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Pensions



Fraud and Error Deterrence/Prevention Message Testing

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Research Report 975

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Executive Summary

This research with Universal Credit (UC) and Pension Credit (PC) claimants used a mixture of qualitative methods including 10 small focus groups, 3 paired depth interviews and 15 one-to-one depth interviews, involving a total of 64 individuals to gauge their responses to and reflections on a variety of test messages aiming to: heighten claimants' perceptions of the risks associated with committing benefit fraud; raise their awareness of some of DWP's detection methods; communicate the potential penalties for fraud; and offer clearer and more user-friendly support/guidance to help claimants avoid being overpaid or underpaid. The aim was to identify messages which could better engage and inform claimants, and discourage all forms of non-compliant behaviour including benefit fraud.

Some interesting themes were identified in terms of how to foster mutual respect between claimants and DWP, and how helpful reminders of changes of circumstances might be combined with messages about the potential penalties for fraud. The findings offer fresh insights into why some messages may provoke a negative emotional response that leads to them being poorly received or ignored by the very claimants they are intended to reach.

By themselves, warnings about penalties often provoked fearful responses. Although some claimants responded to these out of fear and a desire not to be dishonest, others did not feel encouraged to take a measured and thoughtful approach to the information or instructions being supplied. In contrast, clear objective reminders to report changes of circumstances were welcomed as helpful nudges. There is a role for more frequent nudges about the changes of circumstances that need to be reported so claimants do not fall behind on reporting and then fear coming forward due to penalties or repayments.

General messages of support and help were broadly welcomed but needed to be backed up by supportive customer service from DWP in order to have credibility.

Many research participants responded negatively to messages which directly highlighted that the responsibility was on them to maintain accurate benefit claims because they felt that DWP was in control of this area of their life, and that DWP sometimes made mistakes. In this respect, the UC online portal seemed to give the small number of users in the sample a valuable sense of control over their claim, which engendered empowerment and a greater sense of responsibility, which could theoretically deliver better compliance.

The research also suggested that as part of building relationships based on mutual respect, claimants might be more willing to report all types of changes if they felt that they could trust DWP to be more open and honest about benefit entitlement criteria and assured that DWP was genuinely equally concerned about changes of circumstances which might be to claimants' financial gain.

It is also suggested that it would be helpful to make it clear that avoidance of penalties is also DWP's goal. Where DWP's responsibilities and commitment to helping people in financial need were also highlighted, a more reciprocal relationship of 'mutual trust' could develop, which helped claimants to accept DWP communications more

Fraud and Error Deterrence/Prevention Message Testing

positively, even those about DWP's detection techniques and potential penalties, leading potentially to more pro-active and honest management of their claims.

Probably the clearest single finding was that claimants in receipt of PC did not see themselves as benefits claimants. They viewed PC as part of their State Pension, thus any communications referring to 'claimants' did not resonate with them and had the potential to be ignored.

Contents

- Executive Summary 3
- 1 The research task..... 7
 - 1.1 Background to the project..... 7
 - 1.1.1 Background to the research project 7
 - 1.1.2 Research objectives 8
 - 1.1.3 Research methodology 9
 - 1.1.4 Target groups 9
 - 1.1.5 Sample structure 10
 - 1.1.6 Locations..... 10
 - 1.1.7 Other details..... 10
- 2 Context and understanding of changes of circumstances 12
 - 2.1 Characteristics and experience of respondents 12
 - 2.2 Attitudes to and understanding of changes of circumstances 13
 - 2.2.1 Understanding of changes of circumstances 13
 - 2.2.2 Other factors affecting non-reporting 14
 - 2.3 Drivers and barriers to risk taking..... 15
 - 2.3.1 Drivers to be a higher risk-taker 15
 - 2.3.2 Drivers to be a lower risk-taker..... 15
- 3 Responses to current DWP communications 16
 - 3.1 Engagement and responses to previous DWP communications 16
 - 3.1.1 Paper communications received from DWP 16
 - 3.1.2 Electronic communications 17
 - 3.1.3 Telephone contact..... 18
 - 3.1.4 Visiting DWP offices – face-to-face contact..... 18
 - 3.1.5 Interactions with DWP staff 19
 - 3.1.6 On-line UC portal 19
 - 3.1.7 Tone of voice within written and verbal communications..... 19

Fraud and Error Deterrence/Prevention Message Testing

- 4 New messaging21
 - 4.1 Stimulus review21
 - 4.2 How messages were received21
 - 4.3 Helpful messages – messages of support and guidance 25
 - 4.3.1 Individual messages..... 26
 - 4.4 Reminder messages – reminders and responsibility 28
 - 4.4.1 Individual messages..... 28
 - 4.5 Messages about risk – Fraud and error detection and penalties31
 - 4.5.1 Individual messaging..... 32
 - 4.6 Messages about owning the behaviour 38
 - 4.6.1 Individual messaging..... 39
 - 4.7 Messages about social cost and indirect statistics about fraud and error41
 - 4.7.1 Individual messaging.....42
 - 4.8 Additional themes explored 44
- 5 Conclusions and recommendations 46
- Appendix 1 – Screener Used for Recruiting List Respondents 49**
- Appendix 2 – Screener Used for Recruiting Free Find Respondents 56**
- Appendix 3 – Discussion Guide..... 64**
- Appendix 4 – Stimulus Version 1 69**
- Appendix 5 – Stimulus Version 2 73**
- Appendix 6 – Stimulus Version 3 78**

1 The research task

This chapter sets out the requirement for new research into addressing non-compliant behaviour through new messaging approaches and how the research was structured.

1.1 Background to the project

The Department for Work and Pensions (DWP) wished to conduct qualitative research with benefit claimants (Universal Credit and Pension Credit) to explore their reactions and responses to a set of messages designed to improve compliance with the benefit rules (specifically ensuring changes of circumstances are reported) and discourage fraudulent behaviour. The research was intended to generate insight to guide the development of future communications activities and products aimed at benefit claimants.

1.1.1 Background to the research project

In 2018 DWP developed a new Fraud, Error & Debt Strategy to reduce the level of fraud and error. As part of this strategy, DWP was looking to improve the way it communicates with benefit claimants, supporting them to manage their claims more effectively and establish new techniques to discourage fraud. To achieve this, DWP analysts and claimant communications colleagues developed phrases which, based on key points from the behaviour change (e.g. Nudge Theory) and crime and deterrence literature, may provide clearer information about benefit rules and responsibilities, and challenge unhelpful attitudes and misconceptions about DWP, the benefits system and fraud.

Drawing on the literature and evidence around penalties and deterrence, barriers to reporting changes of circumstances and lessons from previous benefit fraud communications campaigns, DWP analysts highlighted a number of possible approaches, using new messages across the communications product range (from targeted direct mail to nationwide advertising), aimed at claimants.

This research was commissioned to provide DWP with:

- Evidence indicating which approaches may be most effective in discouraging undesirable behaviour and/or supporting claimants' understanding of benefit rules and processes. This will form the basis of future communications activity, or further research activity which will support the development of communications activity.
- Findings which help to refine the themes covered in messages; with a clear explanation and justification of how particular messages appear effective with their target audience. This will provide DWP communications teams with firm, clear examples of successful messaging which can be used to engage benefit claimants.

Fraud and Error Deterrence/Prevention Message Testing

- An indication of how any identifiable claimant groups may respond differently to messaging, with recommendations about how to approach any groups beyond the two main UC and PC claimant groups in the sample. This was to allow DWP to tailor messaging as needed to specific groups, maximising the effectiveness of future communications in relation to reducing overpayments.

1.1.2 Research objectives

The research objectives were as follows:

- Understanding claimants' comprehension of *changes of circumstances* that need to be updated as part of benefit claims and attitudes to reporting changes.
- Understanding claimants' attitudes to DWP and experiences of DWP communications.
- Gauging claimants' spontaneous and considered reactions to the proposed messages in terms of impact, comprehension, communication, tone of voice and perceived targeting.
- Gauging the impact the messages have on claimants' attitudes towards benefit fraud, and the reasons underlying this, exploring which ones claimants report as being more or less likely to change attitudes.
- Recording participants' perceptions of how the messages would affect their future behaviour (self-reported); investigating how likely claimants say they would be to consider fraudulent behaviour after seeing the messaging.
- Understanding attitudes to different communications format and channel choices including electronic (email, text), paper and face to face.

DWP analysts suggested a number of messaging themes they wished to explore through the research, identifying a long list of themes to be refined, selecting the most promising themes for testing:

- How DWP might heighten perceptions of the risks associated with committing benefit fraud.
- How DWP might raise awareness of its more innovative and powerful detection methods.
- How DWP might clearly communicate the potential penalties for fraud in order to maximise deterrence.
- How DWP might offer clearer and more user-friendly support and guidance (e.g. messaging around the role DWP advisers and work coaches as sources of help and support, or promotion of the range of sources of information available provided by DWP).
- Making the benefit claim more of a priority: Communicating the fact that keeping claim details correct and up-to-date is just as important as other responsibilities (e.g. checking bank balance and paying bills).
- Demonstrating the social costs of fraud and error and their financial impact on public services: Communicating what the amount of money lost in the past financial year would be able to buy: on school places, hospital beds or key workers.
- Encouraging potential fraudsters to 'own the crime': Use of language which emphasises claimant's responsibility and fairness; and use of specific labels such as benefit cheat or benefit thief.

1.1.3 Research methodology

The research used qualitative methods including 10 small group discussions (3-5 respondents in each), 3 paired depth interviews (2 respondents in each) and 15 one-to-one depth interviews. The research took a staged approach to allow for stimulus amendments to be made between stage 1 and stage 2 and for the recruitment of stage 2 to focus on the audiences of greatest interest emerging from stage 1. Follow up telephone calls were also conducted with a selection of respondents who were happy to be re-contacted and during this telephone call their views on the research session and any messages they felt had made an impact were discussed.

Qualitative research is an open and discursive method which explores responses to the project objective areas. A qualitative methodology allows for an in-depth examination of attitudes and in this project, how they can be influenced through external stimulus. Qualitative samples are purposive and quota-driven in nature; they are designed to reflect the range of audiences of interest to a study. They therefore do not have quantitative accuracy in terms of identifying proportions of populations holding stated views. For these methodological reasons, it is not appropriate to present qualitative findings in terms of the numbers of respondents expressing certain views.

This research project was carried out according to the Market Research Society's Code of Conduct and Ethics (www.mrs.org.uk). The Code of Conduct was applied to all areas of the project. It covered all aspects of recruitment, including the screening questionnaire, ensuring that respondents gave fully informed consent. Respondents were made aware of the purpose of the project in advance, at recruitment and before the start of the research session.

Respondents were recruited to take part in the research by professional market research recruiters using a screening questionnaire which had been agreed with DWP. At the start of each research session, it was explained to participants that their details and responses were fully anonymous and confidential and that no personal details would be passed to DWP. It was further explained that they could refuse to answer any questions if they chose and could terminate the interview at any point.

