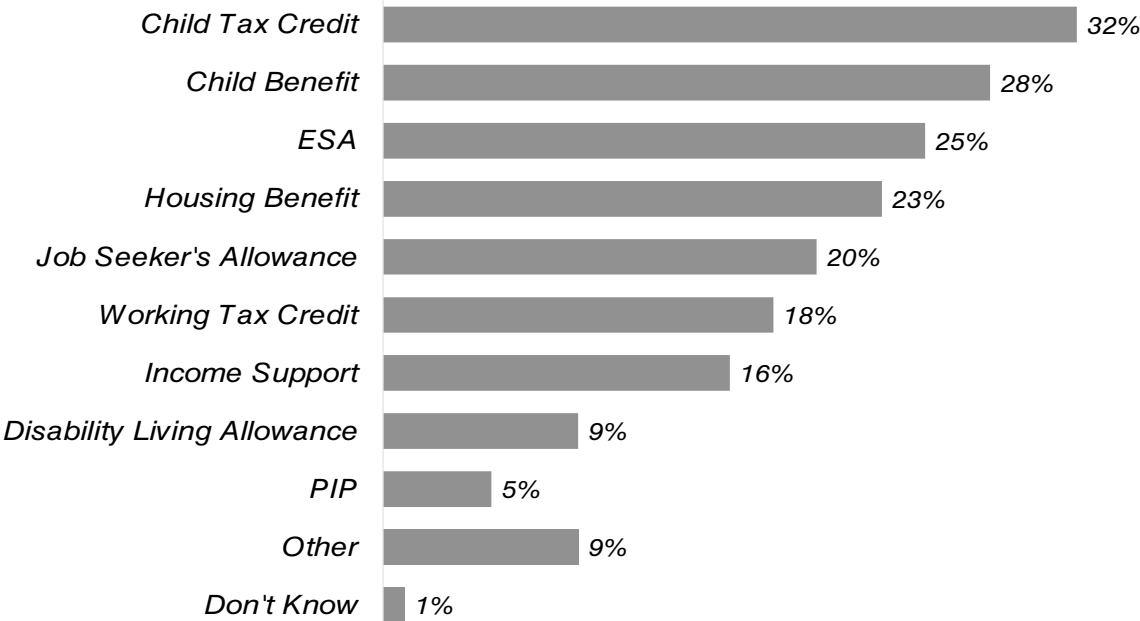
Just over a third of claimants (36 per cent) were not in work at the start of their UC claim but said that they had been in paid employment at some point prior to the start of their claim. Of those who worked but then stopped working at some point prior to claiming UC, a majority (60 per cent) had stopped working less than six months before the start of their claim. One in ten (10 per cent) stopped working between six and twelve months prior to the start of their claim and one quarter (26 per cent) stopped working more than a year before the beginning of their claim.

Claimants renting from a council, local authority or Housing Association were more likely to say they had never been in work (38 per cent) than those in the private-rented sector (31 per cent).

3.4 Benefit history

At the time of the Wave 1 interview, six in ten claimants (59 per cent) said that they had received some other form of government benefit (including in-work benefits) prior to claiming UC. This was more common among those with long-term health conditions (69 per cent) and those with children included in their claim (77 per cent). The most common types of government benefit claimed by individuals prior to the start of their UC claim are shown in Figure 3.3.

Figure 3.3 Types of government benefit claimed by individuals prior to the start of their UC claim



Source: W1A11 Base: All wave 1 respondents previously receiving a benefit at any time before claiming UC (599)

3.5 Claims including partners and children

One in seven claimants (14 per cent) said that they registered a UC claim with their partner and almost half of claimants (44 per cent) included children in their UC claim. The proportion of claimants who included children in their claim was highest in the 'work focused interview' group (97 per cent), the 'work preparation' group (75 per cent), and the 'no work-related requirements' group (63 per cent). Male claimants were less likely than average to say that they included children in their claim (19 per cent), as were those aged 55 or older (12 per cent).

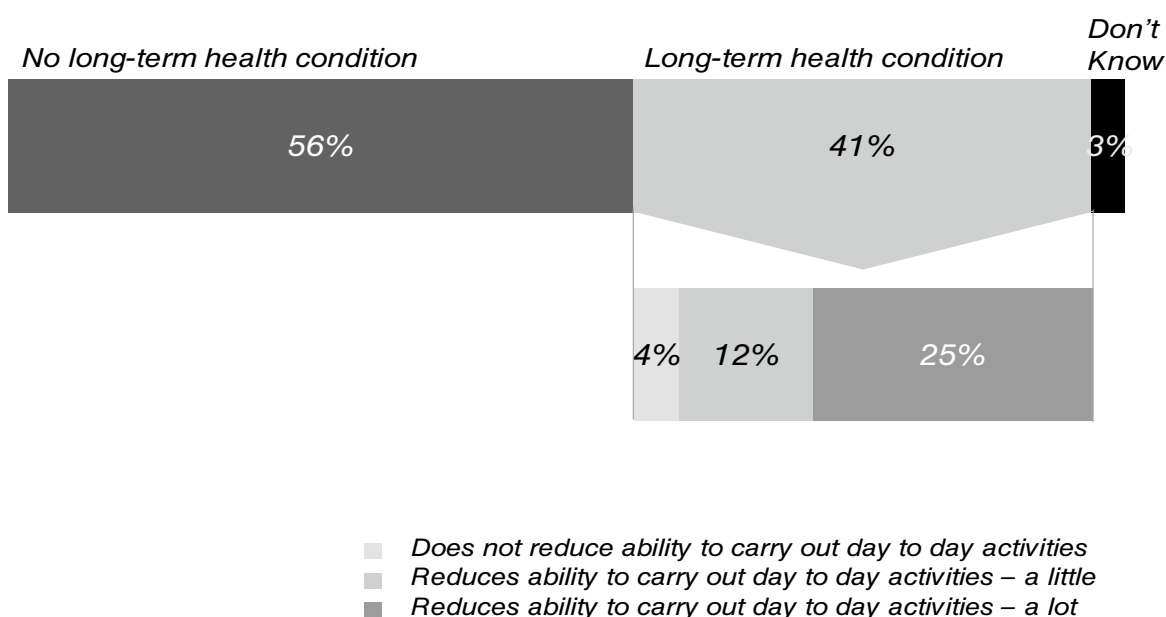
3.6 Caring responsibilities

Five per cent of claimants said that they were a full-time or part-time unpaid carer for a family member or friend, excluding dependent children under the age of 16. Of these, two-thirds (66 per cent) said that they were a full-time carer, defined as providing 20 or more hours per week of care, and one-third (34 per cent) said that they were a part-time carer. Among claimants aged 55 or older, the proportion acting as either a full-time or part-time carer rose to one in nine (11 per cent).

3.7 Health conditions

As shown in Figure 3.4, four in ten claimants (41 per cent) reported that they had a long-term health condition, defined as ‘any physical or mental health condition or illness lasting or expecting to last for 12 months or more’. Among those with a long-term health condition, 29 per cent (12 per cent of all claimants) said that their health condition reduces their ability to carry out day-to-day activities ‘a little’ and 58 per cent (25 per cent of all claimants) said that their health condition reduces their ability to carry out day-to-day activities ‘a lot’.

Figure 3.4 Prevalence of long-term health conditions among claimants



Source: W1G5 / W2F5 Base: All respondents (1,004) and W1G6 / W2F6 Base: All with a long-term physical or mental health condition (442)

Long-term health conditions were more prevalent among those not in work (56 per cent), those without children included in their claim (52 per cent), and those aged 55 or older (67 per cent versus 32 per cent of those aged 16 to 34). Claimants in the intensive work search (55 per cent) and no work-related requirements (43 per cent) conditionality groups were most likely to have a long-term health condition. This proportion fell to 18 per cent among the work enough group and 15 per cent among the work focused interview group. Claimants in the private-rented sector (37 per cent) were less likely to have a long-term health condition than those renting from a council, local authority or Housing Association (45 per cent).

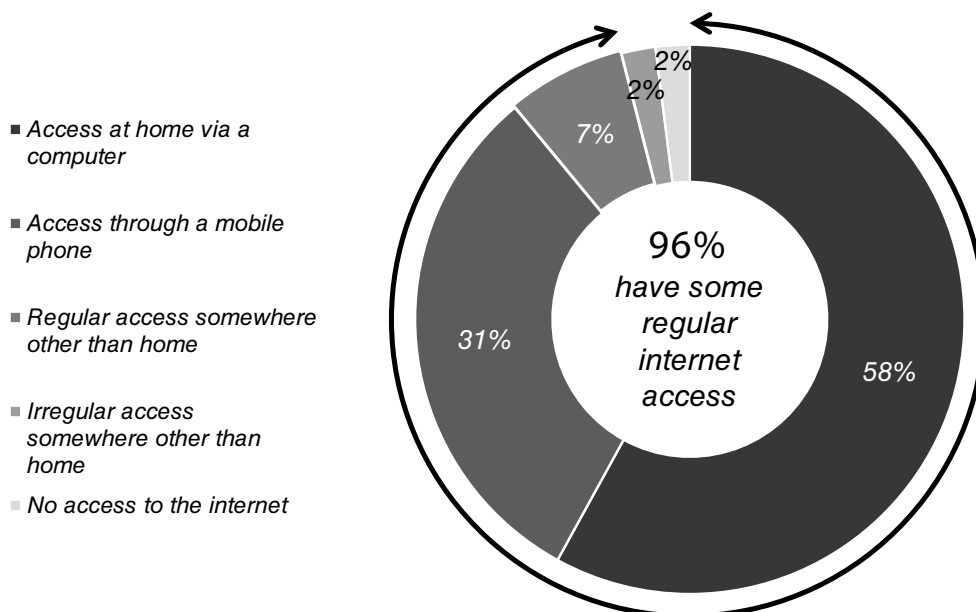
3.8 Access to the internet

As shown in Figure 3.5, 96 per cent of claimants said they had regular access to the internet. Three-fifths (58 per cent) had access at home via a computer, three in ten (31 per cent) did not have access at home via a computer but did have access

through a mobile phone. A further seven per cent did not have access to the internet at home but did have regular access somewhere other than home; this could include libraries, community centres and Jobcentre Plus.

Only four per cent of claimants said that they did not have regular access to the internet. Of these, half had irregular access somewhere other than the home and half said they had no access at all.

Figure 3.5 Proportion of claimants with access to the internet



Source: W1G9 / W2F9 Base: All respondents (1,004)

Only 89 per cent of those aged 55 or older had regular internet access. The proportion with regular access to the internet was also lower than average among those with a long-term health condition (92 per cent).

3.9 Housing status

83 per cent of claimants were paying housing costs of some sort. Three in ten claimants (30 per cent) were in the private rented sector; one quarter (25 per cent) were renting from a council or local authority and one in six (15 per cent) were renting from a Housing Association. Eight per cent of claimants were living with friends or relatives and paying some rent and five per cent were paying for their housing through either a mortgage or shared ownership arrangement. Among those not paying housing costs, a majority (11 per cent of all claimants) were living with friends or relatives and not paying rent.

4 Experience of registering a claim for Universal Credit

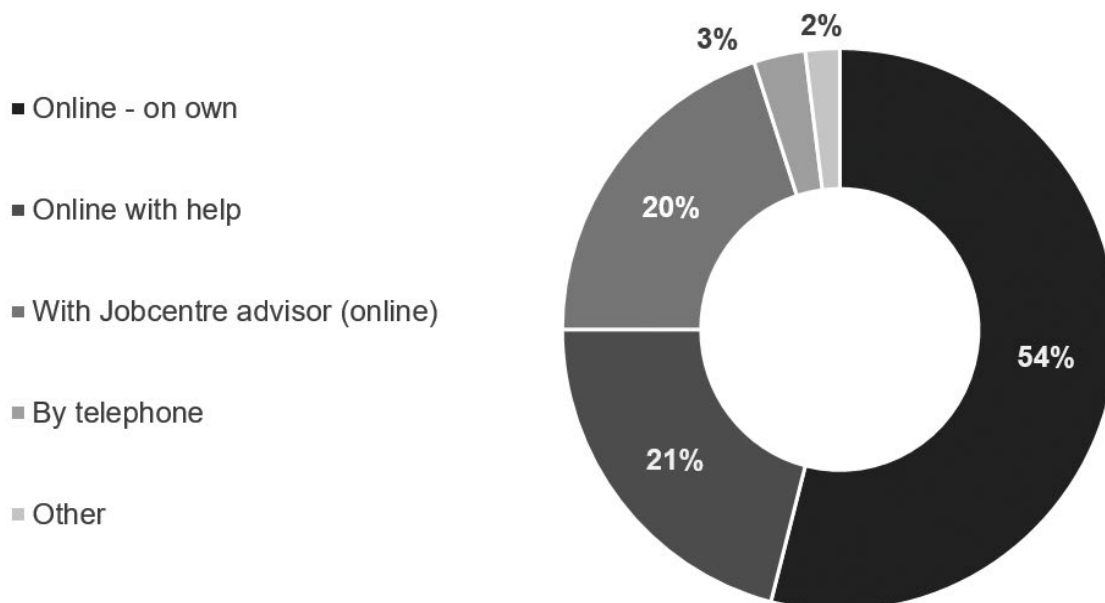
This chapter will discuss experiences of registering a claim for Universal Credit (UC), including the proportion of claimants who were able to submit their claim online, on their own or with support. It will also discuss the perceived need for support and any difficulties experienced during the claim process, including difficulties experienced while using the Verify online service.

4.1 Registering a claim

4.1.1 Method of registering a claim

UC is the first major government service to be digital, meaning that claimants are able to register and manage their entire claim online. Respondents in Wave 1 were asked how they made their claim and overall, three quarters (74 per cent) made their claim online. As is shown in Figure 4.1, slightly more than half (54 per cent) said they made their claim online on their own, while a fifth (21 per cent) registered their claim online but with help.

Figure 4.1 Registering a claim online



Source: W1B8. Did you make your claim...? Base: All respondents (1,014)

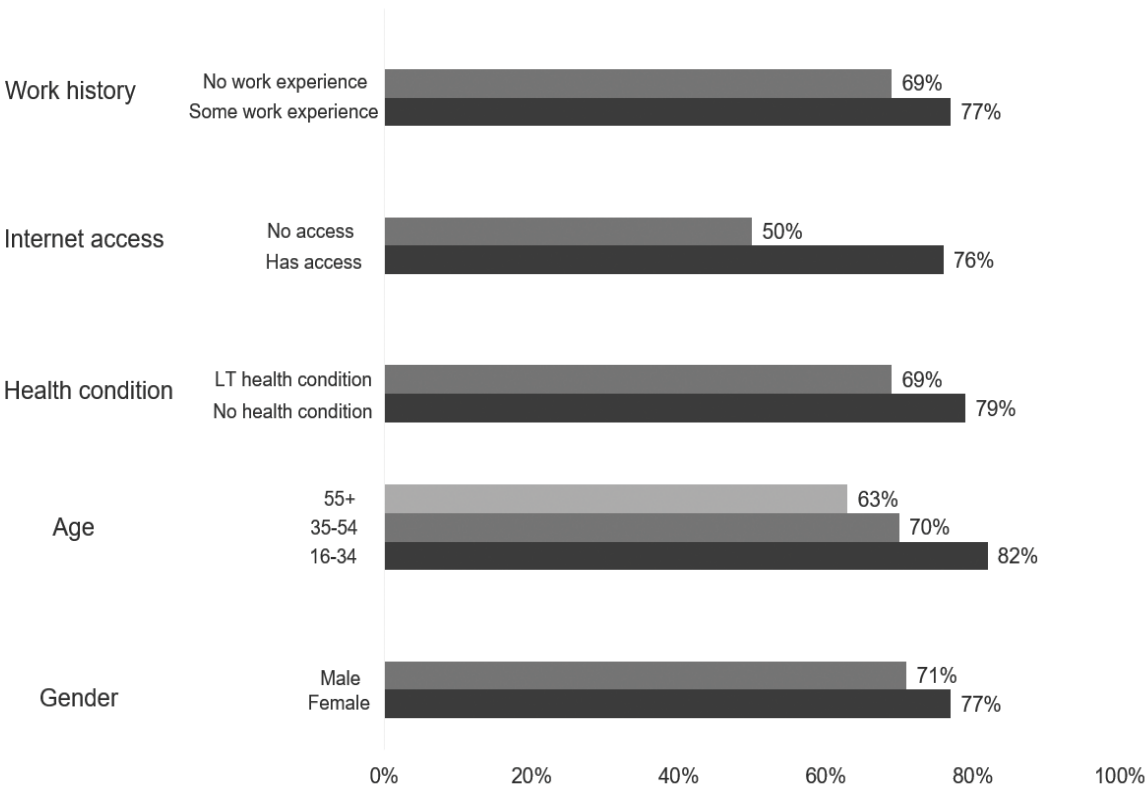
One fifth (20 per cent) of claimants had registered their claim in a Jobcentre Plus office, with the help of a work coach. This was more common among those with no or irregular access to the internet (48 per cent).

Claimants with a long-term health condition were more likely to need help registering their claim. Among these claimants, 28 per cent registered online but with help and 24 per cent registered in a Jobcentre Plus office with a Work Coach.

Overall, three per cent of claimants registered their claim over the telephone and two per cent registered their claim in some other way, such as with help from someone in the local council or from a social worker or housing officer.

In total, three quarters (74 per cent) of claimants made their claim online, either on their own or with help. As is evident in figure 4.2, this was more prevalent among those with previous work experience, those with internet access, those who did not have a long-term health condition, younger claimants, and female claimants. There were no differences by housing tenure.

Figure 4.2 Registering a claim online - subgroups

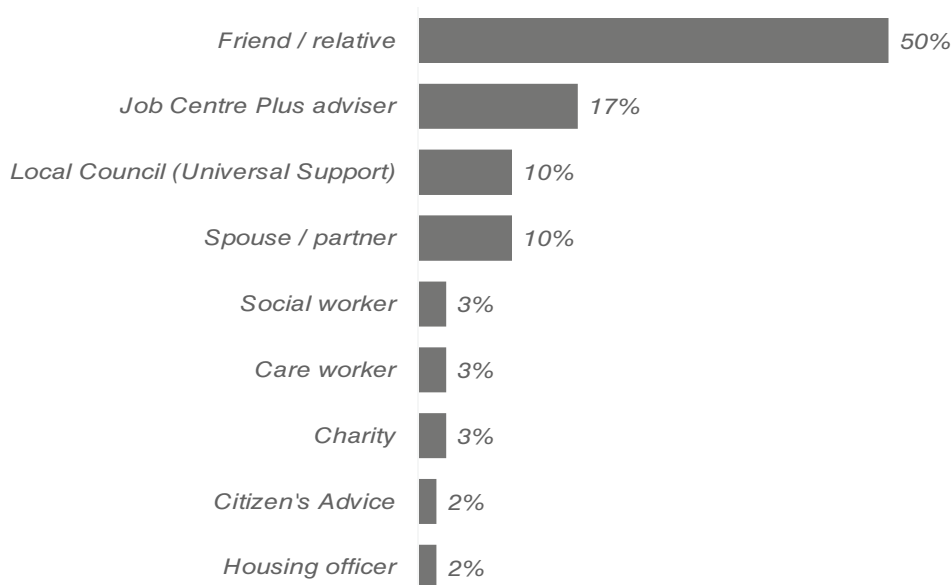


Source: W1B8. Did you make your claim...? Base: All respondents (1,014)

Those who registered their claim online but with help were asked who they received help from, and results are displayed in Figure 4.3. Half (50 per cent) said they received help from friends or family, while 17 per cent said they received help from a Jobcentre Plus advisor. One in ten (10 per cent) received help from a spouse or partner and the same proportion received help from someone at the local council, through Universal Support.¹⁰ Other sources of support included social workers (three per cent), care workers (three per cent), charities (three per cent), Citizen’s Advice (two per cent) and housing officers (two per cent).