A pack of stimulus was developed by DWP prior to the research fieldwork this included a range of messaging statements. As the research took an iterative approach, the pack of stimulus was updated during the fieldwork allowing for key learnings to be actioned.

1.1.4 Target groups

Universal Credit claimants were targeted because claimants of this benefit will be the main working age claimant group in the future. The majority of remaining claimants will be of pension age; Pension Credit claimants specifically, represent a major source of loss due to fraud and error. It is therefore essential that all future DWP communications resonate with both groups of claimants.

1.1.5 Sample structure

The sample focused specifically on respondents who were assessed as being prone to experiencing problems with their claim because these were the types of claimant DWP wanted to target with better communications.

The sample overall was weighted towards respondents who had previously experienced some form of problem with their claim including overpayments, and was drawn mainly from DWP lists. Free-found recruitment was also used to boost the overall sample, creating a sub-sample of participants who were either Pension Credit or Universal Credit claimants and who fitted the profile attitudinally. The sample was therefore purposefully not representative of the entire benefits, Pension Credit or Universal Credit claimant population.

The sample structure for the research is outlined below:

Stage 1:

- 30 x Universal Credit (either current or past) claimants in a mix of small groups, pairs and depths
 - Spread across age/life-stage
 - Pre-family without children aged 18-30
 - Family with children living at home aged 24-45
 - Empty nesters without children at home aged 45-64
 - Including unemployed and employed respondents, biased to those who were unemployed
 - Mostly single claimants, a small number of joint claimants
 - Mix of male and female
 - Either currently or previously on Universal Credit
- 25 x Pension Credit claimants in a mix of small groups, pairs and depths
 - All aged 65-80
 - Mix of male and female
 - Mostly not working, although some working as well or looking to work

Stage 2:

- Depth/paired depth interviews with 9 Universal Credit (current/past) claimants
 - Spread across age/life-stage
 - Biased to unemployed respondents
 - Mix of male and female

1.1.6 Locations

Six fieldwork locations were included in the sample across England including Northern, Midlands and Southern locations.

1.1.7 Other details

To follow is a summary of the research findings. A variety of analysis approaches were used by the research team to analyse the research materials. This included reviewing transcripts, thorough notes and audio tapes, but also considering important

Fraud and Error Deterrence/Prevention Message Testing

aspects from fieldwork such as respondent body language, emotional and cognitive engagement and the specific language patterns used, to create a holistic evaluation of the research sessions. The team developed findings using interpretive techniques and themes were developed at each stage of fieldwork so that the research process was iterative, and findings could be developed and tested out with subsequent audiences.

2 Context and understanding of changes of circumstances

This chapter describes the different typologies of claimant who participated in the research then goes on to set out the various factors identified as influencing the likelihood to make errors or be non-compliant. This sets out the mindset and context in which claimants therefore interpret messages from DWP.

2.1 Characteristics and experience of respondents

Overall the sample displayed many similarities in attitudes and beliefs but there emerged some important differences in why they had experienced problems with their claim in the past, their understanding of the benefits system and DWP's requirements of a claimant.

Many in the sample had experienced some form of Compliance Interview¹ with DWP or problem with their benefit/pension credit claim at some point, and shared this openly within the session. Problems could be due to a variety of issues including reporting changes of circumstances, non-attendance at jobcentres or problems related to job searches.

Across both Pension Credit and Universal Credit samples, some of those who had had a problem with their claim believed that the problem was not their fault and was driven by a DWP error. Others recognised that they had made a mistake themselves and described this as a genuine error made either by them not understanding what they had to do, or by someone else acting on their behalf making a mistake.

In terms of updating changes of circumstances, some in the sample admitted to not updating their claim at times either intentionally or not intentionally, and either on an ad hoc basis, or more consistently. However, the majority of claimants in the sample did not regard this as benefit fraud and most in the sample were very critical of those that they thought were consciously defrauding the system and behaving dishonestly.

A key difference noted was that Pension Credit claimants displayed greater potential for genuine error than the Universal Credit claimants in this sample – a fact which is reflected in DWP statistics.² Over-claiming amongst Pension Credit claimants tended to arise because the individual had not retired to live on a pension alone, State Pension or otherwise, and some form of paid employment was still undertaken. Another cause of accidental overpayment was when private pensions were realised which affected Pension Credit entitlement, but they had not appreciated that this had to be reported to DWP.

¹ A Compliance Interview is conducted to correct benefit entitlement by gathering all the information required to enable an overpayment (or underpayment) to be calculated. The interview aims to establish the causes of the overpayment or underpayment, how to stop it happening again and to help the claimant understand the possible consequences of not complying in the future. (Source: DWP)

² <https://www.gov.uk/government/collections/fraud-and-error-in-the-benefit-system>

Fraud and Error Deterrence/Prevention Message Testing

A key influencing factor in this type of error was that Pension Credit was often not seen as a State benefit, it was seen as a top-up to the State Pension that they considered owed to them by the State. In addition, there was often a poor understanding of their eligibility for Pension Credit and the factors influencing the amount they were receiving. Some Pension Credit recipients did not recall taking any action to apply for the benefit,³ and others were not clear of the list of changes of circumstance that might affect their eligibility per se, or the amount they received. This suggests that there is a need for clear information and reminders about the terms and conditions applying to Pension Credit, and the changes of circumstances that need to be reported.

“You can work with your State Pension. It’s the credit that you can’t work with... So why don’t they make these things clear.”

(Pension Credit Claimant Focus Group, Midlands)

“If I’m still being paid after I notified you, you just think it’s part of your pension... a graduated pension and I just thought it was that, topped up your pension.”

(Pension Credit Claimant Focus Group, Midlands)

Linked to these issues noted above, Pension Credit claimants did not necessarily consider messages that mentioned the word *benefit* or *benefit claimants* were aimed at them unless the message specifically mentioned Pension Credit. This suggests that there is a need to address Pension Credit claimants directly within communications or they may discount themselves.

2.2 Attitudes to and understanding of changes of circumstances

2.2.1 Understanding of changes of circumstances

Across the sample, the phrase ‘*changes of circumstances*’ was a commonly understood term. However, the research showed that respondents had a variable understanding of specific changes of circumstances they were required to report. This suggested that lack of knowledge and understanding amongst claimants influenced non-reporting alongside other factors.

As noted earlier, those on Pension Credit were often not clear about changes of circumstances they needed to report, specifically around ability to work and other pensions being realised. This confusion was also compounded by the small amount of the entitlement that some of them had been awarded.

Universal Credit claimants in the sample were more aware that changes of circumstances had to be reported to DWP as this might affect the amount of their entitlement. The common changes of circumstances for those on Universal Credit

³ When Pension Credit was implemented, DWP helped eligible people to claim the benefit in a more streamlined way. This may explain why some claimants could not recall making an initial claim for the benefit. (Source: DWP)

Fraud and Error Deterrence/Prevention Message Testing

were well known, for example starting a new job, finishing a job, recording hours, moving home, having a baby, getting married/separated. However, respondents were not confident about the full range of changes of circumstances to be reported, with key areas of confusion including taking holidays and partners or other family members moving in and out of the claimant's home, especially if this was a temporary change.

Although respondents recalled having to review changes of circumstances at the claimant commitment stage, they did not report being subsequently reminded of the full list of changes which meant it could be relatively easy to make a mistake as they were not always salient.⁴ This lack of awareness was considered a potential problem as it could lead to accidental non-reporting.

"If you go on holiday you don't think I'd better phone these people... You're not consciously thinking about them at the time."

(Universal Credit Claimant Focus Group, Midlands)

2.2.2 Other factors affecting non-reporting

Respondents felt that they were likely to report changes of circumstances that they knew would affect their claim positively and if they thought it would lead to them receiving more money. Examples included having a baby, a partner moving out permanently, losing their job.

"A lot more people would ring if they said you may be entitled to more."

(Universal Credit Claimant Focus Group, South)

However, other than simply not being aware of what changes of circumstances they had to report, other factors were noted as influencing reporting. Respondents did not necessarily understand the significance of reporting certain changes, for example going on holiday or having someone move in with them temporarily. These types of changes were reported as feeling like a level of unnecessary detail that DWP should not need to know, and that would not be likely to affect the value of the benefit award.

"I don't know why they need to know if you're going on holiday... I suppose because it's how people cheat the system."

(Universal Credit Claimant Focus Group, Midlands)

Similarly, respondents did not always appreciate the urgency of informing DWP of some changes and sometimes did not consider it worth mentioning others, particularly when changes were temporary, such as someone staying for a short time. This could lead to a delay or complete failure to report. Some respondents also felt it was hard to report changes within the required timeframe, particularly by phone and if they were working unsociable hours.

Reporting changes of circumstances was also often linked to a perception of loss. Some respondents assumed that in many cases reporting changes would lead to a reduction of benefits, a suspension of benefits or could trigger a new claim or investigation. In addition, there was a concern that retrospective reporting, for

⁴As most respondents were selected from lists of people who claimed UC in its early stages (Live Service), the majority of the UC sub-sample did not claim via the online portal (available under UC Full Service), so therefore did not have access to the list of change of circumstances rules displayed on their online UC account pages. (Source: DWP)

example if they did not report quickly enough, or they wished to come forward to discuss a change that they had missed, would lead to sanctions. This led to concern that they would have to pay back money that they had already spent, or that it could trigger a process issue that would stop their claim temporarily.

“You are too scared they will stop the money and you need that money and you don’t get enough as it is...”

(Universal Credit Claimant Focus Group, Midlands)

“If you are on the breadline as it is, and you’re struggling and if someone said to you we’re going to take £10 off you a week even that may be the difference, you are not going to tell them.”

(Universal Credit Claimant Focus Group, Midlands)

2.3 Drivers and barriers to risk taking

Across the sample there were different factors that appeared to push claimants towards being more likely to be higher risk takers in terms of non-reporting changes of circumstances, and other factors drove claimants towards being lower risk-takers.

2.3.1 Drivers to be a higher risk-taker

The key drivers can be summarised as follows:

- Belief that the specific detail of their ‘non-compliance’ was such a small thing that it did not need to be reported. The claimant would judge for themselves that their payment will not be affected by such a small change of circumstances.
- Belief that lots of people get away without updating their claims.
- A belief that DWP’s systems means that DWP will not spot anything untoward.
- Concern about problems that will ensue if DWP’s systems have to make any kind of adjustment to the claim, or that there may be a repayment to make.
- Prioritising their own/families financial need over honesty about changes of circumstance, due to concern about impact of the change on their amount of benefit

2.3.2 Drivers to be a lower risk-taker

The key drivers can be summarised as follows

- Desire to be an honest person.
- Fear of being caught, whatever the evidence around them of other claimants being dishonest and getting away with it.
- Fear of one’s benefit payment amount being disrupted (postponed, reduced) and the loss of certainty about what you will receive.
- Fear of the unknown consequences of making a mistake including dislike of being wrong.
- Aspirationally wanting to be off benefits, deception is a distraction from moving forward.