¹⁰ Universal Support delivered locally (USdL) is a government programme aiming to bring together Jobcentres, local authority services and voluntary organisations to provide support to individuals with the transition to UC. For more information, see: <https://www.gov.uk/government/publications/universal-support-delivered-locally-information-for-local-authorities>

Figure 4.3 Source of support when registering UC claim



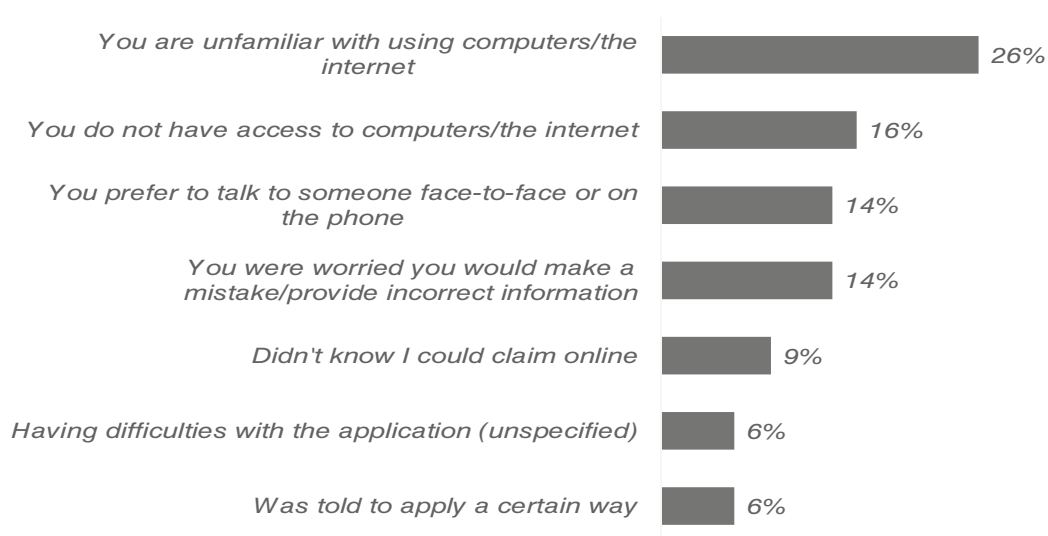
Source: W1B8b. Who helped you to submit your claim online? Base: All who received help to claim UC online (210)

Half (51 per cent) of those who claimed online completed their application on the first attempt. Nearly a quarter (23 per cent) completed it within two attempts, while for one fifth (21 per cent) completing their claim took three or more attempts. Younger claimants and male claimants were more likely to complete their application on the first attempt (54 per cent of 16-34 year olds, compared with 39 per cent of those 55 or older, and 56 per cent of men compared with 47 per cent of women). Those with a long-term health condition were less likely to have completed their claim in one attempt (46 per cent compared with 54 per cent of those without a long-term health condition).

4.1.2 Reasons for not registering a claim online

Those who did not submit their claim online, so those who registered either in a Jobcentre, over the telephone or somewhere else, were asked why they were not able to claim online. Claimants gave a variety of reasons for not submitting their claim online, as is evident in Figure 4.4. A quarter (26 per cent) said they were unfamiliar with using computers or the internet, and this was more common among claimants aged 55 years or older (43 per cent).

Figure 4.4 Reasons given for not registering claim online



Source: W1B9. Why were you not able to claim online? Base: All who did not claim online (235) Responses <5% not displayed

One sixth (16 per cent) of those who did not submit their claim online said they do not have access to a computer or to the internet, rising to a quarter (26 per cent) of those aged 55 years or older.

One in seven (14 per cent) said they were worried they would make a mistake or provide incorrect information, and the same proportion said they simply preferred speaking to someone over the phone or face-to-face.

One in ten (nine per cent) said they were not aware they could claim online.

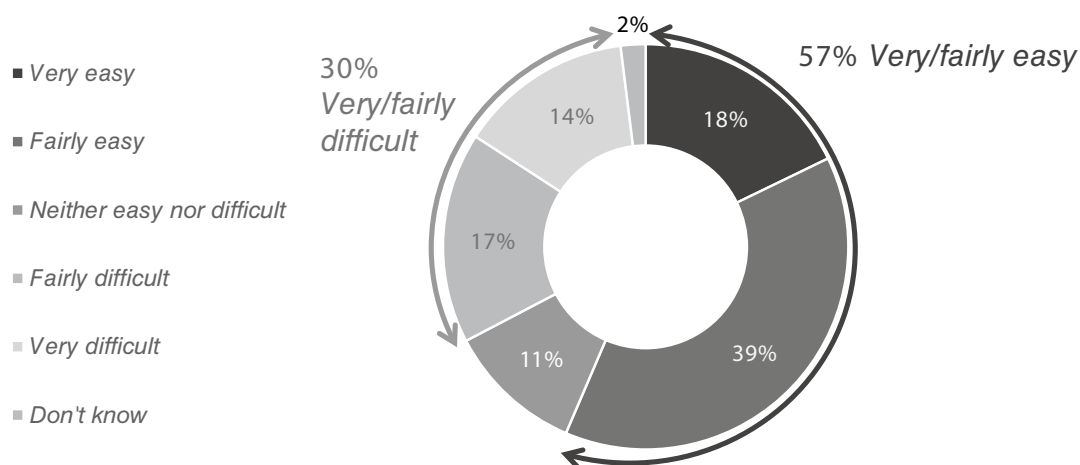
4.1.3 Experience of registering a claim online

As is shown in Figure 4.5, nearly six in ten (57 per cent) of those that submitted their claim online said they found the claim process overall to be 'easy'. Nearly a fifth (18 per cent) said they found it 'very easy', while four in ten (39 per cent) found it 'fairly easy'.

Nearly seven out of ten (68 per cent) of those who completed their claim online without help, found the process to be easy. Among those who completed their claim online but with help only three in ten (30 per cent) found it easy.

Age also had a significant impact on the perceived ease of the process, with younger claimants more likely to describe the claim process as easy (66 per cent of 16-34 year olds, compared with 52 per cent of 35-54 year olds and 39 per cent of those 55 or older).

Figure 4.5 Perceived ease of claiming online



Source: W1B10. Thinking about the online claim process, overall, how easy or difficult did you find it? Base: All who claimed UC online (754)

Overall, three in ten (30 per cent), said they found the process difficult. Those with a long-term health condition were more likely to describe the process as difficult (38 per cent compared with 25 per cent of those with no health condition).

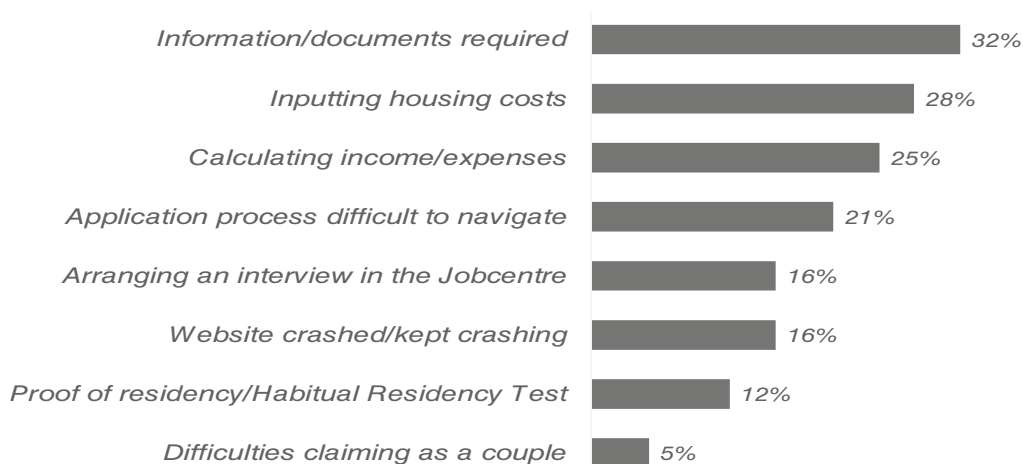
All who submitted their claim online were asked whether they experienced any difficulties during the process, from a list of common issues identified by the DWP. As is shown in Figure 4.6, the area of greatest difficulty was gathering the necessary information and documents, which was mentioned by nearly a third (32 per cent) of claimants. Just over a quarter (28 per cent) said they had difficulties inputting their housing costs, while for a quarter calculating their income or expenses was felt to be difficult. A higher proportion of claimants renting from a social landlord (council, local authority or Housing Association) found inputting housing costs difficult (41 per cent of those renting from social landlords compared with 22 per cent of those renting from private landlords).

A fifth (21 per cent) mentioned finding the application process difficult to navigate, while one sixth (16 per cent) said the UC website crashed during the application process. The same proportion had difficulties arranging their claimant commitment interview in the Jobcentre, while around one in ten (12 per cent) had difficulties providing proof of residency or problems with the Habitual Residency Test.¹¹

Overall, younger claimants, those aged 16-34, reported fewer difficulties, while claimants with a long-term health condition reported a greater number of difficulties. This is in line with other findings from this report, which suggest that those with health conditions found the claim process overall more difficult and were more likely to feel they needed support.

¹¹ The Habitual Residency Test is a test to show whether a European Economic Area national has the right to live in the UK and whether the individual intends to settle in the UK. Only EEA nationals have to take the Habitual Residency Test.

Figure 4.6 Areas of difficulties experienced when claiming online



Source: W1B12. Did you experience any of the following difficulties when making your claim online...? Base: All who claimed UC online (753) Responses <5% not displayed

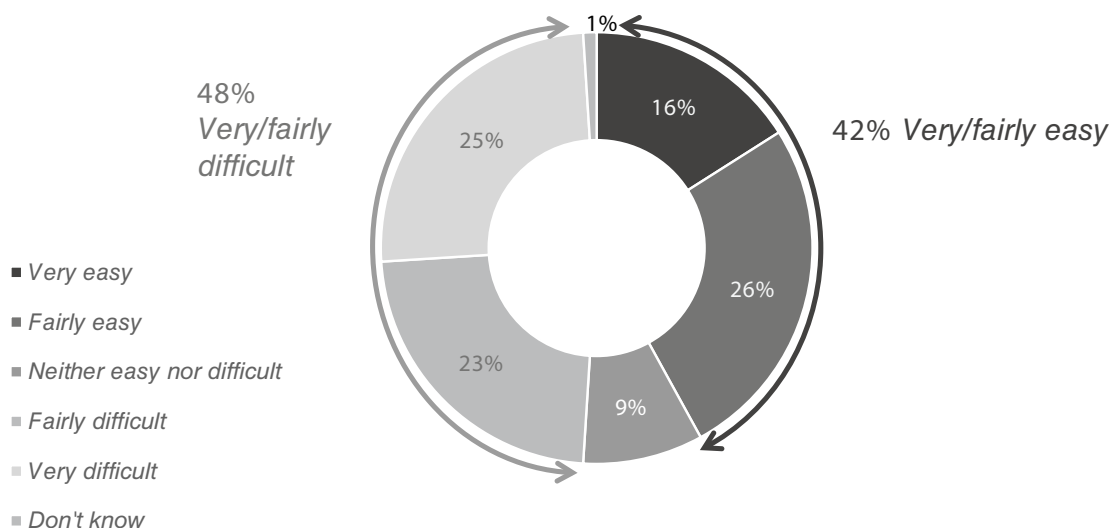
4.1.4 Use of Verify

Verify is a government service which allows individuals to verify their identity online. It is used to access a range of government services, using a list of certified companies, such as high street banks, the Post Office or Royal Mail. Verify is an external service to UC, but it is used to confirm the identities of those submitting a new claim. If individuals are not able to use Verify, however, they can schedule an interview in a Jobcentre office to verify their identity in person.

Among claimants taking part in the Wave 1 survey, 45 per cent had successfully used Verify. However, three in ten (30 per cent) had tried to use Verify but not been successful, while 17 per cent had not tried to use Verify.

All those that had used Verify, or tried to use it but unsuccessfully were asked how easy or difficult they found the process of verifying their identity online (Figure 4.7). Results suggest that the process of verifying their identity online is perceived by claimants to be one of the most difficult steps in the registration process. Nearly half of this group (48 per cent) said they found the process difficult, with a quarter (25 per cent) saying they found it 'very' difficult. Four in ten (42 per cent) said they found the Verify process 'easy'.

Figure 4.7 Ease of using Verify



Source: W1B14. How easy or difficult did you find it to verify your identity online? Base: All who claimed UC online and used/tried to use Verify (568)

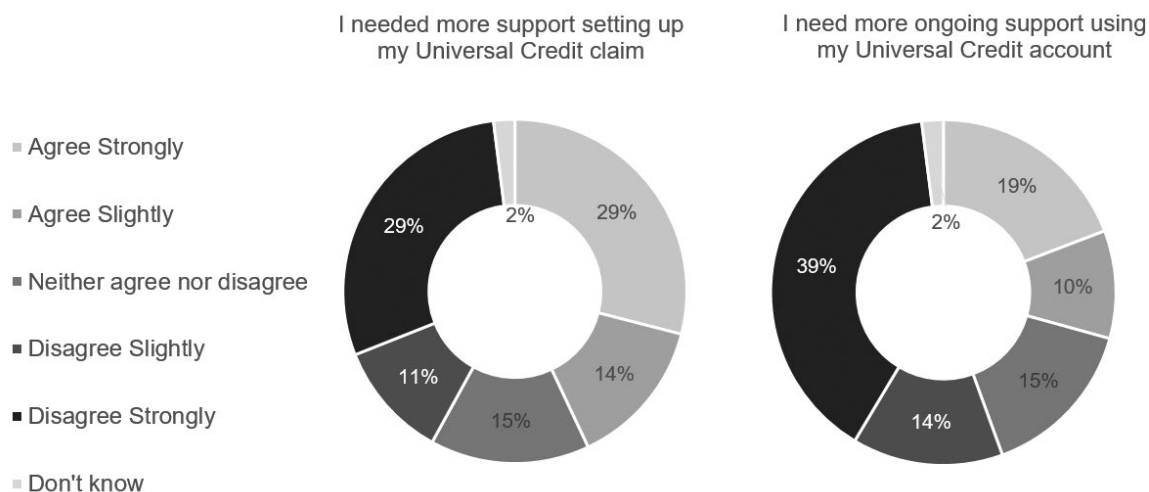
As might be expected, whether or not claimants had been able to successfully use Verify had a strong impact on their perceptions of ease of use. Four in five (81 per cent) of those who tried but were not successful in using Verify found it difficult, with half (49 per cent) describing it as ‘very difficult’. However, even where individuals had been successful in verifying their identity online, a quarter (25 per cent) still reported finding it difficult, rising to 31 per cent of those with a long-term health condition. Nearly two thirds (64 per cent) of those that were successful in using Verify described the process as easy.

4.1.5 Need for support with ongoing claim, including use of service centre

Claimants demonstrated significant levels of demand for more support with claiming Universal Credit, both at the point of registering their claim and on an ongoing basis.

At the stage of the Wave 1 survey, 43 per cent of claimants agreed that they needed more support setting up their claim, including 29 per cent who said they strongly agreed. An equal proportion, 41 per cent, disagreed, and 15 per cent stated that they neither agreed nor disagreed as shown in Figure 4.8 below. Older claimants (aged 55 and over), those with a long-term health condition, and those without regular internet access were more likely to agree (59 per cent, 53 per cent and 65 per cent of each group, respectively). Furthermore, claimants renting from social landlords were more likely to feel they needed more support (48 per cent of those renting from social landlords, compared with 38 per cent of those renting from private landlords).

Figure 4.8 Attitudes towards support requirements to claim UC



Source: W1E5. To what extent do you agree or disagree that...? Base: All respondents (1014)

Three in ten claimants agreed at the point of Wave 1 that they required more ongoing support using their UC account, although more than half (54 per cent) actively disagreed with this suggestion. There were again differences in agreement by age (48 per cent of those aged 55 or over agreed) and by health condition status (38 per cent agreement amongst those with a health condition).

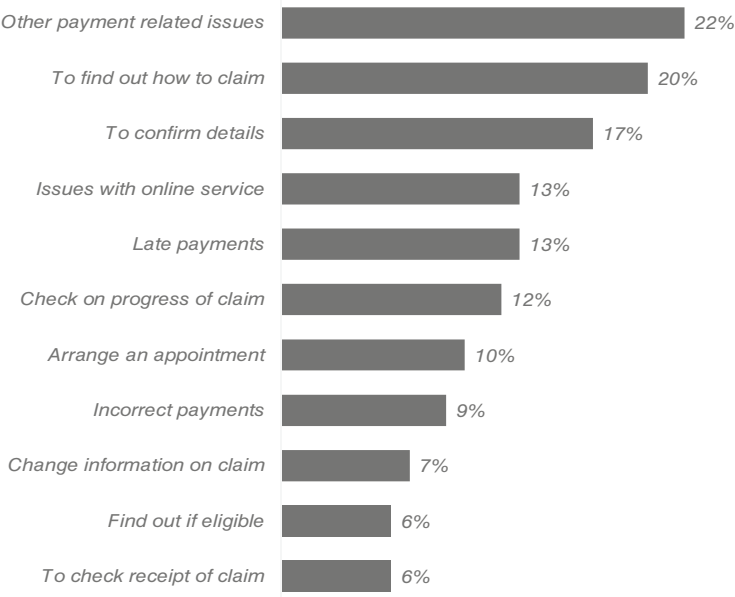
For claimants that require support, the assistance of a UC service centre is available to them. In Wave 1, many claimants reported that they contacted the service centre, either before starting their claim (39 per cent), whilst completing their claim (45 per cent) or after submission (60 per cent).

Whilst most claimants thought that their enquiry to the Service Centre was dealt with 'very' or 'fairly' well (72 per cent), a quarter did not (26 per cent 'not very' or 'not at all' well).

Around half (48 per cent) of those who contacted the service centre looked for information online about their query before calling. This course of action was more frequently reported by women (52 per cent compared with 42 per cent of men) and younger claimants (58 per cent of those aged 16 to 34). Of claimants who searched online before calling the service centre, around two-thirds (64 per cent) said that they had looked on the Gov.uk website.

Claimants who had contacted the service centre reported that they had done so for a wide variety of reasons, as shown in Figure 4.9 below. Queries or concerns around payments were commonplace; nine per cent reported calling about incorrect payments, 13 per cent called about late payments, and 22 per cent called about some other type of payment related issue. 13 per cent said that they had called specifically about an issue with the online service.

Figure 4.9 Claimant reason for calling the UC service centre



Source: E7/E8/E9. Why did you call the Universal Credit service centre? Base: All who called service centre (765) Reasons cited by 5% of respondents or less not shown

5 Understanding of Universal Credit

This chapter will look at claimants' overall understanding of Universal Credit (UC). Specifically, this section explores claimants' awareness of key UC features, understanding and attitudes towards the Claimant Commitment and understanding of any changes to the Commitment.

5.1.1 Understanding of Claimant Commitment and attitudes to Commitment

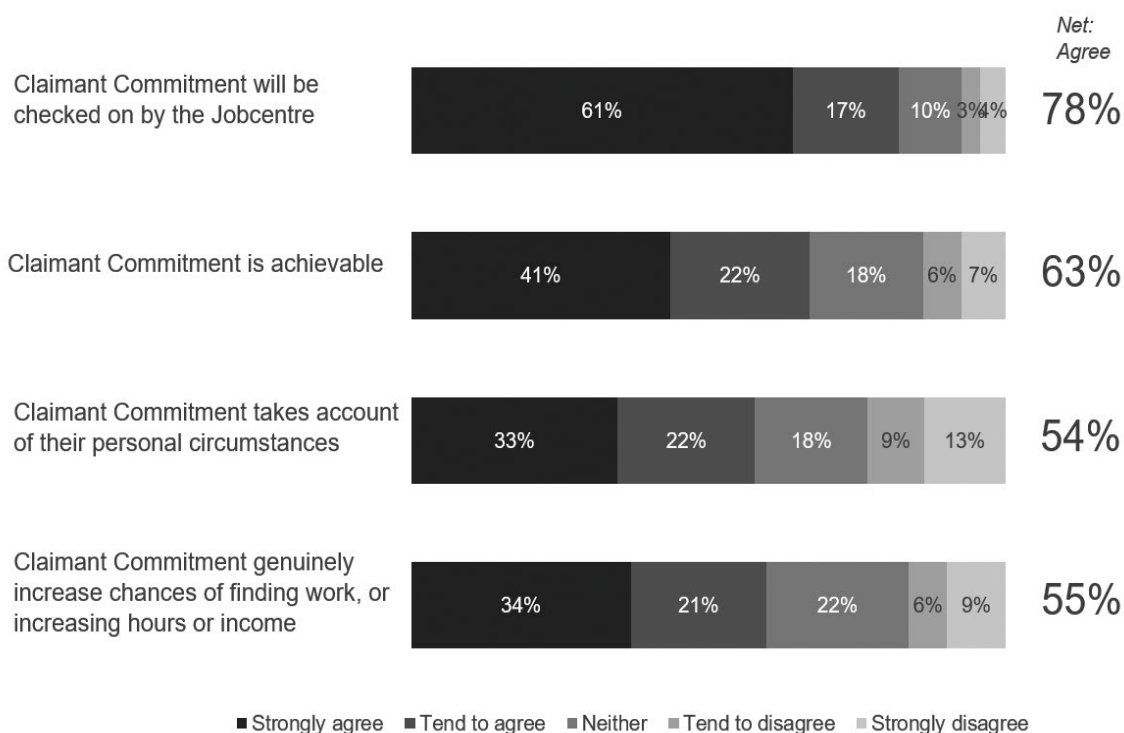
When starting to claim UC, claimants discuss and agree a Claimant Commitment with their Work Coach. The Claimant Commitment sets out what they need to do to prepare for and look for work, or to increase their earnings if already working. It acts as a record of their responsibilities and outlines the consequences of not meeting them.