3 Responses to current DWP communications

This chapter describes research participants' recollections about the past communications they have received from DWP whether written, electronic (the primary means of communication for UC Full Service claimants), face-to-face or over the telephone. The perceived role of different channels and their impact on long-term attitudes and short-term behaviour is considered. Claimant attitude to past DWP communications provided important context for understanding responses to the test messages as it demonstrates their expectations and assumptions.

3.1 Engagement and responses to previous DWP communications

The testing of potential new messaging spontaneously prompted discussion amongst respondents of past one-to-one communication with DWP across various channels. There was occasional reference to more broadly targeted communication with claimants such as posters on the wall at jobcentres, but this was largely prompted by discussion of suitable channels for the different messages being tested, i.e. what should be addressed personally to a claimant versus what should be disseminated as general knowledge.

Many respondents claimed they preferred to keep communications with DWP to a minimum, and some in the sample reported having little contact. This was especially so amongst Pension Credit claimants who were unlikely to need to engage with DWP officials (e.g. work coaches) on a regular basis.

3.1.1 Paper communications received from DWP

The receipt of any DWP letters, in their distinctive brown envelope was often reported to invoke anxiety. Often their past engagement with DWP lead to assumptions that the letter would bring bad news. Some respondents admitted being tempted to delay opening letters, although most reported opening them reasonably quickly.

"My heart sinks if I see a brown envelope."

(Universal Credit Claimant Focus Group, Midlands)

The most reported paper letter was the summary of their claim with no specific demands mentioned. Universal Credit claimants with little or no change of circumstances to report considered a letter personally addressed to their home to be an annual event, just a statement of account confirming the basis for payments past and ongoing. Other types of letters included those in response to changes of circumstances with entitlement amendments and also demands for action by the claimant. Some reported that they would read letters through in detail. Others talked of scanning the content purely to find the amount they could expect ongoing. There

Fraud and Error Deterrence/Prevention Message Testing

was no unprompted recall of reading written reminders of the terms and conditions of Universal Credit or Pension Credit being re-stated.

Generally, the style and tone of letters received was described as acceptably official, and straightforward although some found them more intimidating. Some Universal Credit claimants mentioned that they had received long letters that were hard to understand in terms of the purpose of the letter and the required action, but ultimately the focus was always on the payment breakdown. Those respondents whose management of their account tended to be reported as more chaotic often referred to the letters they receive as being complex to understand.

“... the letters are very old school. Very scripted... intimidating... They make you feel like we control your life.”

(Universal Credit Claimant Focus Group, Midlands)

Letters that required action on the part of the claimant for example attendance or repayments were described as more threatening and arrived with growing frequency as opposed to letters confirming payments having been made.

“The last set of letters I got from DWP were those threatening ones for the money that I owed them, and I got two letters in very quick succession... it's almost like a bombardment.”

(Universal Credit Claimant Focus Group, North)

Some respondents raised the issue that they had experienced letters arriving late which had caused problems. This was because the claimant thought they had successfully reported a change of circumstance on time, and that any adjustment to benefit payouts would be immediate. Instead a letter arrived sometime later asking them to make a repayment because the benefit had not been adjusted immediately. This demand had caused them a financial problem and added to their belief that the system was not efficient.

3.1.2 Electronic communications

Across the whole research sample, electronic and email communications were less commonly mentioned but generally well-received by those who were using such channels. Specific communications referenced were with work coaches, as part of using their online Universal Credit account, or email communications rather than letters.

Respondents suggested that emails allowed for constructive two-way conversations with work coaches that would not be undermined by what was seen as petty rules. In tone and content, this one-on-one dialogue was often more adult-to-adult and respectful of each other. Generally, it was felt that email communication provided them with coherent input, allowing for clear responses back to DWP, with a relatively fast turnaround. This step forward in delivery could help address a commonly reported flashpoint for claimants who often thought that DWP was quick to exploit any delay in reporting a change. Emails also were reported to be more action oriented, for example, by prompting claimants to log onto the online account.

Fraud and Error Deterrence/Prevention Message Testing

"I think the emails are a bit better... I think they are trying to be a bit more modern with the emails...More of an action, don't forget to log on."

(Universal Credit Claimant Focus Group, Midlands)

There was some experience of receiving text messages from DWP, but these were mainly used for reminding them about appointments. Text messages were consistently regarded as a positive medium for providing a useful, welcome, often necessary nudge.

"It helps because at one point I wasn't very well, and I was forgetting a lot of stuff, so having the text message helps because I could ring up and say can you send me that text as well."

(Universal Credit Claimant Focus Group, Midlands)

There was thought to be the potential for DWP to use text more widely, beyond their current primary use as reminders about forthcoming appointments, although claimant consent would always be required. Specific roles for text were not suggested, but there was some sense during discussions that SMS texts could work in similar ways to email as a two-way exchange of information, and also for notifications and potentially even reporting changes of circumstances. General messaging, especially where information about the potential penalties for benefit fraud were mentioned, was not desired via text as this was considered too intrusive and inappropriate for such a personal channel.

3.1.3 Telephone contact

Many respondents (both UC and PC claimants) shared negative experiences of contacting DWP via the phone involving long delays in getting through, being told they were speaking to the wrong person, getting contradictory advice or DWP staff not accurately recording the call. Despite this, respondents often cited the telephone as the preferred means of contact, thus relying on DWP staff to accurately record any change of circumstance reported and for staff to be accurate and complete with any advice or guidance passed back. This suggests that DWP having an efficient telephone reporting system is important.

3.1.4 Visiting DWP offices – face-to-face contact

Face-to-face meetings with DWP mostly occurred at jobcentres. Jobcentres were often described by respondents in negative terms, although some discussed positive experiences and outcomes which were largely due to friendly staff who were thought to be knowledgeable and personable.

However, some described the jobcentre environment as a harsh place which discouraged people seeking support and making a claim. The mood was said to be set by the staff, with some comments that even the presence of security guards set up a more negative atmosphere of suspicion or hostility.

3.1.5 Interactions with DWP staff

Contact with DWP staff was described as variable and attitudes were very much driven by whether they felt the staff member was helpful, on their side and sufficiently knowledgeable.

“Sometimes you get really nice ones, but other times no. You don’t like their tone of voice.”

(Universal Credit Claimant Focus Group, North)

Throughout the research, respondents spoke of how a respectful approach by DWP staff could transform the DWP-claimant relationship. UC claimants, in particular, reported how the respect showed to them by staff would be reciprocated, thereby helping to create a virtuous circle of mutual respect. During the course of the research it became evident that these positive interactions often allowed claimants to set aside their views about the shortcomings of the system.

“I had a good one, when I went into the last job I just finished, I had a good communication with them because I rang them and said I was going to miss an appointment with my work coach...He was fantastic, lovely guy.”

(Universal Credit Claimant Focus Group, North)

Such a shift in attitude was mainly prompted by contact with a work coach who communicated in personal, everyday language offering support and guidance that was felt mostly useful. There were further examples cited of individuals within the system who proved respectful, supportive, empathic and helped people move forward.

3.1.6 On-line UC portal

Some positive comments were made by the small number of users of the Universal Credit online portal in the research sample. They were positive about the ease with which they could interact with their account. The key benefits were being able to keep their records up to date, know their circumstances were recorded correctly, and doing so at their own convenience (e.g. after/during any work). It was considered a simple, speedy interface that made it relatively easy to understand what benefits were being paid and why.

In the group sessions, such praise by one user would lead to interest from other respondents. The behaviour in the group suggested that such peer endorsement was working to encourage others to investigate switching to online and away from reliance on a phone call.

3.1.7 Tone of voice within written and verbal communications

For some respondents being on benefits per se was described as being demeaning and undermining of their self-respect. This was particularly so if they had been supporting themselves with a job for many years and now had fallen on hard times. On top of this, the research showed that there could be a deep sense of resentment over a feeling that claiming benefits brands you a ‘scrounger’ or a ‘benefits fraudster’ in the eyes of society. This appeared to make respondents sensitive to language that can be interpreted as judgemental.

Fraud and Error Deterrence/Prevention Message Testing

In addition, some respondents raised a concern that they felt DWP also treated them at times in a patronising way or treated errors on their claim in a way that suggested they were behaving fraudulently before the evidence proved this. This felt at odds with how they perceived DWP should be – i.e. a public service there to help them.

“...they talk to you based on what they think you are, as opposed to who you are and that’s what I didn’t like”

(Universal Credit Claimant Focus Group, Midlands)

Those on Pension Credit who had experienced problems had a more mixed attitude to the way they were treated. Although some shared similar experiences of being treated in a way they felt was unfair, others, particularly those who had received a home visit, were more positive about the experience, feeling they had been helped to get their claim right and had not been accused of wrongdoing or negligence from the outset.⁵

⁵ Home visits are reserved for more vulnerable claimants: office-based compliance interviews are designed to be more robust.

4 New messaging

This chapter describes how claimants in the sample responded to the range of test messages (theoretically) from DWP, both in terms of their immediate reactions and subsequent reflections on how they might respond if they received a letter, email or SMS text phrased in particular ways.

4.1 Stimulus review

The research stimulus included a set of messages which could in the future be used by DWP. The messages fell into several themes as follows:

- Help and support
- Reminders and responsibility
- Risk and penalties
- Owning or personalising non-compliant behaviour
- Social cost and indirect statistics about fraud and error

Several messages were clustered under each of these themes. Over the course of the fieldwork period, some of the messages were amended to reflect emergent findings. The sequence of developing stimuli is included in appendices 4, 5 and 6.

4.2 How messages were received

Exposure to the suggested messages was delivered through the research moderator showing a typed statement then reading it out and allowing the group or individual to respond spontaneously before prompting with further questions. The research showed that some of the messages could readily invoke strong emotions and respondents could be quick to cite heartfelt personal opinions based on their own experience of living on benefits and engaging with DWP to explain and justify their responses to the messages. The research explored individually both respondent comprehension of the messages as well as the reasons behind respondent reactions.