Levels of recollection of the Claimant Commitment were high. At Wave 1, the majority of claimants remembered accepting their Claimant Commitment (91 per cent) and most (77 per cent) thought that the conditions were explained well. Only one in five (21 per cent) felt that the Commitment was not very well explained to them. Respondents in the intensive work search group who had a long-term health condition were less likely to think that the conditions were explained well (68 per cent) as were those without regular access to internet (61 per cent).

Other factors that affected level of awareness and understanding were lack of regular access to internet and having a long-term health condition. The long-term ill were less likely to remember accepting the Commitment (87 per cent) as were those without regular access to internet (74 per cent).

Despite high levels of awareness, understanding of the Claimant Commitment varied. Whilst most (78 per cent) knew that the Commitment will be checked by the Jobcentre and three in five (63 per cent) agreed that their Commitment is achievable, claimants were less positive about the ability to increase their chance of finding work, increase hours or income (55 per cent) or that it takes account of their personal circumstances (54 per cent) as shown in Figure 5.1 below. Claimants renting from a social landlord were slightly less likely to agree that their Claimant Commitment is achievable (57 per cent compared with 69 per cent or those renting privately).

Figure 5.1 Understanding of the Claimant Commitment



Source: W1D1. Were you informed as part of your application that your Universal Credit payment might be reduced or stopped if you did not agree to certain conditions? W1D2. Do you remember accepting your commitment? D3. To what extent do you agree or disagree that the things that you accepted as part of your Commitment will...? Base: All who recall claimant commitment (920)

5.1.2 Awareness of key Universal Credit features

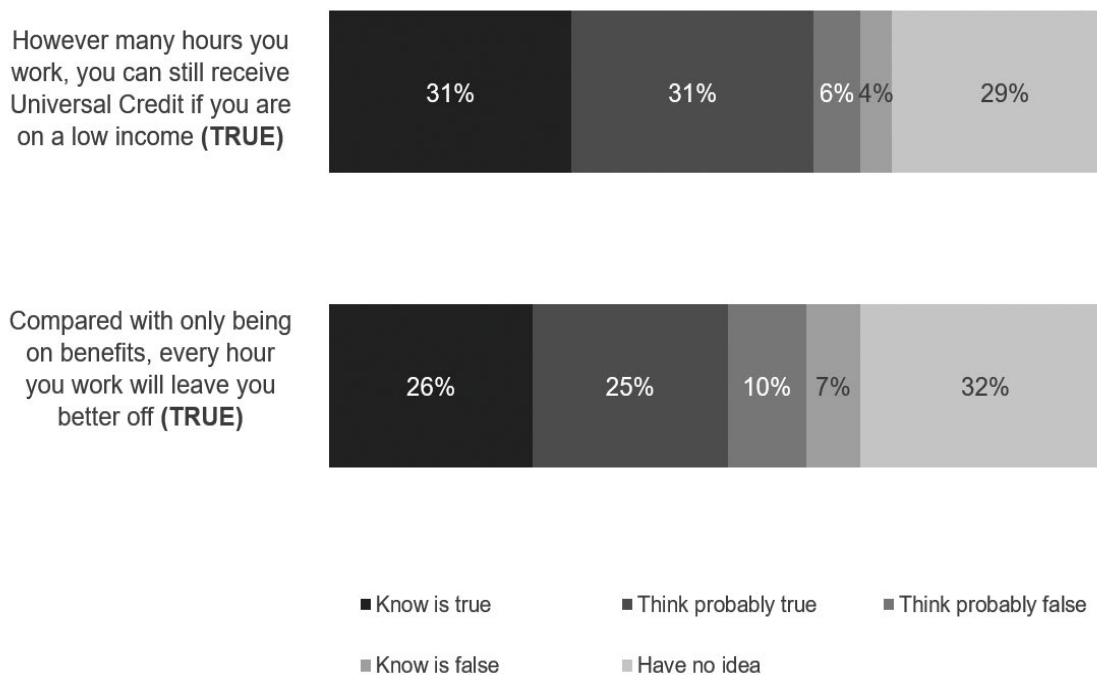
UC is an online self-service system that supports people who are on a low income or out of work, helps ensure that they are better off in work than on benefits, and provides support to help them prepare to work, move into work, or earn more.

Understanding of these key features of UC among claimants interviewed in Wave 1 of the research varied. Three-fifths (62 per cent) of claimants knew that however many hours they work, they can still receive UC if on low income, ten per cent considered this to be untrue and nearly a third (29 per cent) simply did not know.

Claimants were less likely to know that compared with only being on benefits, every hour they work would leave them better off under UC (50 per cent knew that this is true). Around a third (32 per cent) were unsure and 17 per cent thought that the statement was false. These results are shown in Figure 5.2 below.

Claimants with long-term health conditions were less likely to understand the key features (52 per cent knew that they can still receive UC if working on low income and 45 per cent knew that compared with only being on benefits every hour they work will leave them better off).

Figure 5.2 Understanding of key features of UC



Source: [W1C8](#). I'm going to read some statements about Universal Credit. For each can you tell me if you...Base: All respondents (1,014)

Awareness of the self-service functionality of UC can be improved. Over half (57 per cent) were aware that UC is an online self-service system when they made their claim, four in ten (39 per cent) were not.

Claimants with long-term health conditions were less likely to be aware of this functionality (51 per cent were aware).

5.1.3 Understanding of conditions leading to sanctioning

The majority of those taking part in Wave 1 recalled being informed that not agreeing to certain conditions may lead to their payments being reduced or stopped (90 per cent). Awareness was slightly lower among those without internet access (80 per cent).

When prompted with specific scenarios which may result in payments being stopped, claimant awareness levels were high, with between 80 per cent and 92 per cent able to correctly identify whether certain circumstances would lead to sanctions as shown in Table 5.3 below.

Figure 5.3 Proportion of claimants correctly identifying conditions that could lead to sanctioning



Source: W1D7/W2D1. Can you tell me which of the following conditions may lead to Universal Credit being reduced or stopped? Base: All respondents (1,014 /1,004)

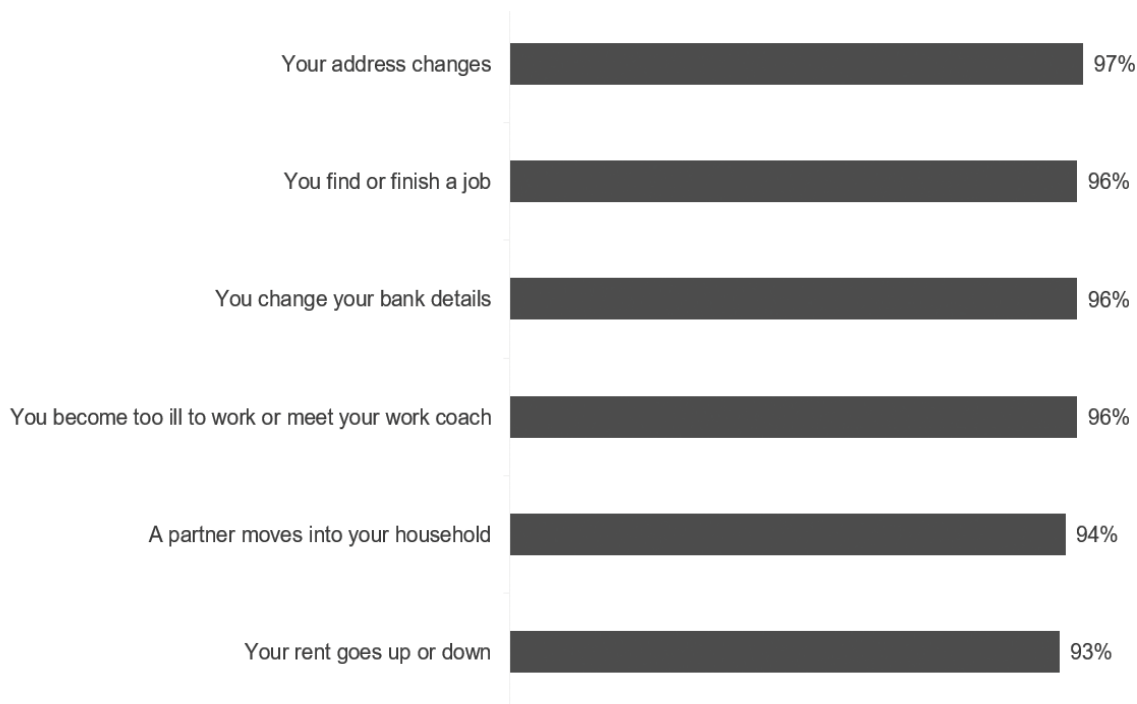
There were no consistent differences in awareness of circumstances that may lead to sanctioning, by conditionality group or health condition, at either survey wave.

5.1.4 Understanding of changes to Claimant Commitment (requirements and hours of work search)

The Claimant Commitment is based on claimant’s personal circumstances and thus is reviewed and updated on an ongoing basis. In most cases, it will be reviewed and drawn up during a conversation with work coach at a local Jobcentre. Each time it is updated, claimant needs to accept a new Claimant Commitment to keep receiving UC.

Changes impacting on Claimant Commitment were well understood. The vast majority were aware of all changes to personal circumstances which would need to be reported to the Department for Work and Pensions (DWP) and the awareness levels were high (over 90 per cent) across all conditionality groups as shown in Figure 5.4 below.

Figure 5.4 Awareness of changes required to report

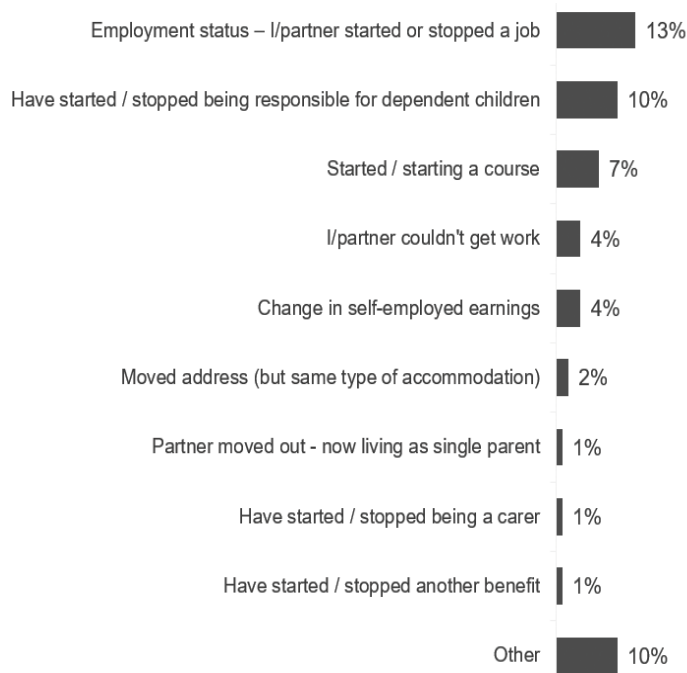


Source: W1D8. I'm now going to read out a list of potential changes in circumstances that someone claiming Universal Credit might encounter and I want you to say whether or not you think these changes would need to be reported to DWP? Base: All respondents (1,014)

Just over half (52 per cent) of all those interviewed in Wave 2 who were still claiming UC in the last three months prior to the interview had their Commitment reviewed with their work coach during the previous three months. The proportion is slightly higher among claimants in the intensive conditionality group and without any health condition, with 67 per cent having had their Commitment reviewed in the previous three months.

Of those who had their Claimant Commitment reviewed, one in five (19 per cent) had changes made to their Commitment. The most common reason for a change in requirements was a change of health condition (improving or deteriorating) (48 per cent). Other reasons included a change in working status (13 per cent) or change in role of caring for a dependent child (10 per cent) as shown in Figure 5.5 below. Most (86 per cent) of those whose Commitment had been updated understood the necessary changes well.

Figure 5.5 Most common reason for change in Claimant Commitment requirements



Source: [W2B16](#) Why did your Commitment requirements change? Base: All whose commitment requirements changed (85)

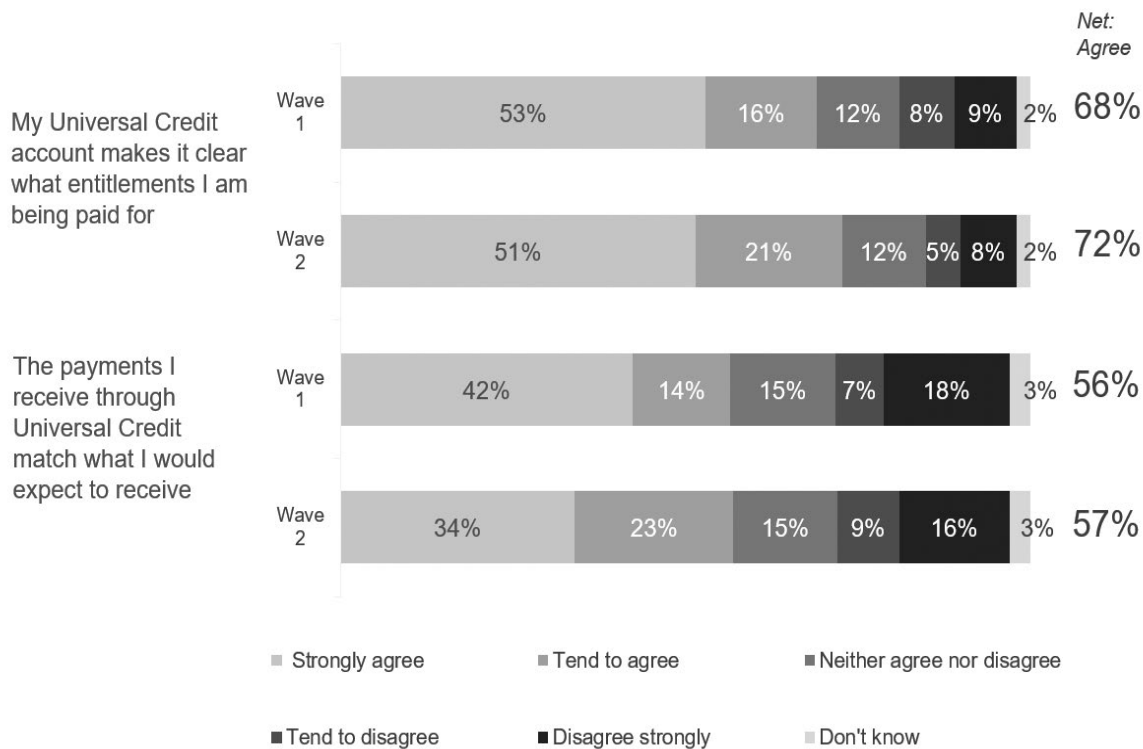
5.1.5 Understanding of Universal Credit payments

UC aims to streamline the benefit system by replacing six existing benefits and tax credits into a single payment. Claimants are able to keep track of the various entitlements that go into their single payment in their online UC account. In both surveys claimants were asked about their understanding of their UC payments and what entitlements they were being paid, and results are shown in Figure 5.6.

In both surveys, around seven out of ten of those still claiming agreed with the statement: *'My Universal Credit account makes it clear what entitlements I am being paid for'*, with a slight increase in agreement in Wave 2.

In both surveys, over half of those still claiming agreed that *'the payments I receive through Universal Credit match what I would expect to receive'*, while a quarter (25 per cent) disagreed.

Figure 5.6 Understanding of UC payments



Source: W1E5/E15. To what extent do you agree or disagree that...? Base: All respondents still claiming UC (920/835)

Across both statements, and in both waves, agreement was lower among the following groups:

- Those with a household income of less than £10,000.
- Those with a long-term health condition.
- Those with irregular or no internet access.
- Those in housing arrears or not keeping up with bills or credit commitments.
- Claimants aged over 55 years.
- Those renting from a council, local authority or housing association.

6 Ongoing service experience

This chapter discusses claimants’ experience of Universal Credit (UC) from the start of their claim onwards. Specifically, this section explores claimants’ use of the online journal, their experience of certain interventions and the perceived usefulness of these.

6.1.1 Attitudes to Universal Credit

In Wave 1, claimants who had previously claimed another type of benefit were asked how they considered their experience of UC compared to their experiences of other benefits. Overall, claimants agreed that UC compares favourably to previous experience; 57 per cent agreed that UC motivates them financially to work to a greater degree than previous benefits, and 56 per cent agreed that UC makes it easier to understand what they are required to do to receive payments. These results are shown in Figure 6.1 below.

Figure 6.1: Claimant comparisons of UC to claiming previous benefit(s)



Source: E1. To what extent do you agree or disagree that, compared to previous experience, Universal Credit...? Base: All respondents who have previously received other benefits (599)

Just under half (47 per cent) agreed that UC rewards even small amounts of work, to a greater extent than other benefits, although one in five (20 per cent) disagreed. Respondents were less positive about the ease of claiming UC compared with other benefits; 45 per cent disagreed that it was easier to claim, and only a third (34 per cent)

agreed. Claimants who rented their home privately were more likely to agree that UC was easier to claim than social housing tenants; 24 per cent of those renting privately agreed strongly compared with 17 per cent of those living in social housing.

There were no significant differences by conditionality group in attitudes towards UC in comparison to other benefits, although those with a long-term health condition were less likely to agree with these statements, whilst 47 per cent of those without a health condition said UC was easier to claim than other benefits, this decreased to 30 per cent of those with a long-term health condition.

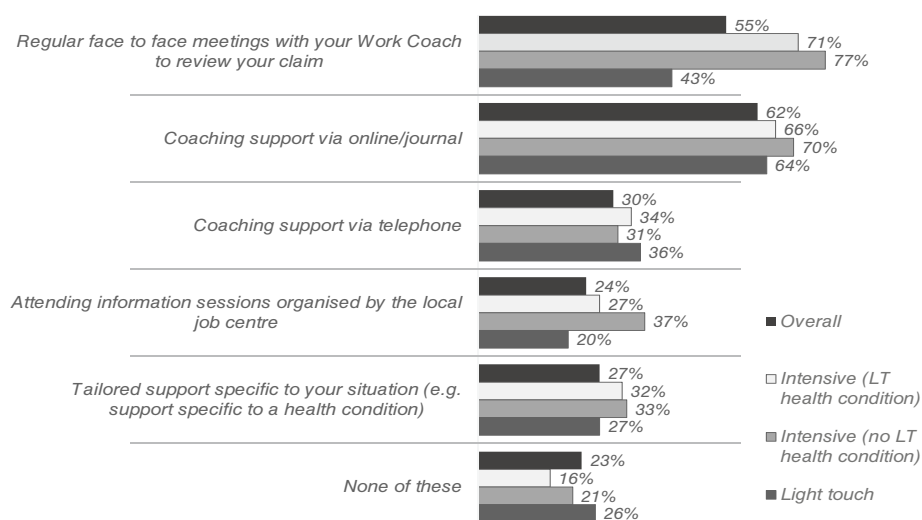
6.1.2 Interventions received and their perceived usefulness

One of the key principles of UC is to help claimants find work and remove barriers to working and earning more. In order to do so, a number of interventions are in place to support claimants in their work search activities such as regular reviews, coaching support from a dedicated Work Coach, information sessions or other tailored support.

Whilst the majority of those who experienced an intervention found it helpful in meeting the objectives outlined in their Claimant Commitment, claimants' participation in, and use of, the available interventions varied. Around three in five (62 per cent) of those still claiming Universal Credit at the stage of Wave 2 received coaching support via online journal and over half (55 per cent) attended regular face-to-face meetings with their Work Coach. Of the other types of support asked about, such as coaching support by phone, information sessions, or tailored support, fewer than a third of claimants said that they had received these.

As would be expected, claimants in the intensive conditionality group were more likely to have received many of the individual interventions in the three months prior to interview, than those in other conditionality groups (for example, 73 per cent had regular face to face meetings with a Work Coach, compared with 43 per cent of those in the light touch group). It would be expected that the results differ for those with/without long-term health conditions, however, no significant differences by health condition status within those in the intensive conditionality group were found, as shown in Figure 6.2 below.

Figure 6.2: Interventions attended/received in the last three months



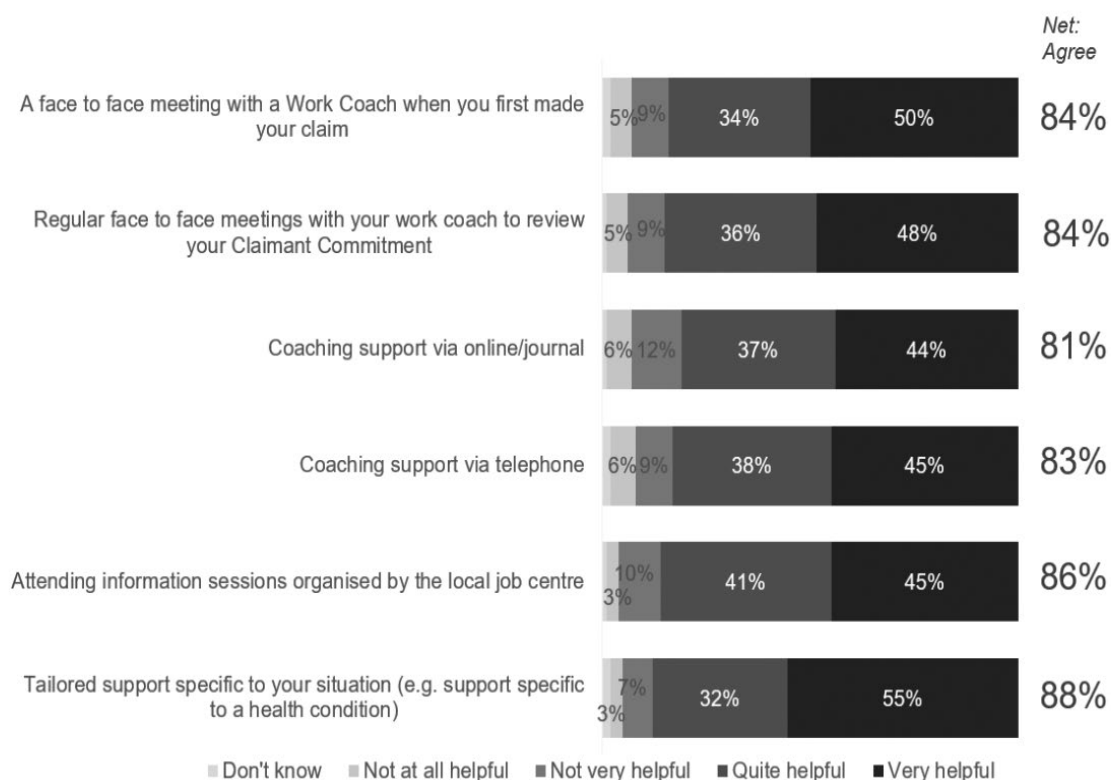
Source: W2C2. Can I check, in the last three months, have you attended or received / did you attend or receive any of the following? Base: All unless UC claim ended more than three months ago (906), Intensive (488), Light touch (121)

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Of those that used each type of intervention, more than four in five claimants (between 81 and 88 per cent) said that they found the intervention helpful in meeting the objectives of their Claimant Commitment. Over half of claimants that received support that was tailored to their specific situation found that very helpful (55 per cent), with similar levels of positivity noted for the other interventions, such as face to face meetings with a Work Coach at the start of their claim (50 per cent stated this was very helpful) and regular meetings to review their Claimant Commitment (48 per cent rated very helpful) as shown in Figure 6.3 below.

Whether the claimant had a health condition impacted on their perceptions of how helpful an intervention had been. Generally, greater proportions of claimants *without* a long-term health condition rated intervention more favourably than those *with* a long-term health condition. For example, 87 per cent of those without a long-term health condition found the face-to-face meeting with a Work Coach helpful at the start of their claim, compared with 81 per cent of those with a health condition.

Figure 6.3: Helpfulness of interventions in meeting the objectives of Claimant Commitment



Source: W2C2A. How helpful were these interactions in meeting the objectives in your Claimant Commitment? Base: All who used intervention (211-586)

6.1.3 Experiences of online support including the journal and ‘To Do’s’

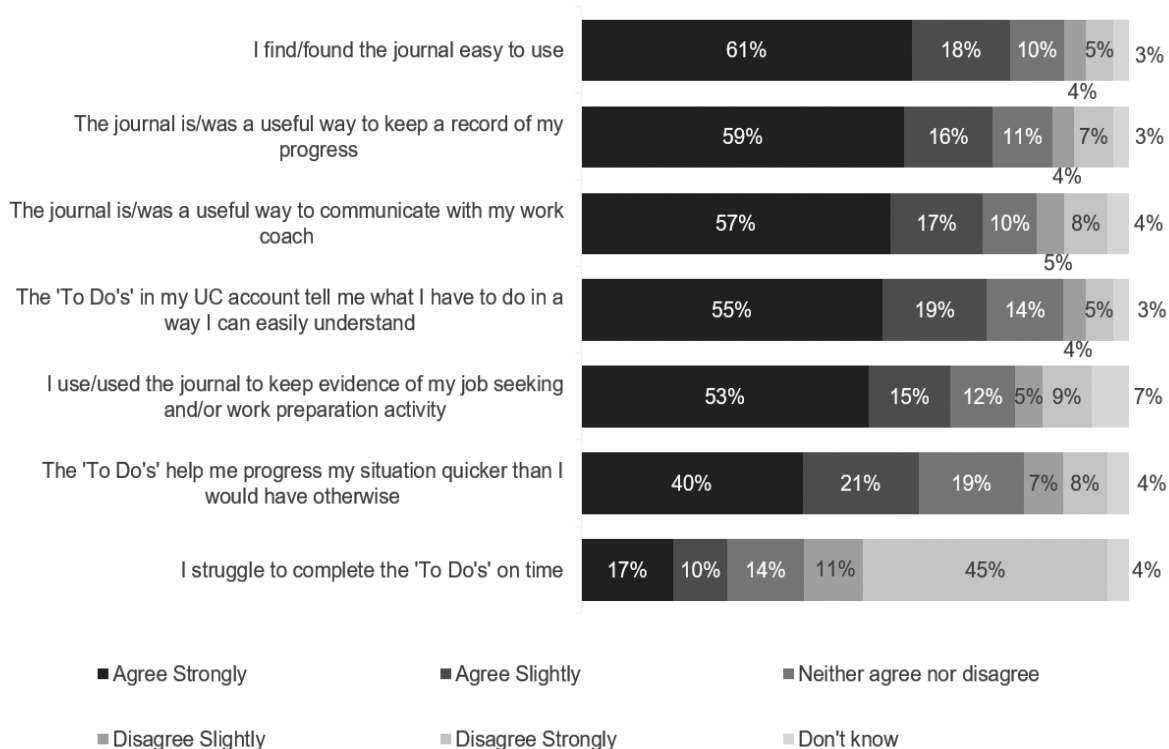
A key element of claiming UC is the requirement for claimants to log job searching activity and communicate with a Work Coach through the online journal. Claimants will also receive instructions through this system on further steps to take as part of their job search requirements (referred to as ‘To Do’s’).

The online system of recording job search activity was generally well received by claimants; when asked at Wave 1, most reported finding the journal and the ‘To Do’s’ useful and easy to use.

Overall, eight in ten (79 per cent) claimants said they found the journal easy to use, while three quarters (75 per cent) said it was a useful way to keep a record of their progress. A similar proportion (74 per cent) said the journal was a useful way to communicate with their work coach while 68 per cent said they use it to keep evidence of their job seeking or work preparation activity as shown in Figure 6.4 below.

Considering the ‘To Do’s’, three quarters (74 per cent) agreed these tell them what they have to do in a way they can easily understand. Six out of ten (61 per cent) agreed they helped them progress their situation quicker than they would have done otherwise, although 27 per cent of claimants said they struggled to complete their ‘To Do’s’ on time. Attitudes towards the ‘To Do’s’ did not vary between claimants renting in the private sector versus those with a social housing landlord.

Figure 6.4: Claimant attitudes towards the journal and 'To Do's' provided in their UC account



Source: E3. To what extent do you agree or disagree that...? Base: All respondents (1,014)

There were no significant differences in attitudes towards the journal or 'To Do's' by conditionality group, age or gender, however those without regular access to the internet and those with a long-term health condition were generally slightly less likely to agree with each statement.

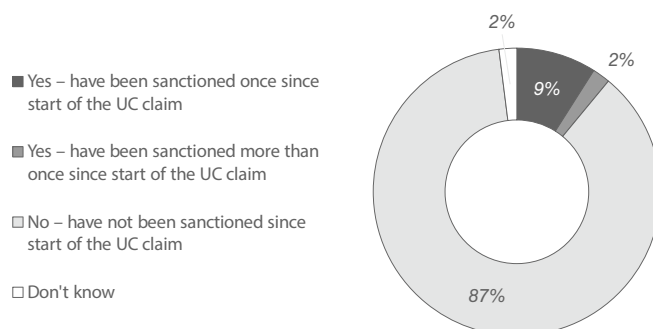
6.1.4 Experiences of sanctioning

As discussed in Chapter 5.1.3, sanctions were generally well understood.

In the Wave 2 survey, one in ten (11 per cent) claimants whose UC claim had continued into the three months prior to the survey, reported having been sanctioned during their UC claim. Most of these claimants (nine per cent) had been sanctioned once, although a minority (two per cent of all claimants) had been sanctioned more than once as shown in Figure 6.5 below. Those in the intensive work search conditionality group (14 per cent) and those working fewer than 30 hours (14 per cent) were more likely to report that they had been sanctioned.

Men were more likely to have been sanctioned than women (15 per cent compared with nine per cent). Sanctioning was also more frequently reported by younger claimants than older claimants (13 per cent of those aged 16 to 34, decreasing to six per cent of those aged 55 or over).

Figure 6.5: Claimants' experience of sanctioning

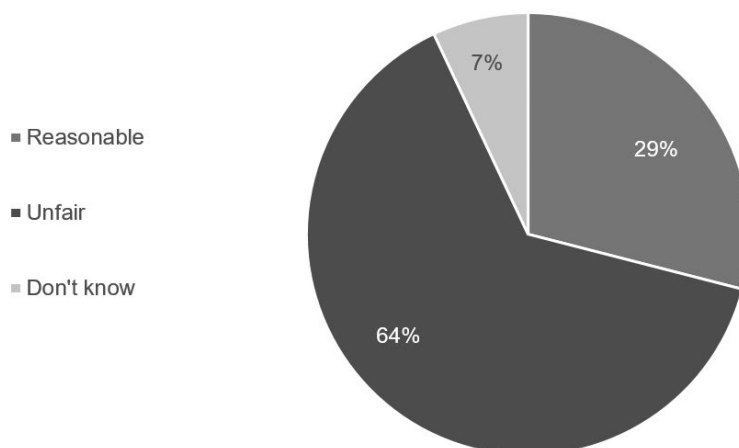


Source: W2D2 In the last three months, have your UC payments been reduced or stopped because you did not meet the conditions you are required to fulfil in return for receiving the payments? Base: All unless UC claim ended more than three months ago (897)

The most common reason claimants gave for having received a sanction was a failure to attend a work focused interview (47 per cent), followed by undeclared earnings (14 per cent).¹² Eight per cent were sanctioned for not doing a particular activity. Seven per cent believed that they were sanctioned due to an error made by Jobcentre Plus or the DWP, while one in ten (10 per cent) did not know or understand the reason why they were sanctioned (distinct from the 4 per cent who could not remember the reason).

Of those sanctioned, two-thirds (64 per cent) considered the sanction to be unfair, with around half of this group (45 per cent) stating that they had a 'good cause' or reason for failing to meet the requirements, although 29 per cent stated that they thought the decision to sanction them was a reasonable action. These results are shown in Figure 6.6 below.

Figure 6.6: Perceptions of sanctioning



Source: W2D4 Did you think the decision to sanction you was reasonable or did you think were sanctioned unfairly? Base: All sanctioned (91)

Three-fifths (58 per cent) of those who considered themselves to be unfairly sanctioned asked DWP or Jobcentre Plus to reconsider the sanction; of these, around one in five (22 per cent) were successful in that their sanction was removed or reduced.

¹²Please note that it is not possible to identify whether claimants were sanctioned or not or what the reasons were as these were self-reported.

7 Job search activity and changes to working status

This chapter will discuss claimant employment outcomes, such as working status, working hours and annual income at Wave 1 and Wave 2, including exploration of changes between waves amongst longitudinal sample (those who participated in both survey waves). It will also cover claimant job search activities and any difficulties experienced in completing the hours required by their Claimant Commitment. The last section will detail attitudes towards claiming Universal Credit (UC) and looking for work.

7.1 Working status

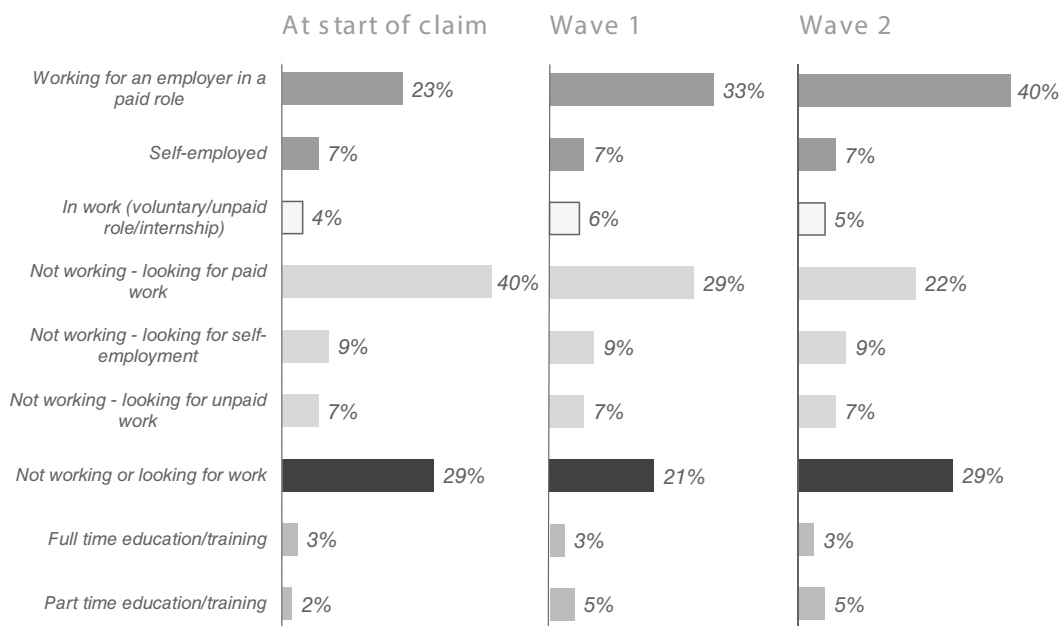
7.1.1 Change in working status between waves

Understanding movement into work by the claimant population is a key step in evaluating the implementation of UC Full Service. At the stage of Wave 1, claimants reported that when they first made their claim, just under a quarter (23 per cent) were working for an employer in a paid role, with a further seven per cent of claimants self-employed.

At the point of the Wave 1 interview, the proportion working for an employer in a paid role had increased to a third of claimants (33 per cent) and by Wave 2, two-fifths (40 per cent) of claimants were in paid employment. The proportion in self-employment remained static at each wave, as shown in Figure 7.1.

In line with the increased proportion in work at each wave, the proportion of claimants who were not working but looking for paid work decreased, from 40 per cent at the beginning of the claim to 22 per cent by Wave 2.

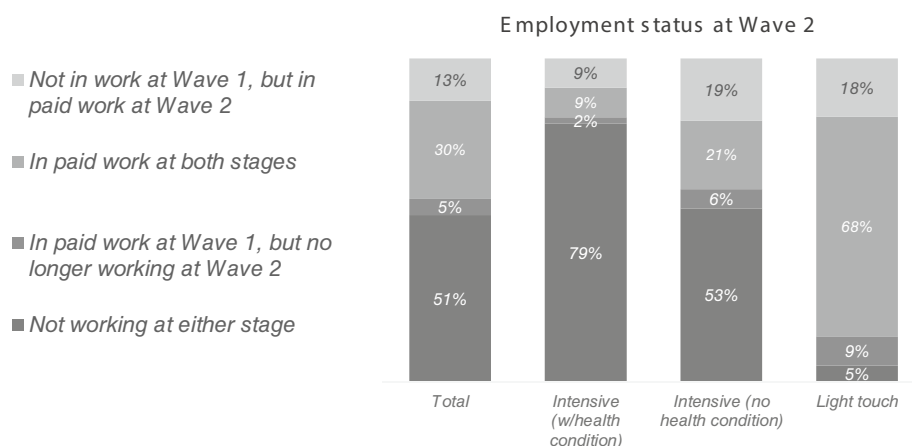
Figure 7.1 Claimant work status at start of UC claim, Wave 1 and Wave 2



Source: W1A2/W1A8/W2A5. Which of the following are you doing at the moment/ thinking back to when you first made your Universal Credit claim, were you...? Base: All respondents (1,014/1,004)

Considering only the longitudinal sample, half (51 per cent) of this group were not in work at the point of either survey, with three in ten (30 per cent) in paid work at both stages (Figure 7.2, below). Thirteen per cent moved into paid work between Wave 1 and Wave 2, although a further five per cent moved out of work between the survey waves.

Figure 7.2 Change in work status amongst longitudinal sample between survey waves



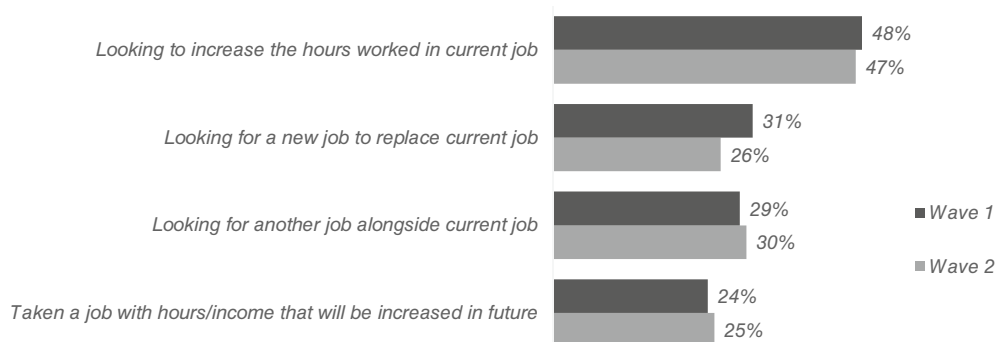
Source: W2A7 Working status. Base: All longitudinal sample (589)

Around a third of the longitudinal sample claimants (32 per cent) who moved into work between Wave 1 and Wave 2 entered elementary occupations, for example cleaners and security officers. Seventeen per cent entered sales and customer service occupations, and a further 13 per cent entered caring or other personal service occupations, such as support workers or nursery assistants. Other claimants entered technical or associate professional occupations, for example, pharmacy technicians (11 per cent), or positions such as process, plant or machine operatives, including vehicle drivers (8 per cent).

7.1.2 Claimant actions taken to increase working hours or income

In both survey waves, claimants working part-time were asked whether they were actively looking for ways to increase their hours and their earnings. At Wave 1, 62 per cent stated they were seeking ways to increase their hours; at Wave 2 this proportion was 54 per cent, although this change was not statistically significant. Similarly, 64 per cent of those working part-time were looking at ways to increase their income at Wave 1, and this level was maintained (56 per cent) at Wave 2.