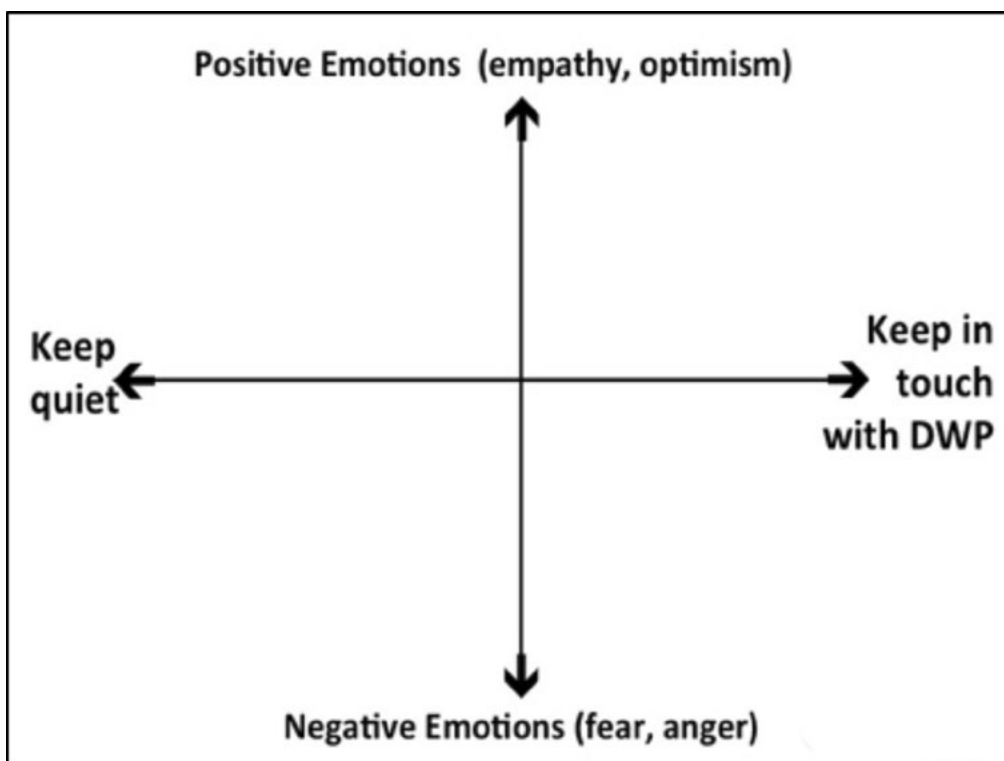
The pattern of their responses broadly reflected the cognitive System 1/System 2 judgement model developed by the psychologist Professor Daniel Kahneman and explained in his book *Thinking, Fast and Slow*. The System 1 and System 2 model proposes two distinct modes of decision-making. System 1 is an automatic, fast and mostly unconscious way of thinking that draws on one's own experiences, knowledge and learnt skills to form intuition. System 1 judgements are impulsive and emotional in character. The limit of an individual's experiences and memories makes decision-making based on System 1 thinking vulnerable to biases and systematic error. By contrast, System 2 is an effortful, relatively slow and controlled way of thinking. It requires energy and attention and has the capacity to consider new evidence that can challenge the intuition or gut-reactions of System 1.

Over the course of conversations there was the opportunity to consider what ideas and language used in the messages could invoke System 1 thinking, drawing on

Fraud and Error Deterrence/Prevention Message Testing

past memories and biases, to good effect or not, and to observe and interrogate what specific ideas and language had the potential to encourage System 2 thinking leading to potential consideration of evidence that may or may not lead to a decision of compliant behaviour.

The participants' cognitive responses provided evidence of whether or not they felt encouraged to keep in touch with DWP, especially regarding any change of circumstance that might affect their benefit award, and whether the message inspired positive or negative emotions. In the groups and analysis responses were qualitatively mapped against the following scale.



When operating in the top-right quadrant a message was considered to encourage a positive relationship with DWP through emotionally feeling respected and feeling in control. This emotional response lead some respondents to be more objective about DWP's terms and conditions, to re-consider the consequences of over-claiming and see the benefit in keeping DWP up to date with their changing circumstances. When operating in the top-left quadrant a message again inspired positive emotions which helped claimants consider new evidence but it did not sufficiently address barriers to taking action, or encourage contact. At times these messages felt tonally too soft and respondents felt the risk of non-compliance was still worth taking.

When operating in the bottom-right quadrant, the messages generated negative emotions such as fear of loss, fear of the consequences of being wrong or non-compliant. The risks were felt to be too great to ignore.

In the bottom-left quadrant, the messages encouraged a negative, at times fearful response, which rather than driving action, lead to a feeling that doing nothing was the better response, or there was a sense of angry, justified protest in non-compliance.

Many of the test messages, particularly those warning of the negative consequence of failing to comply triggered spontaneous recall of negative experiences of claimants'

Fraud and Error Deterrence/Prevention Message Testing

past engagement with DWP. However, interrogating their responses suggested that a shift in language to a more respectful tone could encourage respondents to reflect more on the information being presented.

The research found that it was not possible for just one simple single message or theme to have sufficient power to disrupt a claimant's mindset to the point where they felt compelled to reconsider non-compliant attitudes and behaviour, however there were many useful lessons about what building blocks could potentially cumulatively change the dynamics of the relationship between claimants and DWP.

Several themes emerged across the research that concerned respondent's past experiences of being on benefits and dealing with the DWP and as such were highly influential on their attitudes and responses to the messaging which places challenges on DWP communications. Any DWP messaging that aspires to change attitudes and subsequent behaviour regarding non-compliance would have to consider these themes: the claimant's financial situation, claimant attitudes to DWP and how they perceive their own behaviour.

The general belief across the research was that DWP's purpose with regard to State Benefits should be to help citizens who are unable to support themselves, for whatever reason. This might be a requirement for temporary support due to an unexpected change of circumstance that the claimant is set on rectifying, or long term for someone who lacks the financial resources and opportunities to support themselves and any dependents.

Many claimants in the sample stated that they held little or no financial reserves. Cash flow was described as a constant problem and generated anxiety. Interruptions to benefits therefore caused significant problems, and benefits being stopped even temporarily could lead to difficult consequences.

In addition, respondents did not necessarily feel that they knew everything that was available to them in terms of benefits or additional support. This could lead them to question why DWP did not ensure that everyone knew of all the support they could access.

"You've got this system that's in place, that says it's designed to help those people better themselves and push themselves forward and help them support themselves so they can really make something, little things that they do do that are right, they give you access to lots of free courses, they give you all this stuff, but at the same time they're making it difficult for you to access that."

(Universal Credit Claimant Focus Group, North)

Respondents' attitudes to DWP and how they felt they had been treated across the lifetime of their claim also played a part in how they responded to the messaging. Although there were some who had had positive experiences with DWP and felt more open to messages signalling support and help, there were others who preferred to keep their interactions with DWP to a minimum, and many who expressed negative feelings towards DWP.

Those with more negative attitudes shared a perception of a poorly managed system that they considered to be difficult to access, prone to making errors, slow to action claims, and did not admit responsibility when internal errors were made which led to

Fraud and Error Deterrence/Prevention Message Testing

claimant repayments. This led the participants in this research to feel that the system was not 'on their side' and would be keen to reduce entitlements.⁶

"It's the switchovers that they do between benefits which is shocking, because to me you shouldn't suffer any heartache for it, because you're still on one benefit."

(Universal Credit Claimant Focus Group, North)

The relationship with DWP was often described as one-sided, with the power balance being perceived as firmly on the side of DWP. The experience of the one-sided relationship and little or no control appeared to fuel a sense of disempowerment amongst claimants, which made it feel difficult to take any responsibility for one's own claim.

"One of the problems that I've felt with them is the whole lack of responsibility. We have power over you and the way that you live your life and if you don't do what we say we will take your money from you."

(Universal Credit Claimant Focus Group, North)

Participants' thoughts on their own behaviour and what they saw around them impacted on how they responded to messaging and terminology. There was a perception amongst respondents that there was more serious deception of DWP by other claimants not represented in the research. The 'Benefits Stick' was common parlance for this type of pre-meditated deception. Although critical of serious benefit fraudsters, it was generally regarded as not their business to report such people. Furthermore, respondents did not want to open themselves up to potential revenge behaviour from other claimants if they reported them.

Claimants often assumed that, in addition to more serious fraud, there were others in the community who routinely fiddled the system, but not in a particularly serious way. For example, some claimants might fail to report minor changes of circumstances or do a small amount of work cash in hand.

"But you're not going to say anything because it's going to come back on you.... We all know that there is major fraud going on."

(Pension Credit Claimant Focus Group, Midlands)

⁶ This research specifically sampled claimants who had experienced problems with their claims, so they were more likely to view DWP in a negative light. It should also be noted that at the time of this research claimants could only move from existing benefits to Universal Credit through natural migration when they experienced a change in their circumstances that triggered a new claim to benefit. Their entitlement was then calculated on the rules of their new benefit. This is a long-established principle which was maintained for Universal Credit. However, these claimants still had to adjust to a different payment schedule. To help them adjust to a monthly payment schedule DWP offered an advance of up to 100 per cent of the monthly award. DWP research shows that 75 per cent of those starting a new claim were aware of advanced payments and 61 per cent applied for an advanced payment (see DWP Research Report, *Universal Credit Full Service Omnibus Survey: findings from two waves of tracking research with recent Universal Credit full service claimants – Base = 1445*). Whether the interruption of income reported by some claimants in this research was as a result of their own lack of awareness of the support available or some failure by DWP, the effects would be the same in terms of their feelings towards DWP and how this affected the way they reacted to certain messages. (Source: DWP)

Fraud and Error Deterrence/Prevention Message Testing

Some in the sample believed that DWP did little to address either routine or sophisticated fraud. This was sometimes compared to other examples of the State being abused, e.g. high profile tax evasion and the MP's expenses scandal.

Given these considerations, the sample's judgement of their own non-compliant behaviour was that they were not the worst offenders, either by making small mistakes, or at times just bending the rules slightly and coping with a difficult system by working round it. In this context, it was evident that they believed that this type of behaviour was not benefit fraud. They justified this type of behaviour as just trying to make ends meet or trying to better themselves to get out of a problematic time and back to a self-supporting way of life. On occasion it was even seen as acceptable, as in their view DWP processes and systems have allowed others to get away with much worse behaviour.

Given this context, the word 'fraud' in any messaging signalled large-scale fraudulent behaviour to the audience. This was seen as people undertaking criminal behaviour who were actively out to defraud DWP at a significant level, for example making up fraudulent claims or pretending to be disabled when they are not. As this was not seen as the type of behaviour that they themselves engaged in, some felt they were unlikely to think that statements that directly highlighted 'fraud' were aimed at them and therefore they could be ignored. When challenged about the relevance of such language to their own behaviour they felt it was unfair or unjust for them to be branded as fraudsters.

Some argued that language such as 'cheating' or 'fiddling the system' felt more in line with low level non-reporting of changes of circumstances. However, they would not brand themselves in this way and this behaviour was easily justified in their eyes.

"Someone with a two-hour thing doing cleaning and getting £15 cash in hand... that's not making any difference. It's showing that they are trying to do something better with their life."

(Universal Credit Claimant Focus Group, South)

4.3 Helpful messages – messages of support and guidance

Two messages were tested with the aim of offering better support and guidance. Spontaneously, these messages could be well received, being read as friendly, helpful, supportive, professional, accessible and approachable. DWP was seen to be ostensibly professing empathy, which was unexpected by claimants who were expecting a more distant tone.

When read with an open mind these types of messages could tap into what support the claimants felt they *should* be receiving from DWP, and for those in real need of help through ignorance of the system such messages can be seen to meet a heartfelt need.

However, their experiences of DWP primed many to respond cynically. Their prior experience contradicted the promise of the helpful message, for example a lack of empathy shown by staff, long waits to get through on the phone and too complex, unintelligible information provided.

Fraud and Error Deterrence/Prevention Message Testing

Perceiving the open offer of help as cynically motivated, this led to disquieting thoughts that the outcome of any such request for help would inevitably be a reduction to their current benefits award.

Therefore, overall although these messages, as a vehicle to encourage compliance and contact, could at face value appear to encourage a more positive relationship of openness with DWP, the reality of the experience did not always encourage claimants to believe the message and want to keep in touch.

4.3.1 Individual messages

Need advice about your benefits claim?

Unsure about something relating to your benefits claim?

We're here to help. We now offer free telephone calls to our benefits hotline. Call 0300 123 123 or visit GOV.UK/your-benefit-claim for more information.

The headline of this message attracted attention and interest from UC claimants but was often rejected by Pension Credit claimants who did not think it used terminology that directly targeted them – they did not think they had a 'benefits claim'.

Overall, this message was considered to be to the point and straightforward. Tonally it was felt to be helpful, informative and professional, as they thought should be expected of DWP. It usefully provided a telephone number and website and opened up with offers of help and access.

However, this message sometimes provoked negative comments about the length of time it could take to access support via the phone, and how complex the website could be, which showed how quick to draw on negative experiences, some claimants can be.

"I like that one because it's less false. Not trying to appear super friendly."

(Universal Credit Claimant Focus Group, South)

"They are trying to be helpful, but it isn't helpful... If you go on to your computer, it's not simple."

(Pension Credit Claimant Focus Group, Midlands)

'We're here to help' was also a contentious statement. Although the suggestion that claimants could call for help if they were unsure about something was taken at face value and welcomed by some, on further reflection this message was felt more suitable for new claimants in the early stage of their DWP journey who genuinely needed help and did not know the system. Many respondents, drawing upon their own experiences, questioned if DWP was *really* there to help claimants, and if claimants could really ring if they were 'unsure'. This cynicism was driven by a widely held belief amongst respondents that DWP simply wanted to reduce the size of a person's claim as much as possible and therefore any calls to change one's details would result in a lower award.

"If there's anything you need to know regarding your benefit they can help you. But you don't know if what you've got to say to them will help... For me looking

Fraud and Error Deterrence/Prevention Message Testing

at that how it's composed I don't feel it is friendly enough. I see the attempt at being helpful but it's just not good enough... I don't believe it."

(Universal Credit Claimant Focus Group, North)

We understand that life can be complicated at times.

Contact one of our trained advisers at the Department for Work & Pensions and let us help you keep on top of your benefits claim.

This message generated a mixed response. At face value it was seen as an attempt to be sympathetic and empathetic, showing that DWP are approachable and relatable – and recognised that everyone can face problems in their life. This was felt to be a credible attempt at empathy that engaged some claimants who wanted their own position to be understood and felt in need of financial help and clear procedural guidance.

"They are trying to help you."

(Universal Credit Claimant Focus Group, Midlands)

"We understand... That says a lot... That small statement saying we understand, that shows us that whoever we are speaking to we understand."

(Universal Credit Claimant Focus Group, North)

However, previous poor experiences of DWP services amongst the claimants in the research sample led to more negative and cynical responses, primarily driven by the headline: 'We understand that life can be complicated at times.' The responses suggested therefore that this was not a credible statement for many, who did not feel that DWP was empathetic and understanding of the day-to-day realities and difficulties faced by individual claimants.

"I suppose it's because my experience I felt nobody was understanding so if I'm reading 'they do understand'... But the man that wrote 'we understand' isn't answering the phone to you. It's some other overworked person... There's no real sympathy in there."

(Pension Credit Claimant Focus Group, Midlands)

The call to keep in touch with DWP 'to help you keep on top of your benefits claim' was read by some positively as optimising entitlement, but also by others cynically, as leading to action that would ultimately only help DWP minimise the claimant's benefit award.

The line 'Contact one of our trained advisers' could again be subject to criticism dependent on the claimant's own experiences of DWP advisers. The word 'trained' was welcomed but was also challenged by those whose experience suggested that DWP staff lacked the relevant experience, proper training and knowledge and were therefore prone to making errors.

4.4 Reminder messages – reminders and responsibility

Three messages were tested within this theme as outlined below.

Reminding claimants about which changes of circumstance they needed to report was usually positively received, if the messages were seen as practical, inoffensive and timely prompts. However, on their own, reminders seemed insufficient to drive action amongst those who were more likely to take a risk and not report changes. The research suggests, however, that using the positive framing of a useful reminder appears to allow a reference to avoiding penalties, making the message feel beneficial to the claimant rather than threatening.

An instruction for the claimant to act responsibly, however, often generated a very negative emotional response. Although many claimants in the sample rationally recognised it was their responsibility to update their details, the tone of this type of message was often considered provocative as it highlighted an aspect of their lives where they felt they had no control. Reminding them of their responsibility therefore sometimes invoked feelings of powerlessness, dependency and fear of getting something wrong. Concern was expressed particularly about the negative impact on and potential responses of more vulnerable people in society if they were to receive messages like this (e.g. those with mental health issues).

4.4.1 Individual messages

We're here to help you get your benefit claim right
Found a new job or finished an old one? Changed address? Has someone moved in or moved out? Unable to work? Change of circumstance?
Tell us now and we will help you take care of it.

This message was well received overall and reported to feel friendly, helpful and collaborative. The headline *'We're here to help you get your benefit claim right'* was received as a positive opening line that implied more of a customer service relationship i.e. a concern on behalf of DWP to help the claimant. However, this did not resonate as strongly with Pension Credit claimants who did not see Pension Credit as a 'benefit claim'.

"I feel welcome and not just a number...We're here to help... They're supposed to be there to help."

(Universal Credit Claimant Focus Group, Midlands)

"We're here to help that clicks with me. At the end of the day that is their job."

(Universal Credit Claimant Focus Group, North)

The subsequent list of changes of circumstances (a commonly understood term) was considered to provide practical, useful prompts, in the form of questions, about when to update a benefit claim. This advice was felt likely to both remind claimants of responsibilities that they had forgotten or inform them of new circumstances they did not know about. This was considered useful given the context explained earlier that respondents did not feel they knew or would remember the full list.

Fraud and Error Deterrence/Prevention Message Testing

“It’s giving you a list of things that could go wrong and then saying we can help you.”

(Universal Credit Claimant Focus Group, Midlands)

“On that one you understand the circumstances that they want you to tell them about so that’s very good that one.”

(Universal Credit Claimant Focus Group, North)

The phrase ‘Tell us now’ was, however, described as being rather ‘parent to child’ in tone, implying that immediate action is required. The subsequent ‘we will help you take care of it’ was reported to feel friendly and helpful, but did also at times provoke a more cynical response of ‘will DWP really help me?’ This particular phrase therefore felt disempowering to some claimants who felt that it would be them, rather than DWP, who would have to ‘take care of it’ (i.e. a likely decrease in the value of their benefit award) when they were not in a position to absorb a reduction in household income. Other respondents could not understand why DWP needed to know some of these facts, for example if someone had moved into their house.

“They say when you tell us certain stuff that they are there to help... but say you’ve got your own place and this person is staying with you but they are literally just staying with you then they will stop your benefit because you’ve got someone staying in your house, but it doesn’t mean that they are paying rent or working.”

(Universal Credit Claimant Focus Group, South)

In addition, the speed with which claimants are expected to inform DWP was cited as a potentially difficult:

“So that’s another problem. ‘Tell us now’ – they should give you a bit of leeway, a couple of days saying sorry I couldn’t get to you then, but I’m getting to you now.”

(Universal Credit Claimant Focus Group, North)

In terms of overall impact some believed this message could prompt them to consider their changes of circumstances and what they might need to report and therefore keep in touch with DWP.

“Because of the tone again. It’s not like ‘right I’m going to get you’, it’s helpful.”

(Universal Credit Claimant Focus Group, Midlands)

However, others who felt more likely to take a risk and not report changes did not feel it would drive action as there was no perceived negative attached to non-reporting. As shown above, there were also concerns expressed that any reporting would ultimately lead to a reduction in a claim which was a barrier to coming forward.

Discussions also showed that claimants did not always appreciate the required timeline for reporting changes of circumstances, particularly where changes did not appear time sensitive or claimants did not understand the rationale for reporting the change. One consequence of this, is that this message generated concern about potential retrospective repayments and sanctions if someone was to report a change too late. It became clear over the course of the research that regular mechanisms and reminders designed to encourage changes of circumstances to be more salient could be beneficial.

Fraud and Error Deterrence/Prevention Message Testing

In the final phase of the research the phrase *'Tell us now and we will help you take care of it and avoid unnecessary penalties or sanctions'* was tested and this appeared to work well as *'take care of it'* became linked to the avoidance of penalties and sanctions which was seen as a genuine customer benefit. This therefore felt more supportive and credible.

Your claim, your responsibility.

It's your responsibility to keep your details up to date. Tell us now and we will help you take care of it.

This message provoked a polarised and at times strong response. The headline *'your claim, your responsibility'* felt quite aggressive in tone as a stand-alone phrase in particular.

On the one hand, some respondents agreed with the suggestion that it is your own responsibility to look after your own claim and update your details, as no one else knows your own unique circumstances. However, this line also prompted discussion over the issue of control – and the fact that although it may be their own claim, claimants felt as if they had no control as DWP hold all the power. This shifting of responsibility to the claimant therefore reinforced their sense of powerlessness and risked making people, particularly those who were more vulnerable overly anxious.

"It's my claim, it's my responsibility, I'm starting work, and I will tell you... I don't think you can blame anybody else."

(Pension Credit Claimant Focus Group, Midlands)

"I think responsibility is important...I do think that people don't take enough responsibility for their own actions... but the whole claim, your responsibility, I feel anxious just listening to you say it."

(Universal Credit Claimant Focus Group, North)

Overall the message was interpreted as showing little empathy and implied that claimants would be in the wrong if they did not update their details and could be told off – which made some fearful of having made a mistake. This message also raised the issue of DWP mistakes and how they were powerless to influence this.

"I'd be scared... I would think I need to do something about it but I'm not going to... (why is that) Because it's that word responsibility, I think if you phoned up and there was some kind of discrepancy it's your fault. That kind of thing... Or worse still we're going to fine you or take you to court, that what it says to me."

(Universal Credit Claimant Focus Group, Midlands)

"For the average people who just feel like they've made a mistake, or they want that extra piece of information or they need to give back information, it needs to be made more welcoming that you can do that because there is a relationship between the two... it is your responsibility, so come on tell us about it and we'll help you out."

(Universal Credit Claimant Focus Group, North)

Check your details regularly

People check their household expenses to ensure they are being charged the right amount.

Make it a priority to regularly check your benefits claim and report any changes of circumstance when they happen.

This message was not well received and was not felt to deliver a clear or useful analogy that would remind claimants of the need to check their claims.