Figure 7.3 Methods used by those in part-time work who are seeking to increase their hours and/or earnings



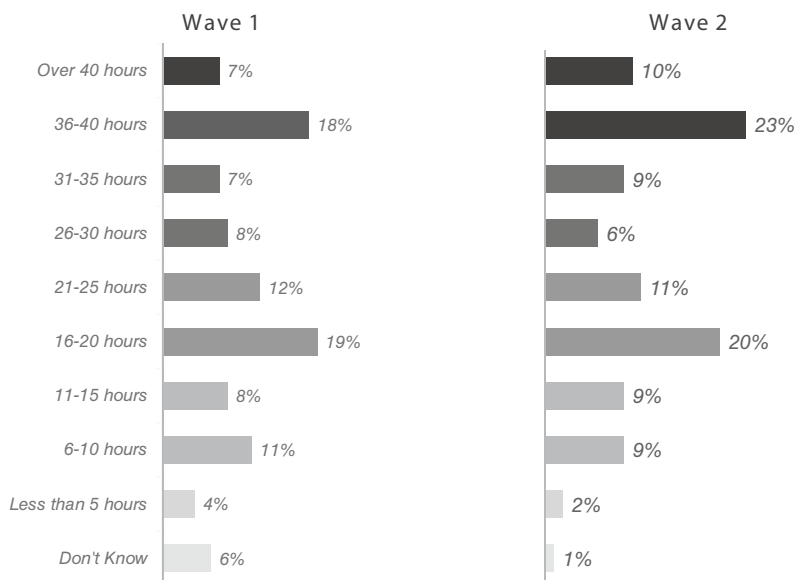
W1C3 / W2B3. Are you looking to increase your hours or income by...? Base: All in part time work and still claiming UC (225/224)
 Responses <5% not displayed

The methods used by those in part-time work who were seeking to increase their hours or income were the same across waves (Figure 7.3). Around half of this group wanted to increase the hours they worked in their current job (48 per cent in Wave 1, 47 per cent in Wave 2), with smaller proportions seeking a new job to replace their current employment (26 per cent in Wave 2), looking for another job alongside their current job (30 per cent in Wave 2), or had taken a job with an understanding that hours/earnings would be increased in the future (25 per cent in Wave 2).

7.1.3 Changes to working hours

Those in paid work reported their average weekly working hours in Wave 1 and in Wave 2. In both waves, those in work were largely working part-time (fewer than 30 hours per week); 62 per cent at Wave 1 and 57 per cent at Wave 2. However, between waves, the proportion working between 36 and 40 hours per week increased from 18 per cent to 23 per cent, and the proportion working more than 40 hours increased from seven per cent to ten per cent, so overall, there was a slight increase in the number of hours worked (as shown in Figure 7.4).

Figure 7.4 Average hours worked per week by those in employment at each survey wave



Source: W1A6/W2A10. In total, how many hours a week do you normally spend in paid work or self-employment?
 Base: All in paid work (Wave 1: 391; Wave 2: 455)

7.1.4 Changes to annual income

In addition to the longer average working hours reported at Wave 2 compared with Wave 1, claimants' average household income also increased between waves.

Figure 7.5 Average household income at Wave 2



Source: W2A13A: Annual income. Base: All excluding DK/Ref (939)

By Wave 2, the proportion reporting an annual household income of less than £10,000 had decreased by eight per cent from Wave 1, with corresponding increases in household income reported across higher income bands.

Amongst the longitudinal sample, younger claimants were more likely than older claimants to have increased their income between waves; 25 per cent of those aged 16 to 34 reported an increase compared with 18 per cent of those aged 35 to 54 and eight per cent of those aged 55 or over.

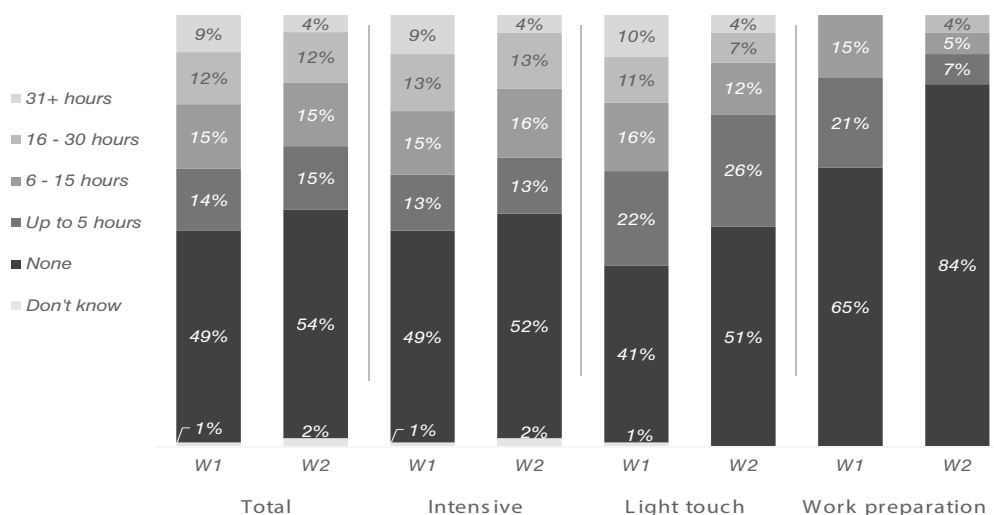
Increases in household income were also more frequently reported by those without long-term health conditions; whilst 14 per cent of longitudinal claimants with a health condition increased their income between waves, a quarter (25 per cent) of those without a health condition experienced an increase. Those with a health condition were more likely to report that their income had remained stable between waves (57 per cent compared with 43 per cent of those without a health condition). This could be partly be due to the finding that those with a health condition were more likely to have remained out of work at both survey waves (42 per cent of longitudinal sample with a health condition compared with 20 per cent of the comparable group without a health condition).

7.1.5 Job search or preparation activity

As part of the process of making a claim for UC, claimants must accept a 'Claimant Commitment' statement, which sets out how they will look for work and the types of employment they will seek. As part of the Claimant Commitment, the claimant may be required to agree to complete a minimum number of hours of job search or job preparation activity every week.

Half of all claimants at each wave had not spent any time on work search or preparation activities in the last week (49 per cent Wave 1, 54 per cent Wave 2). Nine per cent completed 31 or more hours a week in Wave 1, and four per cent did so in Wave 2. Those in the Work Preparation group were less likely than those in the light touch or intensive groups to have spent time on work search or preparation activities in either wave (65 per cent of this group carried out zero hours at Wave 1, 84 per cent reported zero hours at Wave 2).

Figure 7.6 Hours of work search or work preparation activities undertaken in the seven days prior to interview, by conditionality group



Source: W1C6 / W2B6. How many hours did you spend on work search activities / work preparation activities in the last seven days? Base: All claiming UC and in conditionality groups 1-3 (757/579)

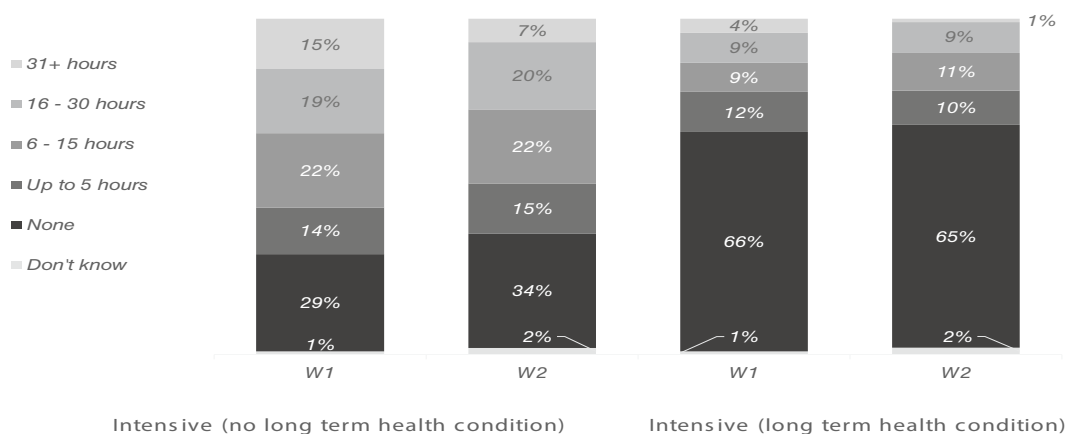
Amongst those in the intensive work search conditionality group, there was a marked difference in activity by health condition status. Claimants with a long-term health condition were more likely at both Wave 1 and Wave 2 to have spent fewer hours or no time in the previous week on work search activities. Two-thirds of this group

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spent zero hours (66 per cent at Wave 1 and 65 per cent at Wave 2) compared with 29 per cent at Wave 1 and 34 per cent at Wave 2 of those without a health condition in the intensive group.

Between Wave 1 and Wave 2, there was a decrease in the proportion of claimants who had conducted 31 or more hours of search in the last week; this was consistent across health condition status (15 per cent versus 7 per cent for those without a long-term health condition; 4 per cent versus 1 per cent for those with a health condition).

Figure 7.7 Hours of work search activities undertaken by intensive conditionality group claimants in the seven days prior to interview, by health condition status

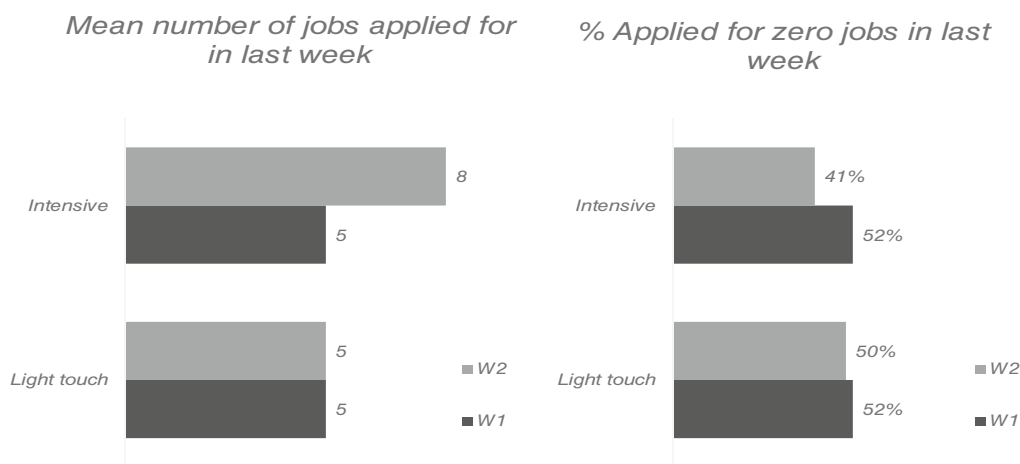


Source: W1C6 / W2B6. How many hours did you spend on work search activities / work preparation activities in the last seven days? Base: All claiming UC and in conditionality groups 1-3 (757); intensive (592/450); intensive no long term health condition (327/179); intensive with long term health condition (265/271)

Although the results suggest that some claimants reduced the number of hours they spent on job search activities between the survey waves, the mean number of job applications made by the intensive claimant group increased, from five applications per week in Wave 1 to eight per week at Wave 2. Similarly, the proportion of claimants in this group who reported not applying for *any* jobs in the previous week decreased from 52 per cent in Wave 1 to 41 per cent in Wave 2.

Levels of job search activity amongst those in the light touch group remained steady over time; claimants completed five job applications per week at both waves (see Figure 7.8, below).

Figure 7.8 Job application activity undertaken in the seven days prior to interview, amongst those in intensive and light touch conditionality groups



Source: C7/B12. And how many jobs have you applied for in the last week? Base: All claiming UC and in conditionality groups 1 and 2 (709 / 345)

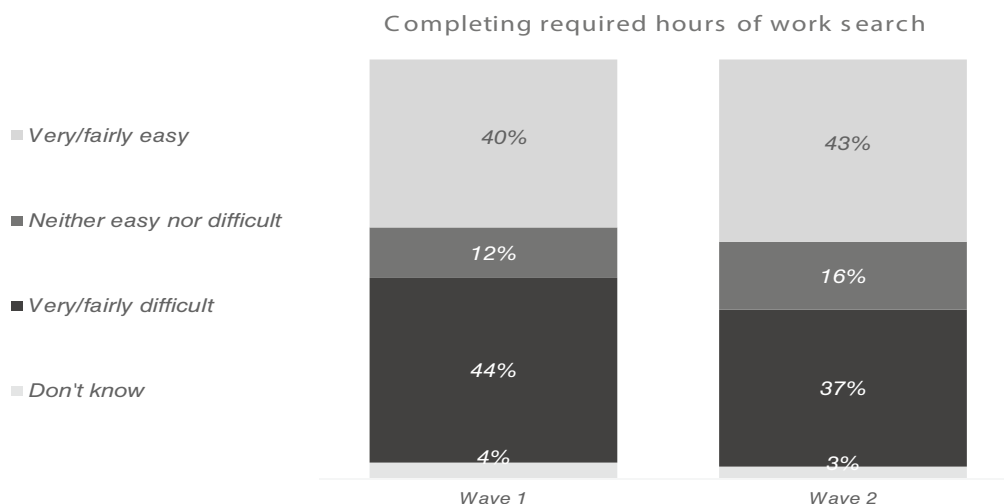
7.1.6 Experience of completing hours of work search required by Claimant Commitment

At Wave 2, half (53 per cent¹³) of claimants who were aware of the hours of work search or preparation required in their Claimant Commitment had met or exceeded the hours required, whilst 47 per cent had completed fewer hours than stated in their commitment. A further two-fifths (39 per cent) of claimants who stated that they were not required to complete any hours of work search, had done some activity in the previous week.

Claimants were divided in their views on the ease or difficulty of completing the hours of work search required by their Claimant Commitment, and this perception was maintained between survey waves. As shown below, in Wave 1, 40 per cent of claimants considered completing their required hours of work search easy, whilst 44 per cent found this difficult. In Wave 2, 43 per cent said it was easy, with 37 per cent stating it was difficult. The difference between waves was not statistically significant.

¹³ 53 per cent of those in the intensive, light touch, or work preparation group, who were aware of both the hours they had completed and were required to do, and who were required to do at least one hour per week (base: 172). Hours of work search/preparation are self-reported.

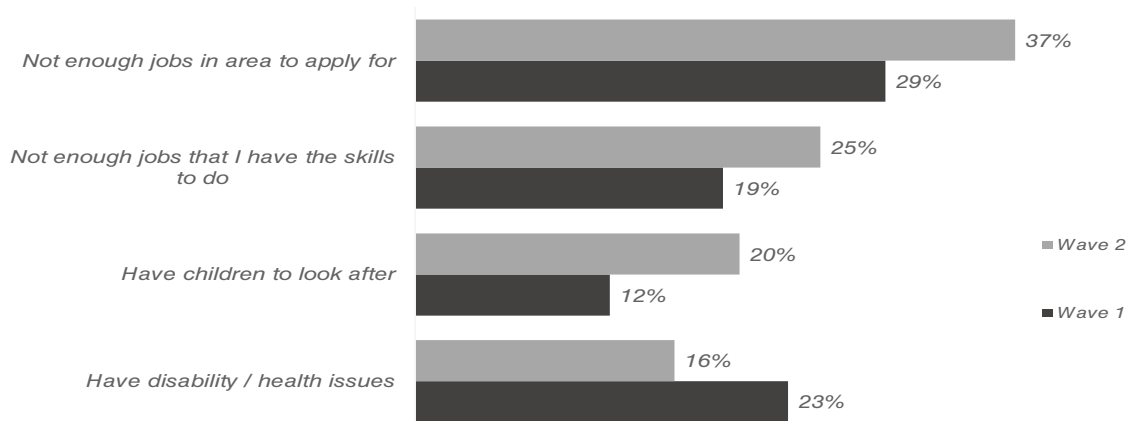
Figure 7.9 Claimant views on the ease or difficulty of completing their required hours of job search



Source: W1D5 / W2B10. How easy or difficult did you find it / are you finding it to do X hours each week? Base: All required to do 1+ hours of work search/ preparation per week (357/180)

At each wave, claimants who said they were finding it difficult to complete their required hours of work search were asked the reasons for this. In both Wave 1 and Wave 2, the most commonly mentioned reason was a lack of jobs available in the claimant’s area (29 per cent at Wave 1, 37 per cent at Wave 2). The suitability of the claimant’s skills, childcare responsibilities, and health problems were other common factors in experiencing difficulties with work search. Overall, there were no changes in the reasons cited for job search difficulties between waves.

Figure 7.10 Claimant views on the ease or difficulty of completing their required hours of job search

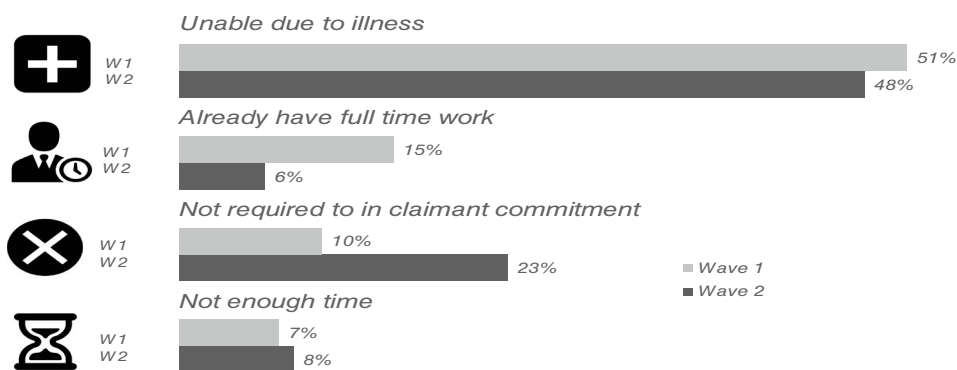


Source: W1D6 / W2B11. And why do you say that? What made/makes it difficult? Base: All who find or found it difficult to complete required hours (156/66)

7.1.7 Barriers to work search or preparation activity

Amongst claimants who had not carried out any work search or preparation activity in the week before interview, there were changes between waves in the reasons they cited for this, however, the most common reason at both waves remained ill health (51 per cent at Wave 1, 48 per cent at Wave 2).

Figure 7.11 Reasons provided for not completing any work search or preparation activities in the previous seven days



Source: W1C5 / W2B5. Why is that? Base: All claiming UC in conditionality groups 1-3 who have not done work search or preparation activities in last week (369/ 319) Responses <5% not displayed

At Wave 1, 15 per cent stated that they hadn't completed any work search due to already having full time work, and this decreased to 6 per cent at Wave 2. This may suggest some adjustment of the make-up of those in the intensive, light touch and work preparation group over time, with those in work moving to the 'working enough' group (see Chapter 2 for more detail about changes in conditionality group between waves).

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One in ten (10 per cent) claimants in the intensive, light touch and work preparation groups who had not completed any work search at Wave 1, said that this was because they were not required to in their Claimant Commitment. This factor increased to 23 per cent at Wave 2, which again suggests closer alignment of work search requirements with claimant circumstances at the point of Wave 2.

Claimants in part time employment who stated that they were not looking to increase their hours or their income were also asked why this was the case. At Wave 2, more than half (54 per cent) stated that this was because their current working hours suited their caring responsibilities; this marked an increase from Wave 1 when 37 per cent stated that this was a reason.

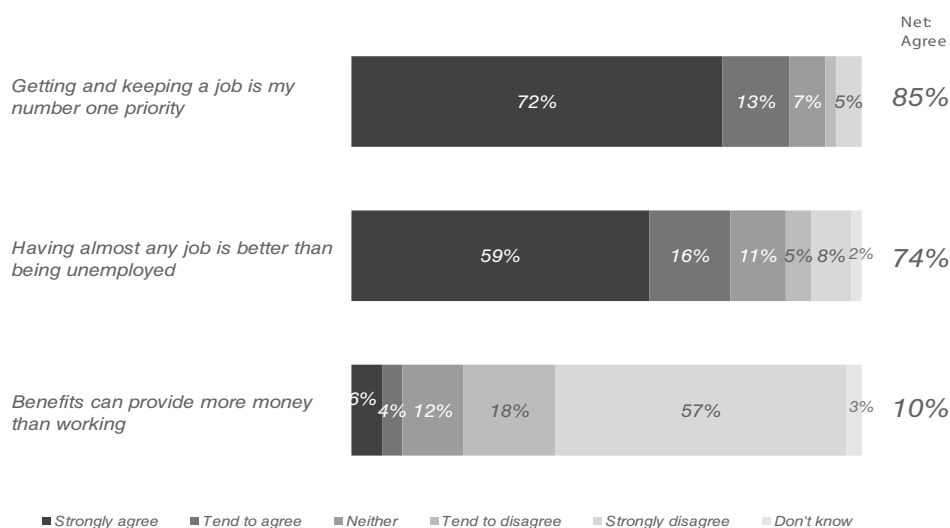
Other reasons for not seeking to increase working hours or income, mentioned by those in part time employment, included ill health or disability (25 per cent Wave 1, 20 per cent Wave 2) and the cost of childcare (13 per cent at both waves).

7.1.8 Attitudes to claiming Universal Credit and looking for work

Understanding outcomes such as changes in employment and income at the stage of Wave 2, claimant motivation to find work over time was an area of interest for this research.