Firstly, checking one's household expenses regularly was not described as a common activity across the sample. In addition, benefit claims and in particular pension claims, were not felt to be variable on a monthly basis – they would only change after a significant change of circumstances had been reported, and therefore regularly checking your claim was not seen as necessary.

“If you are told your pension is £60 a week, the £60 a week is there every week, so why would you check it?”

(Pension Credit Claimant Focus Group, Midlands)

However, the concept can touch on an important issue for claimants about finding ways to manage their finances in a way that produces stability and the financial reserves to cope with the unexpected.

4.5 Messages about risk – Fraud and error detection and penalties

Five messages were tested within the two themes of raising the perception of risk and highlighting penalties. In this report these two themes have been grouped together due to the commonality in responses. Overall these messages were designed to communicate threat in order to encourage non-compliant claimants to reconsider the inevitability of being found out, or to deter potentially non-compliant claimants from slipping into the wrong behaviour. Risk was evaluated considering the probability of being found out factored by the price of being found out.

These messages tended to provoke fear and anxiety, and these negative emotions worked in different ways. In people who felt more likely to take a risk and not report changes, the messages appeared to provoke responses such as anger, disbelief or resignation which discouraged contact with DWP. Others in the sample simply responded by disassociating themselves from the messages feeling that they were either not aimed at them, and therefore would not apply, or they argued that DWP would never take action against them and therefore they did not need to take note. Some admitted to feeling frozen by fear and claimed they would not want to come forward and report changes due to concerns about penalties.

“A lot of this is based on fear and that is playing into the hands of someone's fears and this is the stuff you will be scared of... (Is there any role for this?) I think they should but that's not part of the same campaign as telling someone

Fraud and Error Deterrence/Prevention Message Testing

to contact and update your details, the two things are separated... So, when you sign up initially, you maybe sign, make that very clear.”

(Universal Credit Claimant Focus Group, Midlands)

Others who were keen to be honest and were fearful of making mistakes claimed they would want to avoid penalties and although these messages evoked negative emotions and fear in them, they felt they could act as a deterrent to non-compliant behaviour and would encourage them to report changes of circumstances.

The research also showed that certain tonal factors pushed people to a more negative emotional mindset and this appeared to stand in the way of objective reasoned reflection. Claimants theorised that their emotions would be heightened if the messaging was included within direct personal communications such as a text message or a personal letter, or if the recipient was more vulnerable such as having mental health issues – there could be great concern about the impact of this type of messaging and tone on such people.

The tonal factors that appeared to inspire these more negative emotional responses included messages that appeared to be pointing the finger at the recipient, using personalised language such as ‘you’, short staccato sentence structure which felt aggressive, using emotive words such as ‘fraud’ or ‘fraudster’ and linking penalties to making a mistake. These tended to re-enforce a negative stereotype that DWP assumes all claimants are guilty and behaving fraudulently, rather than generally assuming claimants are primarily honest. DWP as an organisation therefore felt more aggressive and hard to approach.

Other tonal factors, appeared to trigger a less negative emotionally charged mindset, even when delivering harsh information about penalties and risk. Using polite, depersonalised language worked well in terms of encouraging acceptance and openness. Framing the message in more positive terms at the start, inviting an open, honest and respectful relationship, also allowed for a less negative initial response. Using a formal, informative, authoritative but serious tone showed DWP was serious in its intent but not too soft. When pitched in this way the information about penalties was transformed into something that claimants considered important to know and they have a right to understand. DWP in their eyes became firm, but fair and respectful.

4.5.1 Individual messaging

Fraud and error detection

Two messages were tested focusing on fraud and error detection techniques.

DWP uses advanced error detection techniques

DWP wants to prevent mistakes to make sure everyone who needs to claim benefits is paid the right amount

This message tended not to be received very well. The headline focused on ‘error detection techniques’ initially lead respondents to discuss DWP’s own errors rather than claimant error. This was further backed up by the remainder of the copy which suggested to respondents that DWP wanted to minimise their mistakes. However,

Fraud and Error Deterrence/Prevention Message Testing

the stated aim of ensuring that every claimant is paid the right amount of benefit was described as a positive goal.

"It's basically saying Big Brother is watching you, you'd better tell the truth, we're going to catch you."

(Universal Credit Claimant Focus Group, Midlands)

The Department for Work & Pensions uses advanced fraud detection techniques

DWP is committed to deterring and preventing fraud and error by benefit claimants. We are committed to finding and investigating benefit fraud and we will issue financial penalties and prosecute people where this is appropriate.

- DWP regularly checks tax information from HM Revenue and Customs to ensure your claim is correct.
- Where fraud is suspected DWP has the power to access bank and building society statements.
- DWP regularly checks migration information from the Home Office to make sure people are correctly claiming benefits whilst they are abroad.

If you are hiding something we will find it.

This message tended to work better overall than a more simple message without the detail. Tonally the opening point, '*DWP is committed...*' was described as having a serious, informative and authoritative tone which grabbed attention and showed that DWP meant business and was actively working against fraud. Respondents tended to agree that it was appropriate to issue financial penalties and prosecute those who committed fraud. This was an important distinction from the previous message which encouraged a response focused on what claimants saw as DWP errors.

"It's pretty straightforward. If you do this, this will happen."

(Universal Credit Claimant Focus Group, South)

"Straight to the point... No not threatening... more information on that than anything."

(Universal Credit Claimant Focus Group, North)

Giving substance to the claim of using advanced fraud detection techniques by providing a bullet point list of activities, reinforced the steps that DWP could take and therefore did not feel like an empty threat although some found the message overall too long and wordy. From the list included, the checking of HMRC records and looking at bank accounts felt personally invasive, but also personally relevant and the evidence set out in the message matched some respondents' own experiences. Looking at immigration records struck a chord with some of those who travel abroad.

"Why shouldn't they check HMRC, it's another government department."

(Universal Credit Claimant Focus Group, South)

"I don't like the thought of them going through my bank account. That's my personal details...Yes, they do, they do look, trust me."

(Universal Credit Claimant Focus Group, Midlands)

Fraud and Error Deterrence/Prevention Message Testing

“You need something that’s nice and informative and not too worrying, but when it’s got all the information like this people don’t bother reading it. They go it’s too much.”

(Universal Credit Claimant Focus Group, North)

Overall this detailed information about DWP’s fraud and error detection approaches alongside a tonally strong statement of intent evoked a mix of responses. Some found it informative and thought it was important to know this information from the outset of their relationship with DWP, using an impersonal approach. Others found it frightening, and felt they should take note, anticipating that it could deter claimants from fraudulent behaviour.

“Power... Makes you feel anxious... If you were signing at the very beginning these are the things that they need to say, then maybe you’d think twice before you start hiding the truth and stuff.”

(Universal Credit Claimant Focus Group, Midlands)

However, there were those who argued that this was not aimed at them, that calling out ‘fraud’ overtly, signalled a serious type of crime and abuse of the system that was not relevant to them or did not include minor infringements. There were also some in the sample who disputed the information arguing that DWP did not do enough to catch ‘real criminals’ despite what this message suggested. Finally some were annoyed at what they thought was an implication that all claimants were prone to be fraudulent – which suggests care is needed in the placement and framing of messages such as this.

“It’s snooping, Big Brother is watching you. Because you are here in the first place you’re going to be a liar therefore we’re going to... anything that you do we’re going to point the finger at you.”

(Universal Credit Claimant Focus Group, Midlands)

“If you think that you’re acting properly would you actually take any notice of this?”

(Pension Credit Claimant Focus Group, Midlands)

The final line however *‘If you are hiding something we will find it’* was tonally more divisive, either provoking fear or making respondents feel targeted in an aggressive fashion, suggesting DWP thought everyone was guilty until proven innocent.

“Nothing wrong with the information, it’s very valid information but very aggressive... We will find out... We will find you.”

(Universal Credit Claimant Focus Group, North)

Penalty messaging

Three messages were tested about penalties:

(Please) make sure you are up to date, so you don’t get a penalty or lose your benefits

(Your claim is your responsibility) keep your details up to date or face a potential financial penalty, loss of benefits or prosecution for benefit fraud

Fraud and Error Deterrence/Prevention Message Testing

Two versions of this message were tested – with and without the bracketed text.

The headline *'(Please) make sure you are up to date, so you don't get a penalty or lose your benefits'* was felt to be engaging across both versions as it was seen as a clear call to action to keep up to date, with a simple reminder of the consequences if you do not. However typically the politer version using the word 'please' was much better received as this simple addition showed respect for benefit claimants. Overall this statement was accepted as trying to help claimants avoid a problematic situation and this gave license to remind of the potential consequences of not updating your claim. However, this line did not feel as if it had sufficient potency to challenge current non-compliant behaviour on its own.

"It's saying make sure it's up to date because you don't want to get in trouble if it's not, but it's when you start talking about potential, losing your benefits, that is really scary... to me that eats at me. The thought of having no money at all... I like the please bit I do."

(Universal Credit Claimant Focus Group, Midlands)

"Please, I like the way it starts... Because when you start reading, and it's like okay yes, and then when you get to the end you don't want this to happen to you."

(Universal Credit Claimant Focus Group, North)

The inclusion of the statement about responsibility appeared to heighten anxiety further and when claimants were exposed to the version that included *'your claim is your responsibility'* there was often a more negative immediate response to the message overall, with particular concerns being raised about the potentially negative or extreme response of those who are more vulnerable in society who may panic (e.g. those with mental health issues).

"Then again 'your claim is your responsibility', that sounds threatening to me...A bit threatening maybe as well. A bit unsure about the benefits system and then you come across that...It would cause a panic situation. A panic attack... Think about it another way, someone with mental health issues got that through the door it would get to you."

(Universal Credit Claimant Focus Group, North)

When exploring the final statement *'keep your details up to date or face a potential financial penalty, loss of benefits or prosecution for benefit fraud'* respondents focused on the three types of consequences and these worked together to give a broad summary of what could happen to them. Of the three highlighted, financial penalties were not particularly well known as a consequence. Suspension of benefits and repayment of overpaid benefits were the more commonly known consequences, and any suggestion of interruption to benefits evoked fear. There was some awareness of having to go to court and prosecution – with occasional experience in the sample – and this also provoked fear.

Typically, this part of the communication provoked responses in line with those described earlier. Claimants either felt frightened enough not to want to be penalised, which encouraged them to behave correctly, or they felt frightened and paralysed and therefore felt they would keep quiet about their behaviour in case they had to pay a fine, pay back an overpayment or lose their benefits, or they dismissed the message and did not think they would be caught and fined.

Fraud and Error Deterrence/Prevention Message Testing

*"I would ring up and see what my situation is and what would happen...
Sanctioning means you lose your benefits for 2 weeks, but prosecution and
fraud, to me that's scary..."*

(Pension Credit Claimant Focus Group, South)

"Making you keep quiet because you're frightened."

(Universal Credit Claimant Focus Group, Midlands)

"Yes, but when did you ever hear of a pensioner being done?"

(Pension Credit Claimant Focus Group, Midlands)

It will cost you at least a £50 penalty if you over-claim benefits

If you claim more money than you are entitled to, even if it's by mistake, you could face a penalty starting at £50 as well as having to repay the overpaid money.

Make sure your details are up to date whenever your circumstances change.

Two messages were shown which included reference to specific amounts of fine that claimants could incur as well as other actions. The first of these, above, focused on a penalty of £50.

The text used in the first sessions used the phrase *'if you claim more benefit than you are entitled to'*, however the phrase *'claim more benefit'* did not feel realistic and respondents questioned how you could claim 'more benefit' – the text was therefore changed to *'claim more money'* which was easier to understand.

Overall this message was acknowledged to be a clear call to action to get claimants to update their details. Linking the penalty to *over-claiming* felt more credible to some than linking the penalty to the task of updating your details. However, respondents tended to focus on the phrase, *'even by mistake'* which provoked indignant comments about how unfair it would be to have to pay for a genuine error. The phrase *'even by mistake'* also encouraged them to think about the problems they experienced with what they described as DWP making errors. This distracted from reflection on the issue of over-claiming through failure to report their true circumstances or any changes.

"That's bang out of order. If you don't know you're doing it intentionally why get penalised for it. If it's something that you don't realise why get penalised for it?"

(Universal Credit Claimant Focus Group, North)

Responses to this message also highlighted that the research sample were not very familiar with the penalty regime. Their focus was on sanctions and repayments, i.e. a halt to receiving any payment or a reduced sum for a long period of time. They did not report any fine being a part of a payback calculation.

Highlighting the sum of £50 was polarising across the sample. Some in the sample felt it was not worth taking the risk of over-claiming as they would not want the stigma of any level of fine and they recognised there will be other financial loss to them through sanctions and repayment. Others thought they would be happy to take the risk as they did not think £50 was very much money to pay, or they made a calculation that it would be worth the risk for the potential gain. Others were prompted to reflect

Fraud and Error Deterrence/Prevention Message Testing

that the £50 fine is money they do not have anyway so DWP would not be able to fine them what they did not have.

“Fine me £50, I don’t even have that... You’re going to risk it. If you had the opportunity, say £200 and the fear of being charged £50, you might just risk it.”

(Universal Credit Claimant Focus Group, Midlands)

“I wouldn’t want £50 taken out of my pension when I don’t get a good pension anyway... That’s a hard mistake to lose £50.”

(Pension Credit Claimant Focus Group, Midlands)

The message also raised a further issue regarding the prospect of a fine. Claimants wondered if being honest and owning up to previous changes of circumstances would still lead to a financial penalty and loss of their established monthly amount. Therefore, the conclusion could be to ‘wait and see’. Such a response highlighted a lack of understanding about how urgent it was to report any change.

“If I phone and tell you does that mean I don’t pay? If that was true then I’d phone and tell you it. If its saying if we catch you we’re going to charge you or if you tell us we’re going to charge you, I’d be ‘catch me”

(Universal Credit Claimant Focus Group, Midlands)

There are penalties for knowingly over-claiming benefits

DWP takes benefit fraud very seriously. If you’re knowingly claiming benefits you’re not entitled to, you are committing benefit fraud.

If you’ve committed or attempted fraud, one or more of the following things may happen:

- you’ll be told to pay back the overpaid money
- you may be taken to court or asked to pay a penalty (between £350 and £5,000). The average financial penalty is currently over £1000
- your benefit may be stopped or reduced for up to 36 months

DWP has the power to seize property and possessions bought with the proceeds of the crime

This message was described as tonally serious and informative. The linking of penalties to ‘*knowingly overclaiming benefits you are not entitled to*’ was felt to be appropriate as it showed the activity is pre-meditated and respondents agreed that fraudsters should be penalised. However some dismissed the communication as not for them as it directly highlighted ‘*benefit fraud*’ and as discussed earlier they did not see this as a phrase that was relevant to them either because they did not knowingly over-claim, or because it suggested a much more serious crime.

“Hardcore fraudsters... Not going to mean anything to me.”

(Universal Credit Claimant Focus Group, South)

“If you are knowingly doing it then yes, all this should apply.”

(Pension Credit Claimant Focus Group, Midlands)

Everyone in the sample was aware that there were consequences for over-claiming although as highlighted earlier they did not know the detail of the consequences

and specifically penalties. The provision of this type of detailed information about escalating consequences alongside a strong and serious tone of voice generated anxiety and fear in some, but it was also considered likely to be a deterrent by others.

The tone of voice used communicated seriousness of intent and the message was often felt to include important detail which would be suitable on for example a website, or as part of a clear terms and conditions rather than as a personal direct communication. If this was to arrive as an un-solicited personal message it would make claimants feel offended that they are being judged guilty from the outset due to the reference to 'benefit fraud'.

"Feel like that's a website page. If you want more information click here. Factual information that you absolutely need to know as a claimant, but maybe not great for outward communication."

(Universal Credit Claimant Focus Group, North)

"I think that's talking to everyone... Everybody who is claiming benefits in the first instance if they were given something like that it would put them against, because it's telling them."

(Pension Credit Claimant Focus Group, Midlands)

4.6 Messages about owning the behaviour

The messages in this section demonstrated that any plans to use provocative language to encourage people to see themselves as benefits fraudsters or cheats would need careful handling. Using strong language such as "fraudster" and "cheat" was at times very provocative, as it was felt to be personally directed. Although the research showed that some people responded to this type of message because they did not want to be seen as a fraudster or a cheat, it also encouraged anger and rejection at being addressed in an impolite way. Sometimes it encouraged claimants to share their thoughts on how messaging could be aimed at helping people rather than suggesting they were behaving badly.

"DWP should be encouraging you to get out of a predicament and make you work, and we'll help you... it's all about 'you're here now and if this happens you need to tell us.' It doesn't encourage anyone to better themselves or to change anything. Know what, I'm not changing anything because if I do anything new they are going to get me."

(Universal Credit Claimant Focus Group, Midlands)

The responses to these messages also highlighted the point discussed earlier that respondents did not see themselves as having committed fraud or as being fraudsters even if they had knowingly not reported changes. As discussed earlier the word 'fraud' signalled a significant crime – calculated and extensive fraudulent behaviour rather than just minor bending of the rules. This perception allowed respondents to distance themselves from these types of communications as they felt they were aimed at 'other people'. They could easily justify any low level bending of the rules they had engaged in as being just a way to make ends meet and look after their families. At such a low level this was not seen as harming anyone else.

Fraud and Error Deterrence/Prevention Message Testing

This message set overall and particularly the headline *'Make sure you claim what you are entitled to'* did prompt some interesting discussion about the need for collaboration between claimants and DWP. The suggestion made was that DWP are responsible for ensuring that claimants have all the right information about the range of benefits they can access, and claimants need to ensure they provide the right information about their circumstances. DWP were felt by some to be economical with information about the full range of benefits that claimants could access, whereas claimants felt it should be DWP's role to ensure that the maximum amount was being claimed by everyone. The suggestion was made that messaging that encouraged claimants to come forward to register changes as they may be eligible for more money could be interesting and engaging.

"It should be DWP working in conjunction with the claimant to ensure that the claimant is given the right information... I don't know what I'm entitled to, but I know what my circumstances are."

(Universal Credit Claimant Focus Group, North)

In the final set of depth interviews a message using this angle was therefore explored.

Make sure you claim what you are entitled to

DWP wants to make sure everyone who claims benefits is paid the right amount

To get everything you are entitled to, you need to tell us all your details and keep us in the loop of any changes of circumstances.

However big or small they may seem to you, we need the total picture to ensure you get the maximum help from us.

Let's help each other get your claim right.

This message generated some interest as ensuring you are getting the maximum amount of benefit is engaging. However it also lacked credibility and respondents felt that they would need evidence and belief that DWP really want this to happen.

4.6.1 Individual messaging

Various messages were tested across the research and the following shows the changes that were made (in brackets)

Make sure you claim what you are entitled to

(Don't be a benefits cheat) If something in your life has changed and you know it will affect your benefit payments, make sure your details are up to date, and tell us immediately.

If you deliberately do not tell us when something in your life changes and you know it will affect your benefit payments this would make you a benefits cheat (a fraudster.)

Don't fiddle the system even just by a bit – tell us straightaway (Don't be a benefits cheat and tell us straightaway)

Fraud and Error Deterrence/Prevention Message Testing

The headline *'make sure you claim what you are entitled to'* was initially engaging – it focused on an individual's entitlement and there was often a positive take out about the suggestion that an individual may be able to receive more money than they thought.

"How do you know what you're entitled to and what you're not entitled to."

(Universal Credit Claimant Focus Group, North)

Overall this message prompted much discussion about what was cheating the system and what was fraudulent behaviour and how the use of these phrases encouraged or discouraged engagement in the message. The phrases 'cheating the system' or 'fiddling the system' felt more in line with any non-compliant behaviour respondents themselves had engaged in, whereas being described as 'a fraudster' did not feel personally relevant.

"Fraudster is the wrong word for me, benefits cheat sounds better... I know you're committing fraud because you're taking money off the state, but I think benefits cheat sounds better than fraud."

(Universal Credit Claimant Focus Group, North)

However, this message was very polarising in terms of response overall. When the first point of copy started off with *'Don't be a benefits cheat'* it evoked a much stronger immediate response due to the accusatory language which prompted people to be upset that they were being talked to in this way.

"Don't be a benefits cheat. Even though we're not cheating benefits it makes you feel like you are... Tarring us with the same brush."

(Universal Credit Claimant Focus Group, North)

"It's just detrimental... if something in your life has changed that would be perfect. That first bit is shocking. There's no need to put that on there is there. There's no call for that."

(Universal Credit Claimant Focus Group, North)

However, with this removed, there was a less immediately negative emotive response although some still found it patronising. Claimants also noted that this message was talking about people who are *'deliberately'* cheating the system rather than making mistakes and many were able to rationally agree that not reporting changes when you knew it would affect your entitlement was cheating.

"If something in your life has changed, again great language... It gives you the opportunity at the beginning to let them know it saying we know things in your life change. Let us know... What they are saying at the end is if you don't do that thing then this will be the consequences."

(Universal Credit Claimant Focus Group, North)

"I would say rather than calling you a name, say something like, deliberately not giving us information about things that have changed is fraud."

(Universal Credit Claimant Focus Group, North)

In terms of likely response, there were claimants in the sample who felt they would respond to this message. They wanted peace of mind that they were behaving correctly and wanted to avoid the stigma of being called a cheat. Others took offence

Fraud and Error Deterrence/Prevention Message Testing

that they were being talked to in a way that made them feel targeted, and finally there were those who felt they would ignore it as they found it easy to explain away why any non-compliant behaviour was morally acceptable, or they just thought the message did not apply to them at all.

“I think everyone bends the rules at some point.”

(Pension Credit Claimant Focus Group, Midlands)

“It would give you a jolt to step up and think right... You don’t want to be a fraudster... It would make you ring them and think I’m just checking this out... We’re all human we forget things.”