When asked about their attitudes towards finding work, most claimants were very positive about having a job and associated benefits. The majority (85 per cent) of those currently not in any employment agreed that getting a job is their number one priority. Similarly, three quarters (74 per cent) of claimants in the intensive and light touch groups agreed that being employed (in any job) is better than being unemployed. Whilst most (75 per cent) disagree that benefits can provide them with more money than working, one in ten (10 per cent) believed that it is the case.

Figure 7.12 Agreement with statements about looking for work

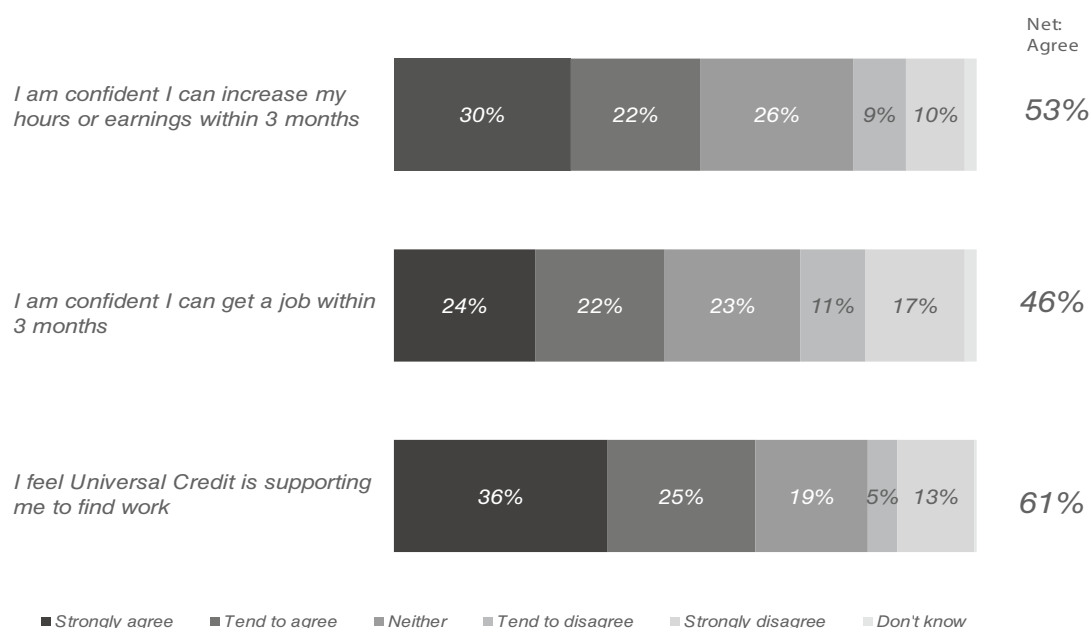


Source: W2B13 How much do you agree or disagree with the statement: All in conditionality groups 1 and 2, not in employment and required to do 1+ hours of work search (216); All in conditionality groups 1 and 2 and required to do work search (442);

Universal Credit Full Service Survey

Despite the determination to find employment, claimants were more sceptical about whether UC could support them in finding work and consequently their ability to increase hours/earnings in the next three months. Less than a half (46 per cent) of those in the intensive or light touch group felt confident that they can get a job with just over half (53 per cent) feeling positive about their ability to increase their hours or earnings. Overall, three in five (61 per cent) believed that UC was supporting them to find work.

Figure 7.13 Agreement with statements about working



Source: W2B13 How much do you agree or disagree with the statement: Base: All in conditionality groups 1 and 2, required to do 1+ hours of work search and currently in work (226); All in conditionality groups 1 and 2, not in employment and required to do 1+ hours of work search (216)

Older claimants were slightly less positive about their work search activities and ability to find work/increase hours when compared to their younger counterparts. They were less likely to agree that having almost any job is better (64 per cent for over 55 year olds and 70 per cent for 35-54 year olds, compared to 82 per cent among 16-34 year olds), similarly, they felt less positive about finding a job in the next three months (50 per cent disagreed compared to 29 per cent overall) or that UC was supporting them to find work (31 per cent compared to 18 per cent overall).

Considering the longitudinal sample group, we can look at the attitudes of those who have been unemployed both at Wave 1 and Wave 2, or who have moved into work between waves. Encouragingly, those who were out of work at both waves remained positive in their attitudes to finding work, with no significant differences in agreement between this group and the sample average.

Those who moved into work between Wave 1 and Wave 2 also generally reflected the attitudes of the average claimant, however, this group were less likely to disagree that 'benefits can provide more money than working' (52 per cent disagreed) than those who had been in work at both waves (73 per cent disagreed), or out of work at both waves (81 per cent disagreed). There were no differences in attitudes between those renting privately, and those renting from a social housing landlord.

8 Budgeting and housing experience

This chapter will discuss claimants' experiences of managing Universal Credit (UC) payments, their ability to keep up with bills, credit commitments and housing payments and their perceived confidence managing their money. It will also discuss the need for additional funds among those claiming UC and sources of these funds. Included are also findings related to the use of Alternative Payment Arrangements (APA) and to the process of claiming back childcare costs.

8.1 Managing payments

8.1.1 Perceived confidence managing payments

Unlike benefit regimes such as Job Seeker's Allowance and Employment Support Allowance, which are paid every two weeks, UC is intended to be paid monthly to mirror the way wages are typically paid. When asked, 99 per cent of claimants in the survey confirmed that they received monthly UC payments.

The two surveys offer an opportunity to analyse confidence in managing money over the course of the claim; Wave 1 approximately three months in and Wave 2 after approximately eight months. In both surveys claimants were asked how confident they felt managing their money with UC at their current frequency, as opposed to more regular payments. As is shown in Figure 8.1, 67 per cent of claimants in both waves said they felt confident.

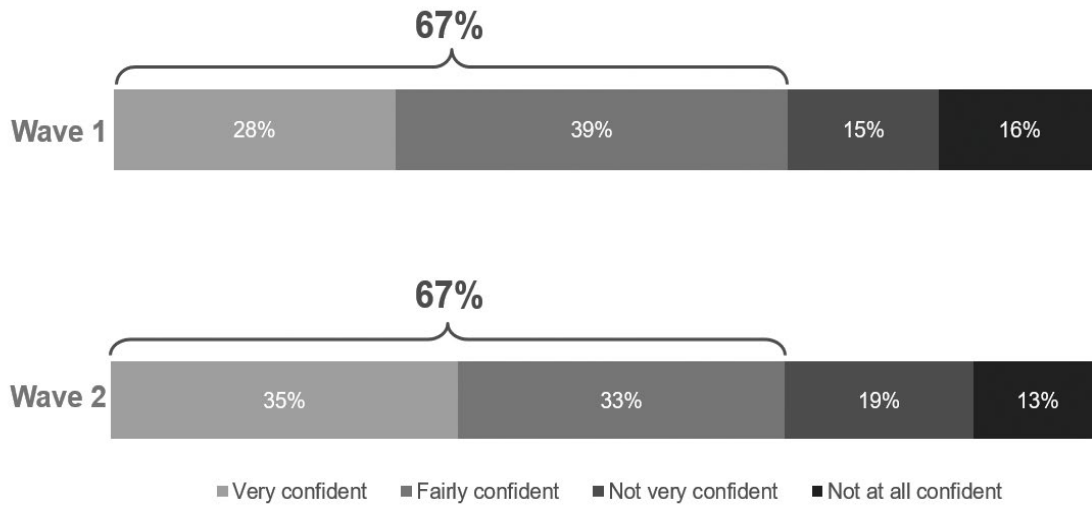
At Wave 1, claimants were largely positive about their ability to manage their payments, with 67 per cent saying they were 'very' or 'fairly confident'. Three in ten (31 per cent) said they were 'not very' or 'not at all confident'.

While the overall proportion saying they felt confident was the same at Wave 2 (67 per cent), a slightly larger proportion said they felt 'very confident' (up seven percentage points to 35 per cent). Again, around three in ten (32 per cent) of claimants said they were 'not very' or 'not at all confident'.

There were no significant differences by conditionality group.

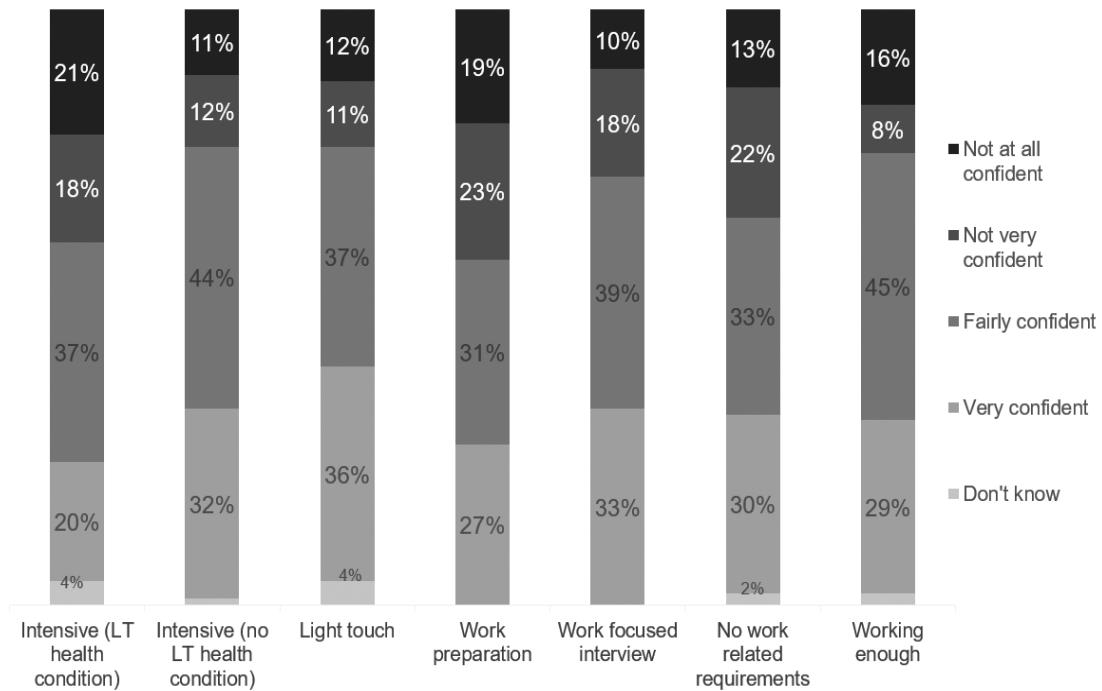
Universal Credit Full Service Survey

Figure 8.1 Perceived confidence managing money with UC



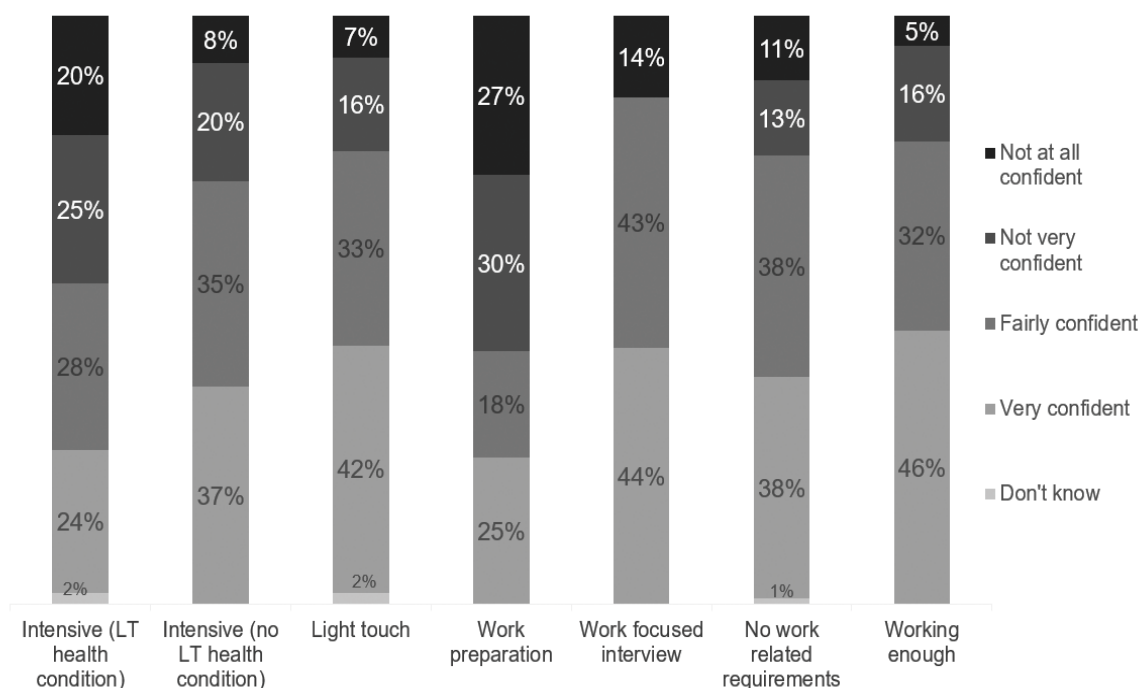
Source: W1F4/W2E2. How confident do you feel in your ability to manage your money with Universal Credit payments at their current frequency (as opposed to more regular payments)? Base: All respondents still claiming UC (W1 920, W2 835)

Figure 8.2 Perceived confidence managing money with UC in Wave 1 – split by conditionality group



Source: W1F4. How confident do you feel in your ability to manage your money with Universal Credit payments at their current frequency (as opposed to more regular payments)? Base: All respondents still claiming UC (920)

Figure 8.3 Perceived confidence managing money with UC in Wave 2 – split by conditionality group



Source: W2E2. How confident do you feel in your ability to manage your money with Universal Credit payments at their current frequency (as opposed to more regular payments)? Base: All respondents still claiming UC (835)

Looking at both surveys, perceived confidence managing payments is affected by a number of issues:

- Long term health conditions: in both surveys, claimants with a long-term health condition were less likely to say they were confident (in Wave 1, 57 per cent of those with a health condition were confident, compared with 75 per cent of those with no health condition. In Wave 2, 57 per cent of those with a health condition were confident, compared with 77 per cent of those with no health condition).
- Access to the internet: in Wave 2, those with no or irregular access to the internet were also less likely to say they were confident (37 per cent of those with irregular or no access compared with 69 per cent of those with access).
- Gender: In Wave 2, women were more likely to report being confident (70 per cent of women compared with 62 per cent of men).

There were no other statistically significant differences with regards to confidence managing money.

8.1.2 Keeping up with bills and credit commitments

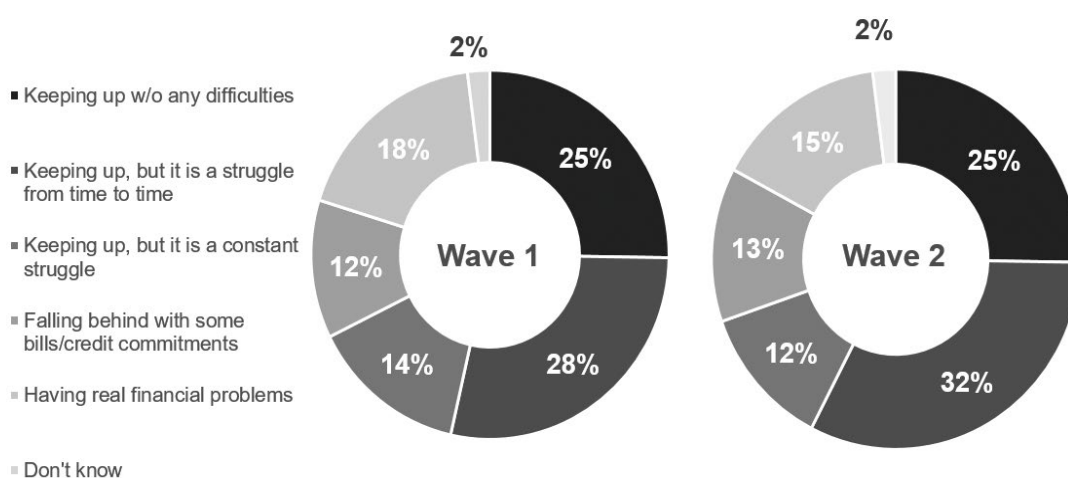
In both surveys, claimants were asked about their perceived ability to keep up with bills and credit commitments in the last three months. Results are shown in Figure 8.4. In Wave 1, just over half (53 per cent) of those still claiming UC said they had been keeping up with bills and credit commitments. This includes a quarter (25 per cent) who said they were *‘keeping up with all bills and credit commitments without any difficulties’*, and just over a quarter (28 per cent) who said they were *‘keeping up but it is a struggle from time to time’*. At Wave 2, 57 per cent said they had been keeping up with bills and credit commitments, an increase of three percentage points from Wave

Universal Credit Full Service Survey

1. This includes a quarter (25 per cent) who were keeping up with all bills and credit commitments without any difficulties, and nearly a third (32 per cent) who said it was a struggle from time to time.

In Wave 1, 44 per cent were experiencing financial difficulties. One in seven (14 per cent) said they were *'keeping up, but it is a constant struggle'*. Just over one in ten (12 per cent) said they were falling behind with some bills and/or credit commitments, while nearly one fifth (18 per cent) said they were experiencing *'real financial problems'*. Four in ten (40 per cent) were experiencing financial difficulties in the second survey. Just over one in ten (12 per cent) said they were *'keeping up, but it is a constant struggle'*. A similar proportion (13 per cent) said they were falling behind with some bills and/or credit commitments, while 15 per cent said they were experiencing *'real financial problems'*.

Figure 8.4 Keeping up with bills and credit commitments

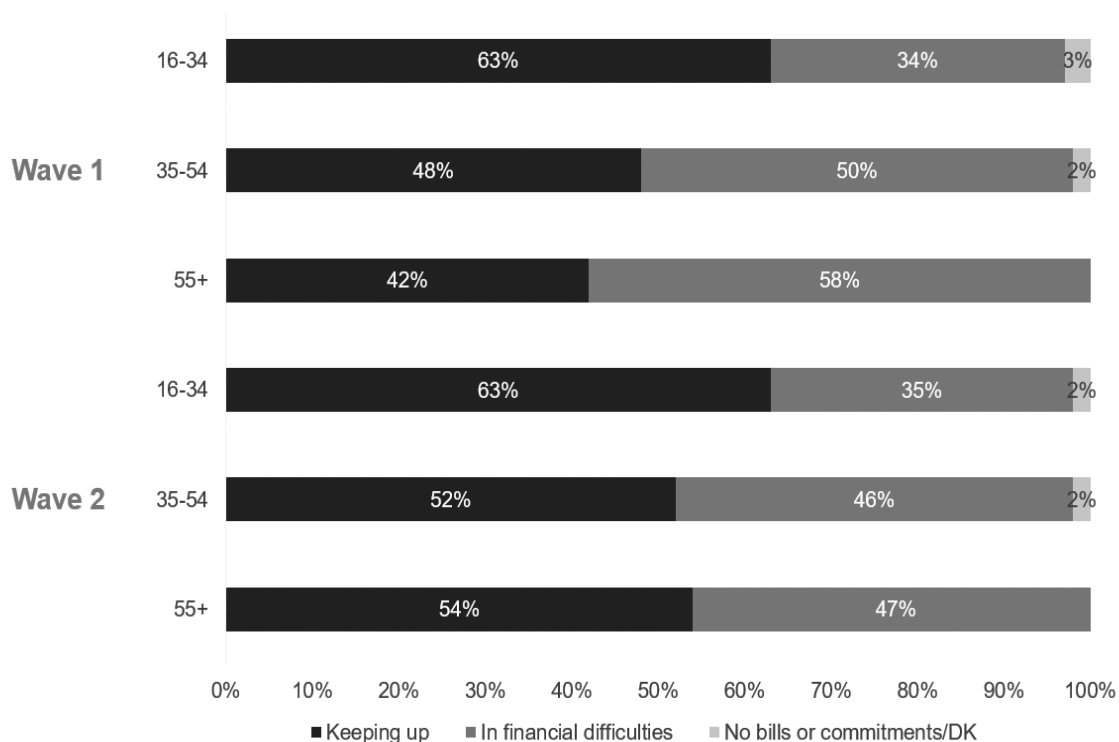


Source: W1F2/W2E3. Since the start of your Universal Credit claim, would you say you have been?
 Base: All respondents still claiming UC (W1: 920, W2: 835)

This measure of individuals' ability to manage money is also included in the Money Advice Service's 2015 UK Financial Capability Survey. This report found that 34 per cent of people on benefits transitioning to UC were *'keeping up with bills and credit commitments without any difficulties'*. This is significantly higher than the 25 per cent of UC claimants in this survey reporting that they were *'keeping up without any difficulties'*.

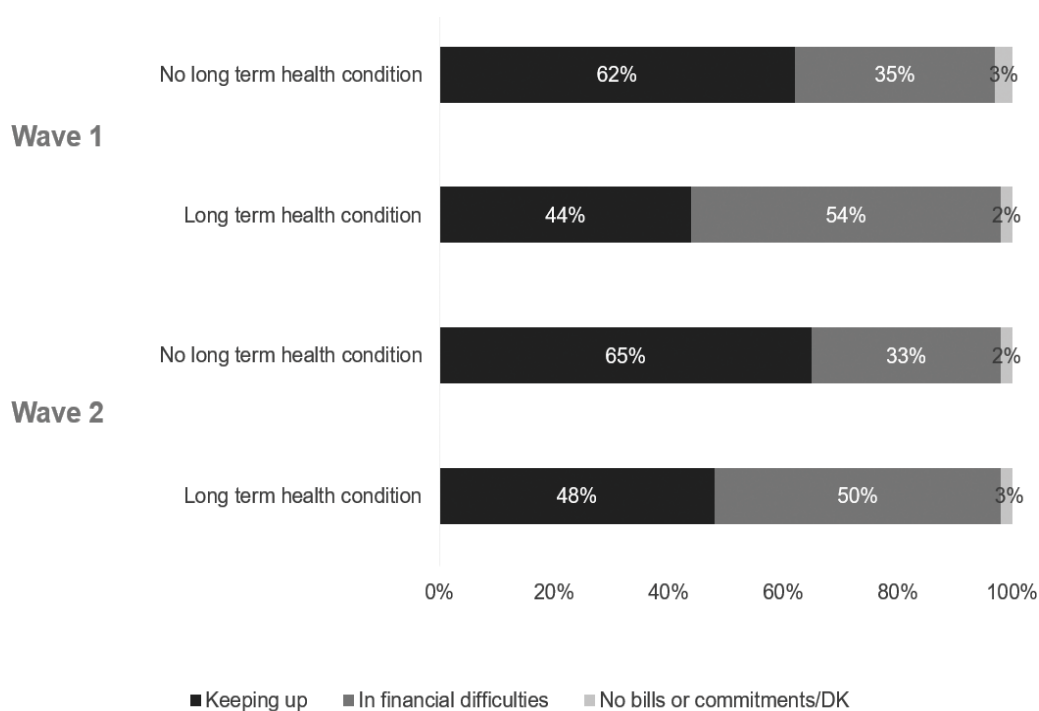
Ability to keep up financially was impacted by the claimants' age and by whether or not they had a long-term health condition, as is illustrated in Figures 8.5 and 8.6.

Figure 8.5 Keeping up with bills and credit commitments – by age



Source: W1F2/W2E3. Since the start of your Universal Credit claim, would you say you have been?
 Base: All respondents still claiming UC (W1: 920, W2: 835)

Figure 8.6 Keeping up with bills and credit commitments – by health condition

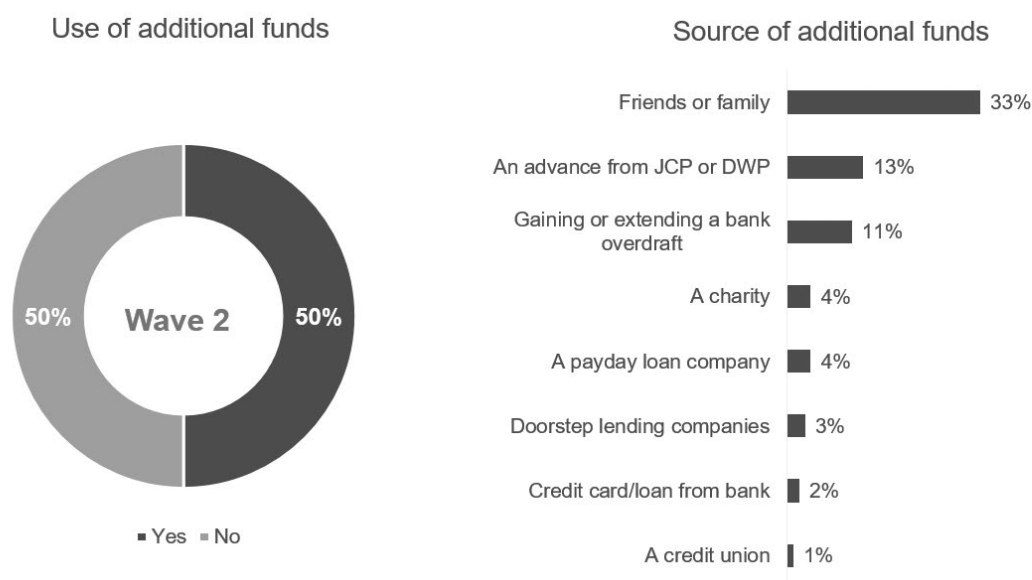


Source: W1F2/W2E3. Since the start of your Universal Credit claim, would you say you have been?
 Base: All respondents still claiming UC (W1: 920, W2: 835)

8.1.3 Use of additional funds

Half of the claimants (50 per cent) taking part in Wave 2 who were still claiming UC had obtained extra funds in addition to their UC payments, in the three months prior to the survey interview (Figure 8.7). This was more common among those who had fallen behind with bills and credit commitments (63 per cent of this group compared with 41 per cent of those keeping up). Overall, a third of those still claiming UC had obtained additional funds from friends or family, and women were more likely to have used this as a source of funds (37 per cent of women compared with 28 per cent of men). Just over one in ten had received an advance from Jobcentre Plus or gained or extended a bank overdraft (13 per cent and 11 per cent respectively). Four per cent had received money from a charity. Around seven per cent had obtained money from more high-risk sources; including four per cent who had taken a loan with a payday loan company and three per cent who had received money from a doorstep lending company.¹⁴ Two per cent had gained additional funds through a credit card or bank loan.

Figure 8.7 Need for additional funds



Source: W2E4. In the last three months, have you obtained any extra funds in addition to your UC payments, from any of the following sources? Base: All respondents still claiming UC (835)

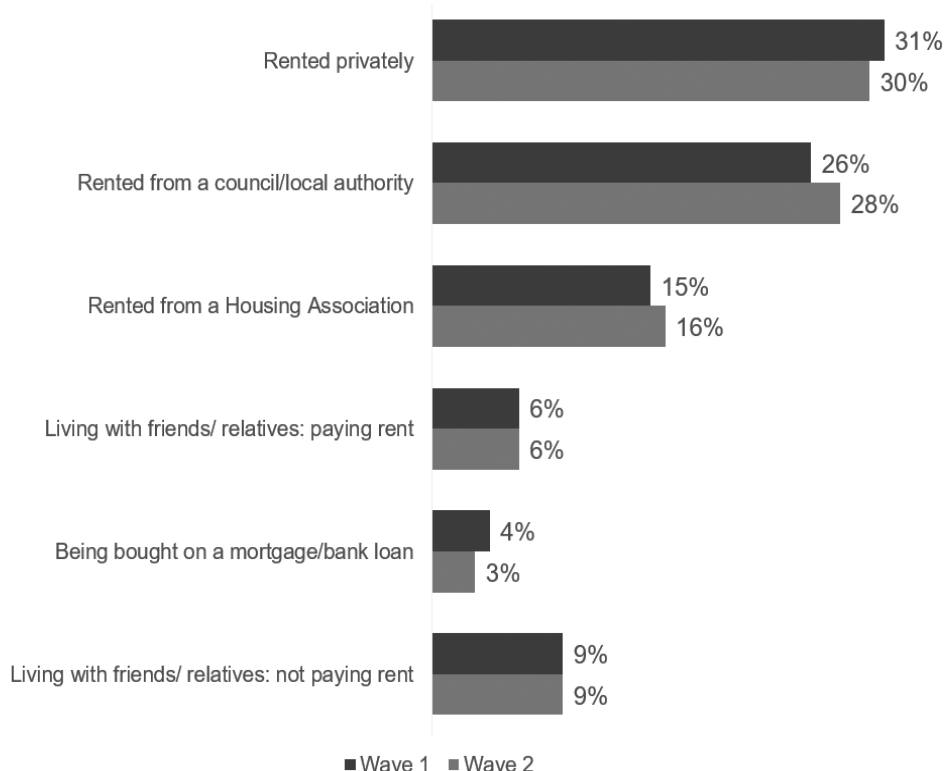
8.2 Housing costs

8.2.1 Housing tenure

In both surveys, claimants were asked what type of accommodation they were living in. As illustrated in Figure 8.8 overleaf, the situation overall remained broadly the same across the two surveys.

¹⁴ The Financial Conduct Authority's Financial Lives Survey from 2017 is a useful comparison here. It found that two per cent of unemployed adults in the UK hold or have held a payday loan in the last twelve months and this is lower than the four per cent in this survey who had used payday loans in the last three months. It further found that three per cent has used a doorstep lending company, in line with findings from this survey.

Figure 8.8 Accommodation



Source: W1F5/W2E6. What type of accommodation are you living in at the moment? Base: All respondents still claiming UC (920/835)

Eight per cent of those who took part in both surveys had experienced a change in accommodation situation between the two interviews. Among those who had changed accommodation, a fifth said UC payments were not sufficient to cover the cost of the previous accommodation.¹⁵ One sixth said it was due to a relationship or living arrangement breaking down, while one in ten said they had moved in with a partner or that an informal living arrangement had come to an end.

Among those with housing costs that were still claiming UC at the Wave 2 survey (approximately eight to nine months into their claim) nearly three quarters (72 per cent) were receiving help towards their housing costs as part of UC.

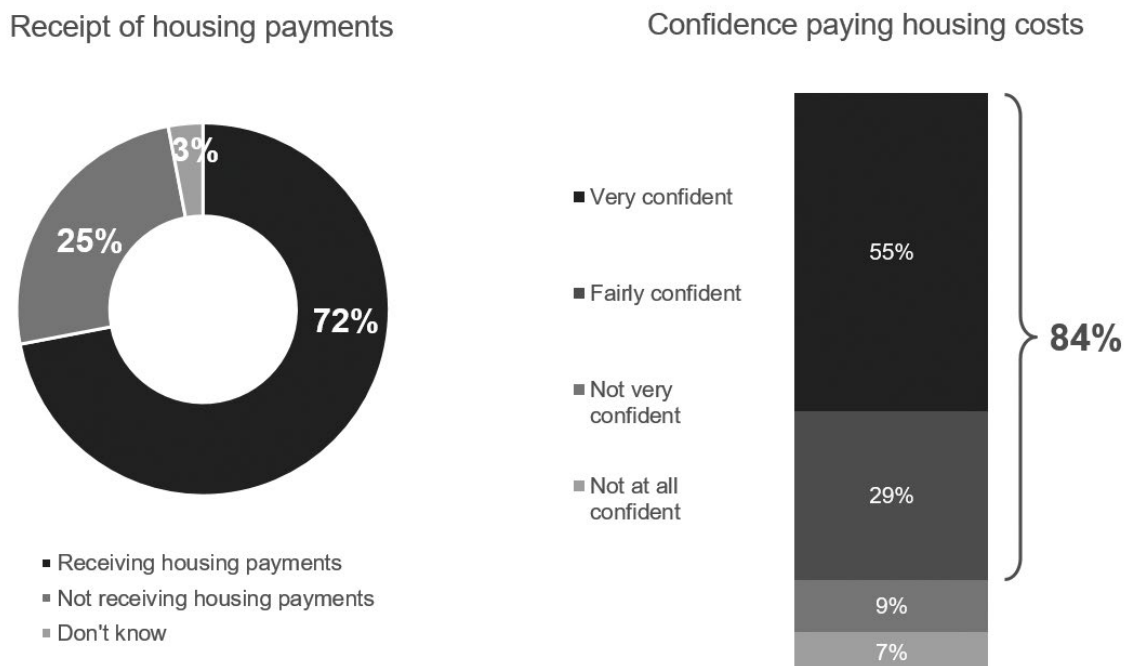
Likelihood of receiving support with housing costs was slightly higher among claimants over 55, of whom 80 per cent were receiving housing costs, compared with 67 per cent of those between 16 and 34 years. Women and those with children included in their claim were more likely to be receiving payments towards housing costs (76 per cent of women compared with 64 per cent of men and 78 per cent of those with children in their claim, compared with 65 per cent of those without).

8.2.2 Managing Universal Credit and housing payments

As part of the Wave 2 survey, all those receiving payments towards their housing costs were asked how confident they felt in their ability to make sure their housing costs, i.e. rent, mortgage, were paid each month. As is illustrated in Figure 8.9, 84 per cent said they felt confident to manage/pay their housing costs, with 55 per cent saying they felt 'very confident'.

¹⁵ Please note that this finding is based on a small base size (n=47) and should therefore be interpreted with some caution.

Figure 8.9 Receipt of housing payments and perceived confidence paying housing costs



Source: W2E8. Do you receive help towards your housing costs as part of your Universal Credit claim? All currently claiming UC and renting/paying a mortgage (679) and W2E9 How confident do you feel in your ability to make sure that your housing costs are paid each month? All still claiming UC and receiving payment towards housing costs (488)

Those renting privately were more likely to say they felt confident, compared with those renting from a council, local authority or housing association (89 per cent and 81 per cent respectively).

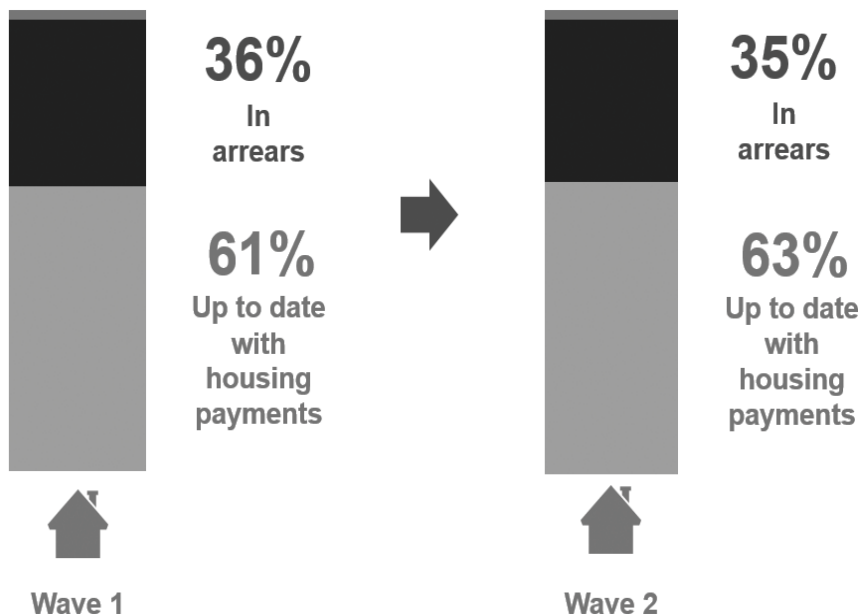
Claimants who were experiencing some form of financial difficulty were less likely say they felt confident, although confidence levels were still fairly high. This includes both those who said they were in housing arrears (73 per cent compared with 91 per cent of those not in arrears) and those who said they were struggling to keep up with bills and commitments (67 per cent compared with 97 per cent of those keeping up with bills and commitments). Those with an APA in place were less likely to say they felt confident (78 per cent compared with 86 per cent of those with housing costs but not APA).

Looking at claimant characteristics, confidence in paying housing costs was higher among women (87 per cent compared with 78 per cent of men), younger claimants (90 per cent of those 16-34 compared with 80 per cent of all other age groups) and claimants without any long-term health conditions (89 per cent compared with 79 per cent of those with a long-term health condition).

8.2.3 Experience of housing payments arrears

In both surveys, all claimants with housing costs, i.e. making rent or mortgage payments, were asked whether they were able to keep up with these payments or whether they were in arrears, and the results are shown in Figure 8.10. The proportion of claimants in arrears remained relatively stable at just over a third in both surveys, with 36 per cent in arrears at Wave 1 and 35 per cent in arrears at Wave 2.

Figure 8.10 Experience of housing payment arrears



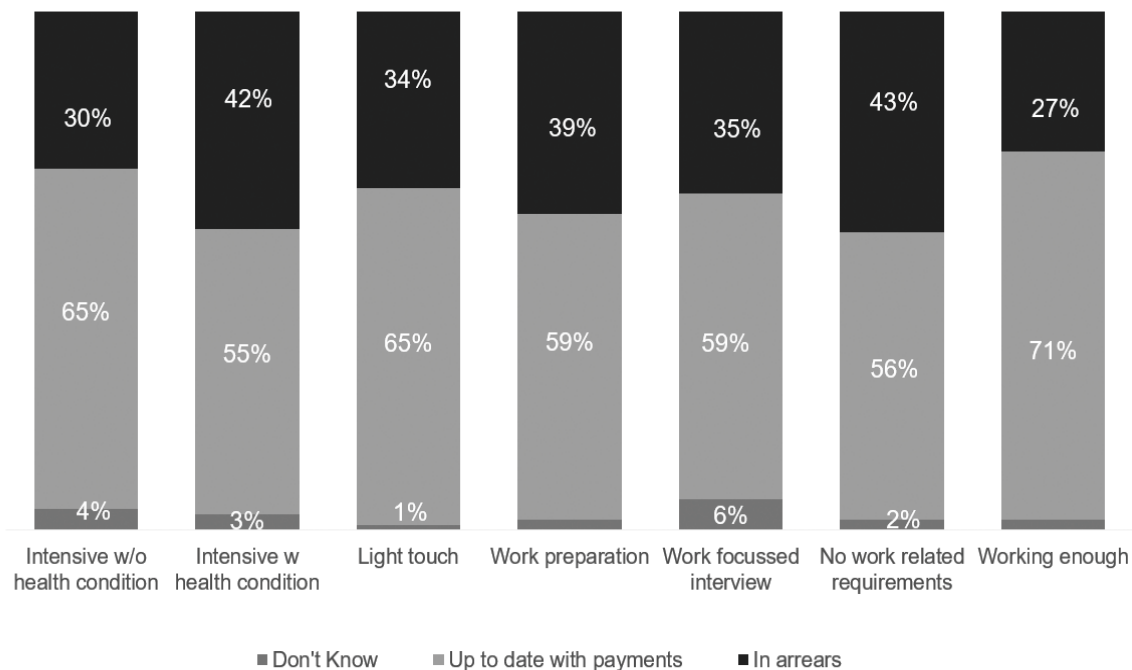
Source: W1F6/W2E10. Are you currently up to date with your housing payments or are you in arrears? Base: All paying for accommodation and still claiming UC (767/711)

Some groups of claimants were more likely to be experiencing arrears in both surveys and these were:

- Those with a household income of less than £10,000.
- Those with a long-term health condition.
- Those renting from social landlords (council, local authority or housing association).
- Those who have received an advance payment from Jobcentre Plus in the last three months prior to the second survey.
- Those with an APA in place.

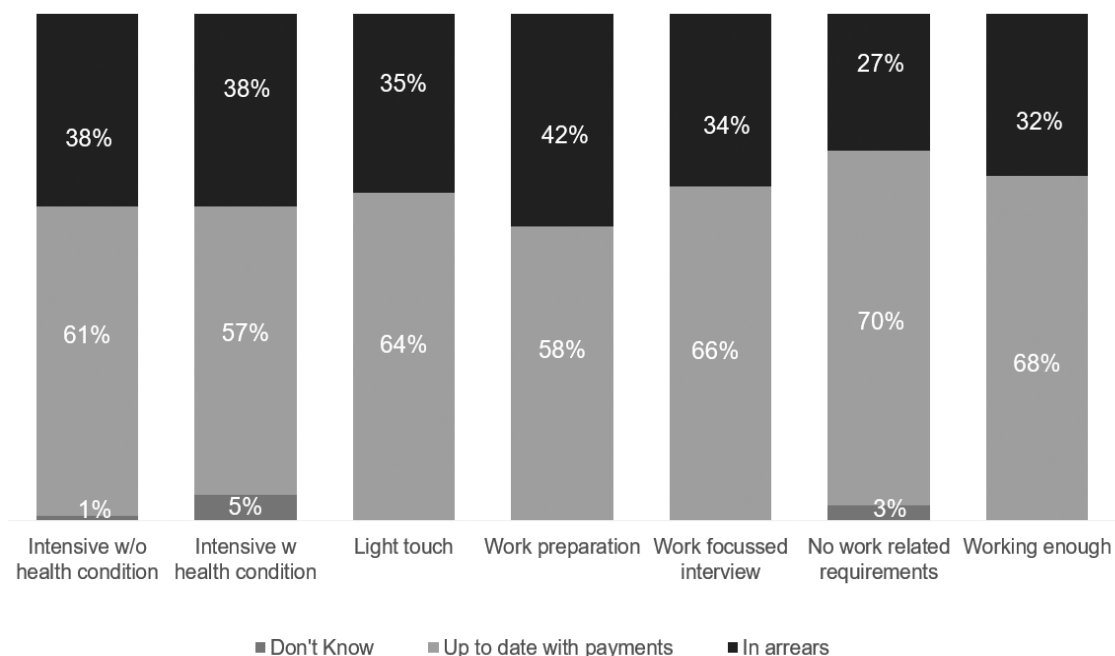
There were no significant differences by conditionality group.

Figure 8.11 Experience of housing payment arrears in Wave 1 – split by conditionality group



Source: W1F6. Are you currently up to date with your housing payments or are you in arrears? Base: All paying for accommodation and still claiming UC (770)

Figure 8.12 Experience of housing payment arrears in Wave 2– split by conditionality group



Source: W2E10. Are you currently up to date with your housing payments or are you in arrears? Base: All paying for accommodation and still claiming UC (711)

All those in arrears were asked whether the arrears began before or after their UC claim. Overall, nearly two thirds (65 per cent) said their arrears began after their claim, while 34 per cent said they were already in arrears before they started claiming.

Among those who took part in both surveys (longitudinal sample) who were still claiming UC and in arrears in both surveys, 44 per cent said the amount they owed had become larger since the first interview. Three in ten (29 per cent), however, said the amount they owed had become smaller, while one fifth (22 per cent) said it had remained the same. However, 29 per cent of those who said they were in arrears in the first survey were up to date with their housing payments by the time of their second interview.

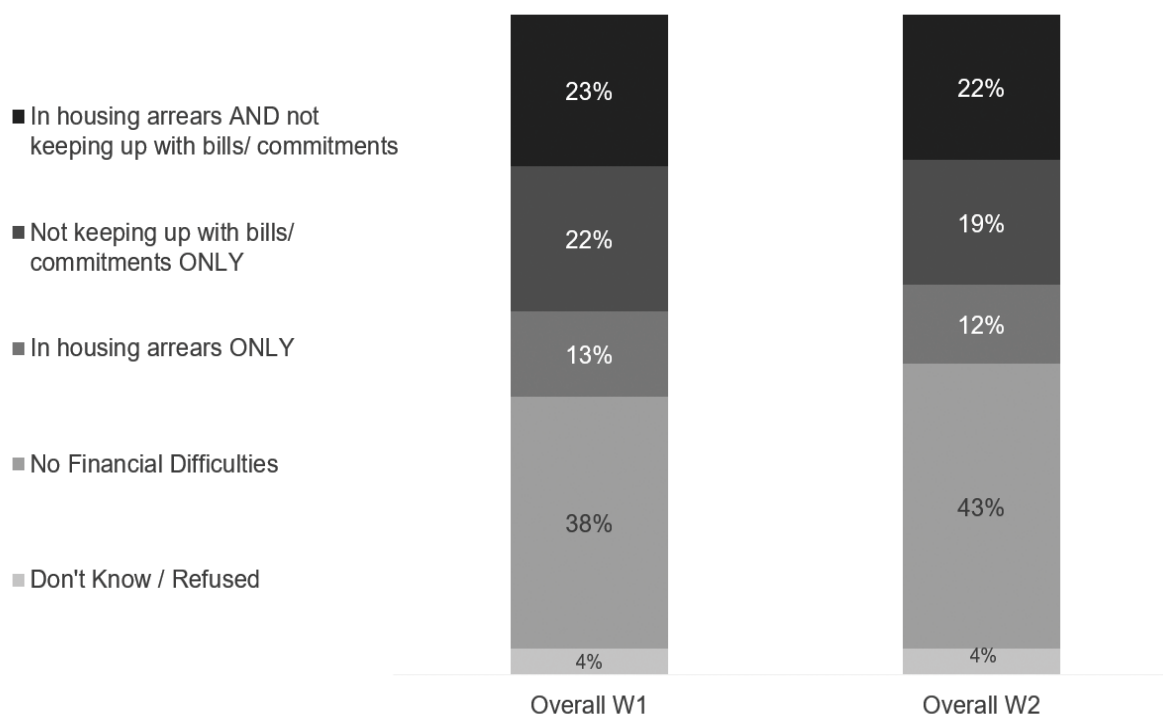
8.2.4 Summary of financial difficulties

The two questions about managing bills, credit commitments and housing payments have been combined to provide a more detailed picture of the experiences of financial difficulties among claimants. The outcome of this analysis is shown in Figure 8.13 as the proportions of claimants reporting: both housing arrears *and* financial difficulties (failing to keep up with bills and commitments), either housing arrears *or* financial difficulties, and those not experiencing any difficulties of either type.

Findings are similar across both waves. In the Wave 1 survey, 38 per cent of claimants were experiencing no financial difficulties, defined here as being able to keep up with bills, credit commitments and housing payments. At Wave 2, the proportion experiencing no financial difficulties had increased by five percentage points to 43 per cent.

Around a fifth of claimants were behind on bills and credit commitments *only* at Waves 1 and 2 (22 per cent and 19 per cent respectively), while just over one in ten were behind with housing payments *only* at each wave (13 per cent and 12 per cent respectively). Nearly a quarter of all claimants (23 per cent at Wave 1 and 22 per cent at Wave 2) were behind with *both bills and housing payments* at each wave.

Figure 8.13 Summary of financial difficulties



Source: W1F2 / W2E3. Since the start of your claim would you say you have been...? W1F6 / W2E10. Are you currently up to date with your housing payments or are you in arrears? Base: All claiming UC with housing costs (770/718)

Analysis of these findings from the Wave 2 survey shows that women were more likely to be coping financially compared with men. While 47 per cent of women were experiencing no financial difficulties, this was the case for 36 per cent of men.

Conversely, those with a long-term health condition were more likely to be experiencing financial difficulties. They were more likely to be behind on both housing payments and bills and credit commitments (26 per cent compared with 13 per cent of those with no health conditions in Wave 1 and 27 per cent compared with 18 per cent of those with no health conditions in Wave 2). Similarly, older claimants, those aged 55 or older, were more likely to be behind on both housing payments and bills and credit commitments compared with other age groups (26 per cent compared with 13 per cent of those with no health conditions in Wave 1 and 27 per cent compared with 18 per cent of those with no health conditions in Wave 2).

8.2.5 Alternative Payment Arrangements

APAs are available for claimants who struggle to manage their housing payments. APAs are designed to be set up by the DWP if a claimant is in arrears for two months or more, or if the claimant has continually underpaid their rent and has accrued arrears of an amount equal to or more than one month's rent. It is also possible for a landlord to request an APA through the Gov.uk website.

Among those receiving UC payments towards their housing costs, one fifth of claimants (22 per cent) in the second survey have had an APA put in place. Those with an annual household income of less than £10,000 were more likely to have an APA in place.

Nearly half (48 per cent) of those with an APA in place said they requested this themselves. Women were more likely to say they had requested an APA (56 per cent of women compared with 33 per cent of men). Just over a third (37 per cent) said it was their landlord who suggested an APA, while a further eight per cent said it was their Work Coach who suggested this arrangement.

8.3 Childcare costs

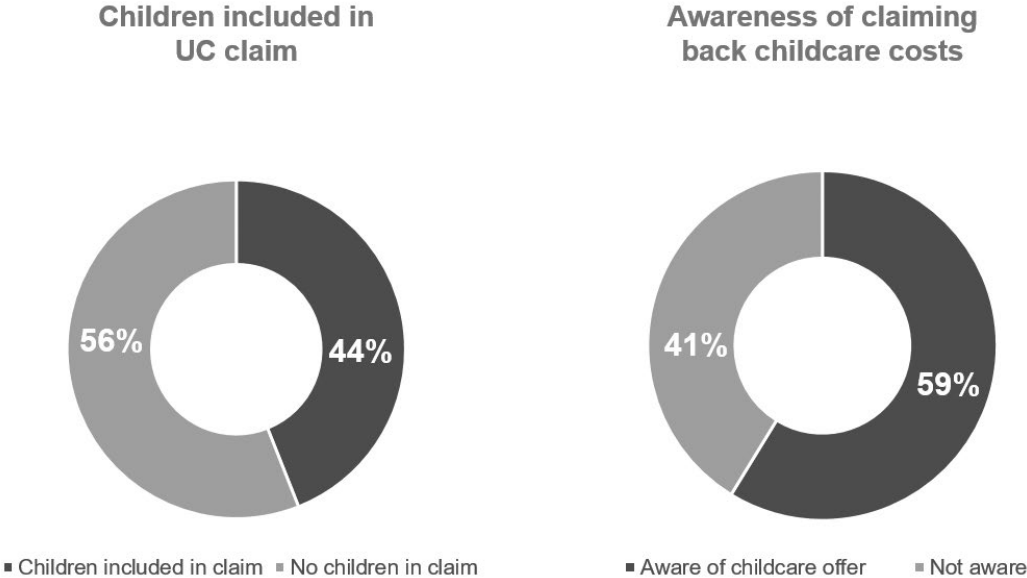
8.3.1 Awareness of ability to claim back childcare costs

Under UC, individuals are able to claim back up to 85 per cent of their childcare costs. In order to qualify, the claimant, and their partner if they are claiming as a couple, will need to either have a job or a job offer.

Overall, 44 per cent of claimants had included children in their claim (Waves 1 and 2 combined). Claimants in the work focused interview (97 per cent) and no work-related requirement (63 per cent) groups were more likely to have included children in their claim.

In both survey waves, those with children in their claim were asked whether they were aware that they can claim back some of the costs for formal childcare through UC. As is shown in Figure 8.12, nearly six in ten claimants (57 per cent) said they were aware of this. Awareness was somewhat higher among women (61 per cent of women compared with 40 per cent of men).

Figure 8.14 Children in UC claims and awareness of claiming back childcare costs



Source: W1B2 / W2E16. Did you include any children in your claim? Base: All respondents (1,004/1,014) and W1B3/W2E18. Are you aware that if you use formal childcare you can claim back some of the costs under Universal Credit? Base: All with children in their claim (241/203)

8.3.2 Experience of claiming back childcare costs¹⁶

Those who took part in Wave 2 only (top-up sample) who had children included in their claim were also asked whether they paid for formal childcare, which nearly a fifth (18 per cent) said that they did. Among those paying for formal childcare¹⁷, two thirds were claiming back childcare costs.

Among those in both Wave 1 and Wave 2 who had claimed back childcare costs¹⁸ four in ten (42 per cent) said they were unsatisfied with the experience of claiming back costs through UC. Nearly half (46 per cent) said they were satisfied with this process.

¹⁶ Due to differences in the design of the childcare sections of the Wave 1 and Wave 2 surveys, the two different sample groups ('longitudinal' and 'top-up') are discussed separately in this section.

¹⁷ Please note that this finding is based on a limited base size (n=37) and should therefore be interpreted with caution.

¹⁸ Please note that this finding is based on a limited base size (n=47) and should be interpreted with caution. 76

9 Conclusions

This chapter summarises findings from this two-stage survey of Universal Credit (UC) Full Service claimants.

9.1 Service delivery

Universal Credit is a digital service, but there is some evidence that claimants struggled with the online claim process and needed more support. Three-quarters of claimants were able to register their own claim online, but the proportion able to do so unassisted was lower at just over half.

Of those that had made an online claim, considerable proportions experienced difficulties with the process and would have liked more support. It is quite common for the claim process to take more than one attempt and nearly half of those with experience of claiming other benefits found it more difficult to claim UC. Claimants requiring more support contacted the Service Centre both before, during and after making a claim. Satisfaction with the way queries were dealt with was high.

Once the claim was established, the processes supporting UC appear to be working fairly well. Claimants were aware of the Claimant Commitment; they felt it was well explained to them and understood that it would be reviewed regularly. There was also strong understanding of the conditions that could lead to sanctioning and the changes of circumstances that claimants are required to report.

However, views were more mixed on the extent to which Commitments were personalised and whether the activities agreed would genuinely increase chances of finding work or increasing hours/income. There is also some evidence that Commitments were not being reviewed and updated as frequently as was perhaps intended, at least as far as claimants were aware.

Claimants were very positive about the support from Jobcentre Plus to help them to achieve the objectives set out in their Claimant Commitment. Interventions such as regular sessions with the Work Coach online or face-to-face were commonly received and were perceived to be helpful. Tailored support for personal circumstances was particularly well received, although experienced by fewer claimants overall.

Understanding of UC's key principles relating to being better off in work and claiming whilst in work was fairly high among claimants, although understanding of the taper was somewhat lower.

There is evidence that awareness of the ability to claim back childcare costs can be improved among claimants with young children. Feedback from claimants who had claimed back childcare costs also suggests that more can be done to improve this service, as nearly half were dissatisfied with the process.

9.2 Behaviour change

One of the key objectives for this evaluation was to identify ways in which UC may be driving behaviour change amongst claimants, particularly in relation to job search and work preparation, and levels of labour market engagement.

9.2.1 Job search and work preparation activities

The two surveys show that around half of claimants in conditionality groups expected to undertake job search or work preparation activities were not doing any. Among those undertaking a job search, there was also a slight decline in the amount of time spent on such activities between the two surveys.

A comparison of the hours claimants said they were required to complete (according to their Claimant Commitment), against the hours they had completed in the week prior to the Wave 2 interview, showed that half had met or exceeded the number of hours required. In addition, four in ten claimants who stated that they were not required to complete any hours of work search, had undertaken some activity in the previous week.

Among those required to carry out job search or work preparation activities, two fifths said they found completing their required hours difficult. Health conditions and childcare responsibilities were the most commonly cited barriers both for out of work claimants who were looking for work, for claimants in part-time work who were looking to increase working hours or income.

In terms of softer outcomes, levels of motivation to find work were high with very few claimants agreeing that being on benefits was better than being in work. Levels of confidence with regards to the prospects of finding work or increasing working hours/ incomes were more mixed.

9.2.2 Labour market engagement

There is evidence of positive employment outcomes for UC claimants. Eight to nine months into their claim, nearly a fifth of individuals in this survey had moved off UC. Slightly more than a tenth had moved off UC as a result of finding work or increasing their hours or income.

The proportion of claimants working for an employer in a paid role increased from around a quarter at the beginning of the claim, to a third three months into the claim and two fifths eight to nine months into the claim.

Findings also suggest that there has been a slight increase in the number of hours worked per week, as well as annual income levels between the first and the second survey. The increase in hours worked predominantly occurred amongst those already working longer hours, particularly among those working 36-40 hours and more than 40 hours.

9.3 Budgeting and housing costs

9.3.1 Managing Universal Credit payments

Levels of confidence in managing money were reasonably high amongst UC claimants, with around two-thirds being confident. The majority of claimants agreed that UC makes it clear what entitlements they are paid for, although around one in four said their UC payments did not match what they would expect to achieve.

Findings indicate that over half of UC claimants were experiencing difficulties keeping up with bills and commitments over the duration of the survey period. The proportion experiencing such difficulties declined slightly over the duration of their claim. However, a significant proportion (four in ten) were still experiencing financial difficulties approximately eight to nine months into their claim. Among those claimants that had fallen behind on bills and credit commitments, two-thirds said this had happened after their UC claim started.

Around half of claimants have had to find additional funds. This includes funds from friends and family and from the Jobcentre Plus, in the form of a payment advance, but it also includes a small number of claimants using bank overdrafts and high-risk sources such as payday loans and doorstep lending companies.

9.3.2 Managing housing costs

A significant minority of claimants, just over a third in both survey waves, were experiencing housing payment arrears. Two-thirds of this group said these arrears had started after they began claiming UC. Arrears were more common among those renting from a local council, housing association or local authority, perhaps because those in private rented were less likely to have the opportunity to run up arrears.

There were also signs of the situation deteriorating over time for some claimants. Seven out of ten of those in arrears at three months into their claim were still in arrears at the eight to nine month point and just over four in ten said the amount they owed had become larger.

9.4 Areas for refinement

There is evidence that certain groups are faring less well under UC, particularly older claimants and claimants with health conditions. These groups tended to be less positive about their prospects (often legitimately) of a positive labour market outcome, to less confident about understanding and managing UC payments and to have a greater likelihood of falling into financial difficulties and housing arrears. These groups also tended to report a greater need for support both with registering a claim as well as with the ongoing management of their claim.

There is however crossover between these groups as older claimants are more likely to have health conditions. Therefore, it may well be beneficial to design a more tailored customer journey in favour of these groups. This might include more proactive and ongoing support with making and managing a digital claim, personalised job search or work preparation to address specific labour market barriers and needs, and targeted access to advice and guidance around budgeting and financial management.

10 Appendix A – Methodology

Sampling

A total sample of 4,350 records was delivered to IFF by DWP in two batches. After removing duplicate records and those with missing or invalid contact details, 4,202 records remained. Of these, 1,442 were set aside to be contacted for Wave 2 fieldwork and 2,760 were allocated to Wave 1.

Opt-out letters were sent to all participants before attempting to contact them for fieldwork. In total, 152 individuals contacted IFF to opt out of the research, 108 prior to Wave 1 fieldwork and 44 prior to Wave 2.

Prior to each wave of fieldwork, a pilot exercise was conducted to test ease of understanding, appropriateness of wording of the questionnaire, and survey length. 120 Wave 1 records and 66 Wave 2 records were assigned to be used during the pilot exercises. To preserve the amount of sample that could be called during the main fieldwork period, the rest of the Wave 2 pilot sample was drawn from those already contacted as part of the Wave 1 pilot exercise.

Prior to Wave 2 fieldwork, DWP provided updated conditionality group information for all sample records.

Fieldwork

Interviews were conducted from IFF's in-house Computer Assisted Telephone Interviewing (CATI) centre in Central London.

In Wave 1, 1,014 participants were interviewed shortly after the beginning of their UC claim, with a response rate of 46 per cent (see Table 10.1). These interviews were carried out between 6th March 2017 to 8th April 2017 and lasted an average of 24 minutes.

931 participants (92 per cent) agreed to be re-contacted for Wave 2 of research. 589 of these longitudinal sample records (63 per cent) were interviewed. These interviews were supplemented by 415 'top-up' interviews with participants who were not contacted during the first wave of fieldwork.

Wave 2 interviews were carried out between 31st July 2017 and 13th September 2017 and these interviews lasted on average 15 minutes. A response rate of 54 per cent was achieved for Wave 2 (see Table 10.1).

Response rates

Table 10.1 Sample attrition and response rates for Wave 1 and Wave 2 questionnaires

Wave 1	Number of records	% sample
Starting sample provided by DWP	4,350	
Sample remaining after data cleaning	4,202	
Sample reserved for wave Wave 2 fieldwork	1,442	
Total Wave 1 sample	2,760	
Opt-outs	108	
Sample set aside for pilot exercise	120	
Total sample loaded	2,532	
No definitive call outcome	338	
Total sample loaded and definitive outcome recorded	2,194	100
Unusable records (business numbers, fax numbers, wrong numbers)	423	
Respondent not available during fieldwork	40	
Interview terminated by participant	43	
Refusals	674	
Response rate	1,014	46
Wave 2	Number of records	% sample
Longitudinal sample from wave 1	1,014	
Wave 1 completes who agreed to be re-contacted for wave Wave 2	931	
Sample originally set aside for wave Wave 2 fieldwork	1,442	
Total Wave 2 sample	2,373	
Opt-outs	44	
Records used during pilot exercise	66	
Unused records	98	
Total sample loaded	2,209	
No definitive call outcome	356	
Total sample loaded and definitive outcome recorded	1,853	100
Unusable records (business numbers, fax numbers, wrong numbers)	342	
Respondent not available during fieldwork	44	

Wave 2	Number of records	% sample
Interview terminated by participant	80	
Refusals	383	
Response rate	1,004	54

Weighting

At the end of Wave 1 fieldwork, the profile of achieved interviews was compared to the profile of the starting sample and no significant variations were found. Wave 1 results are therefore presented unweighted. Following Wave 2 fieldwork, a similar comparison with the starting sample found a small but statistically significant variation within age and gender. Wave 2 data were therefore weighted to adjust for this.