(Universal Credit Claimant Focus Group, North)

Make sure you only claim what you are entitled to

If you are deliberately claiming more money than you are entitled to, that makes you a fraudster.

We are always looking for new ways to catch fraudsters and make sure that crime does not pay by issuing financial penalties and prosecuting fraudsters where this is the right thing to do.

An earlier iteration of this message used the phrase *‘if you are deliberately claiming more benefits than you are entitled to’* and this was often rejected quickly as not being possible to do, and therefore this was changed in subsequent versions to *‘claiming more money’*.

This message was more quickly dismissed than the previous message discussed as the focus on ‘fraudsters’ allowed respondents to distance themselves from the message, considering it to be aimed at someone else not them. Being branded a fraudster themselves did not feel fair given their own argument for why any non-compliant behaviour they had engaged in could be justified. However, many did agree that it was *‘the right thing to do’* to penalise and prosecute fraudsters.

4.7 Messages about social cost and indirect statistics about fraud and error

Messages aiming to establish compliant behaviour as the social norm encouraged thoughtful discussion in the sessions. However, in isolation they did not appear to encourage people to behave differently. In addition, the claims were often felt not to fit with their experiences of behaviour in their own communities and broader society. Claimants therefore easily dismissed the statistics, or at least found them hard to understand and relate to. Overall, messages of this kind did not work as emotional triggers to help claimants reconsider their behaviour because they did not see themselves as outside of the social norm – either because they perceived themselves to be the 95 per cent majority, or they did not believe the statistics.

4.7.1 Individual messaging

Don't give benefit claimants a bad name by being dishonest

More than 9 out of 10 people claim benefits honestly, when they are in need of help. Don't give benefit claimants a bad name by being dishonest. Claim correctly, like most people in the UK.

The line '*Don't give benefit claimants a bad name by being dishonest*' in this message was very engaging. There was often a positive response to the sentiment that most claimants do not deserve a bad name, as respondents discussed how benefit claimants can feel branded negatively by society and even at times by DWP, which they strongly disliked. However others in the sample found it a more negative starting point suggesting dishonesty.

"It makes me think at least they know that not all of us are fraudsters... It would make me think I don't want to be a benefit fraud."

(Universal Credit Claimant Focus Group, North)

The statistic suggesting that nine out of ten claimants claim honestly was seen as a positive statistic, although its credibility was questioned given the behaviour they described of others around them in their home communities, and they anticipated that it was not therefore correct and was a significant underestimate.

This potentially served to show that DWP was not in touch with society and with the reality of benefits abuse. Although some liked to see this type of statistic, others were concerned it would not push those who were behaving fraudulently towards complying.

"Jobcentre wall definitely... Only claim benefits if you need it. Then there's more for those that do need it... It seems good, but how would you know if it's right... That makes it look like most people that claim benefits are honest, that's what so good about it. It's more enlightening than the other ones. It's not a demand, it's not a command, it's how life should be."

(Universal Credit Claimant Focus Group, North)

"the impression you get is it's more people being dishonest... I think it could possibly be true. To me it is saying 'you're in a minority, you're telling fibs', but you don't go to these people because you live a happy life, again I wouldn't care if I was 1 out of 10 if I needed the money."

(Universal Credit Claimant Focus Group, Midlands)

Most people are honest

For most benefits, less than 5% of recipients claim fraudulently. Don't be one of the minority who cheat the system. Make sure your details are up to date and tell us when you have a change of circumstance.

Again, this message was praised for starting with the positive sentiment that most people are honest, however the subsequent focus on fraud and cheating the system often distracted and the message consequently became less relevant as this was not their frame of reference. In addition, suggesting that not keeping your changes

Fraud and Error Deterrence/Prevention Message Testing

of circumstances up to date (which can feel like a relatively minor misdemeanour) is fraudulent behaviour lacked credibility.

"I don't think that people would think that not telling them certain things is being fraudulent, so when we put the two together like saying make sure your details are up to date, that to me doesn't mean that I'm claiming benefit fraud."

(Universal Credit Claimant Focus Group, Midlands)

"I'd think it would be more than five per cent"

(Pension Credit Claimant Focus Group, Midlands)

Benefit fraud and error – it affects us all

Last year the UK lost £3.6 billion through benefit fraud and error overpayments. These losses affect us all.

With an extra £1 billion the Government could fund one of these:

147,000 State Pensions for a year

26,000 nurses and 12,000 hospital doctors

167,000 hip replacements

2 new hospitals

40 challenger tanks

27,000 primary and 22,000 secondary school teachers

Although this message did prompt some engagement through the list of potential purchases, overall it was not seen as particularly personally relevant and therefore unlikely to prompt individual behaviour change. The scale of the numbers felt too far removed from what they saw as the small financial impact of them being economical with the truth about their own personal circumstances or making an error. Ultimately respondents felt most would prioritise their own needs over any claim of the greater good being compromised. On discussion, the scale of the numbers suggested that this was linked to much larger scale fraud. In addition the reference to 'error overpayments' was often played back as relating to DWP error not claimant error which ultimately distracted from the message.

"No, and the kind of people who would purposely defraud don't care about these things. The people that didn't defraud just want to make sure that they have someone they can talk to if they feel things are going a little bit wrong."

(Universal Credit Claimant Focus Group, North)

Some Pension Credit recipients who had a lifetime as a tax payer behind them and understood their Pension Credit to be part of their hard-earned State Pension were stimulated by the list to express resentment about the impact of other people's benefit fraud.

4.8 Additional themes explored

In the final stage of the research, some new themes were developed based on the progression of the research sessions. These themes, while successfully confirming the learning from the previous sessions, would need to be researched further after being translated into messaging statements.

The following message (entitled Mutual Respect) received a warm response, described as sensible, useful information framed by mutual respect messaging and using depersonalised language not addressing them in the first person.

Mutual respect

Keep us up to date with any change of circumstances and get our ongoing support. We'll not penalise you providing you continue to meet the terms and conditions you agreed to when you signed up.

People who claim more money than they are entitled to will always have to repay the overpaid money.

People who deliberately claim benefits they're not entitled to may face a penalty of up to £5,000 and prosecution for benefit fraud. The average penalty is currently over £1,000.

Their benefit can be stopped or reduced for up to 36 months. Property and possessions bought with the proceeds of the crime can also be seized.

Please ensure your details are kept up to date whenever your circumstances change and check what other actions you may need to take to maintain your claim correctly.

Although this would need further testing, initial responses suggested that information about escalating penalties felt more relevant and acceptable when couched in partnership terms, setting up the framework for their benefit claim and not appearing to assume that they would attempt to defraud the system. The findings suggest that a sense of mutual respect and adult to adult treatment allows for the delivery of the hard facts of non-compliance.

This message was recognised as acknowledging the State has a responsibility to support claimants, but that there is also an obligation on claimants to keep their details up to date as part of the terms and conditions of receiving benefits. Framing the claimant's obligations to stand by the terms and conditions set out when they sign up to benefits, with the state's obligation to provide support encouraged respondents to feel more respected and consequently they felt more likely to take in the additional information and agree that it was fair. There was also widespread interest in greater clarity about the changes of circumstances that need to be updated both when they sign up for benefits and also throughout their benefits journey.

"Mutual respect – keeping you up to date and what can happen if you do benefit fraud and it's not actually classing you as a benefit fraud. It's just all in different points of what can happen."

(Universal Credit Claimant Focus Group, North)

Fraud and Error Deterrence/Prevention Message Testing

“That one because it’s telling you if you are not up to date the penalty what you can get..... just a reminder.”

(Universal Credit Claimant Focus Group, North)

Other interesting themes were explored as follows:

- *How to deliver a greater sense of control.* Given that claimants can lack a sense of personal control and therefore do not respond well to messages about responsibility, considering how to encourage them to feel safer, more secure and in control when they report changes of circumstances could be beneficial. Prompting them with information about the online UC platform helped provide some indication of how they could be in control.
- *A more reciprocal relationship between DWP where claimants believe updating their details continually will ensure they are paid the maximum they can be.* Claimants felt DWP should be more forthcoming about the full range of benefits they can receive. They also felt they would be more likely to come forward with changes of circumstance if they felt it would be to their financial benefit to do so. They therefore responded well to the theory that DWP should want everyone to be paid the right amount of benefit, and that without knowing all their circumstances, DWP cannot ensure they are receiving everything that they should be. However at the moment, this information feels contradictory to their past experiences of DWP therefore they considered it an ideal scenario but one they did not trust would happen at the moment.
- *Ways to encourage claimants to recognise that fiddling the system is a problem.* Currently intentional but low level non-reporting of changes of circumstances can easily be rationalised as not problematic and just making ends meet in difficult circumstances. Future work could consider therefore if claimants can be encouraged to recognise that any fiddling the system is problematic.
- *Exploring the need to provide a rationale for why DWP staff must investigate potential fraud and error.* There was some sympathy for the challenges that DWP face in identifying fraud and error, however the administration of claimants’ affairs can be regarded as poorly managed by DWP and claimants were sensitive to any implication that DWP considers them to be automatically guilty before being proven innocent. This therefore distracted them from any potential show of respect and understanding.

5 Conclusions and recommendations

Although many similarities were identified in terms of attitudes to DWP, knowledge and awareness of the rules around benefits, some important differences between the Universal Credit and Pension Credit claimant sub-samples should be noted. A key difference observed was that although honest mistakes could be made by both groups, mistakes were more likely amongst the Pension Credit audience who did not necessarily understand how Pension Credit worked, and did not see it as a classic 'benefit', more as a top up to their State Pension. This suggested that clarity may be needed about what changes of circumstance affect Pension Credit and how claimants come to receive it. It also suggests that communications directed at Pension Credit recipients need to be clearly labelled as they may not engage with communications that call out directly to 'benefit claimants' more generically.

The research did not uncover any stand-alone messages about the consequences of non-compliance that may trigger sufficient discontinuity of thinking by claimants. Discussed in isolation many of the messages tested in this research triggered emotional responses based on negative perceptions of DWP's attitude and behaviour towards claimants. Such spontaneous rejection was then quickly justified, and any non-compliant behaviour reasoned necessary or not the claimant's fault.

Asking the claimants to spend their time contributing to the research discussion gave them cause to feel their side of the story was being acknowledged and respected. In this context the participants were able to share how through being shown respect, they could be encouraged to engage in the issues from a different emotional starting point. This allowed them to take more constructive note of what was being asked of them in terms of compliance.

A two-way dialogue over time, more adult to adult in tone, embracing several different dimensions to the relationship emerged as having the potential to make claimants feel more in control, accept communications from DWP more positively, leading potentially to a more pro-active and honest management of their account. This suggests the potential for a virtuous cycle of compliance.

Achieving such a shift appeared to require communications to set up the relationship in a way that indicates that the State is supportive of claimants in financial difficulties. Such an approach would express an assumption of trust in the individual to act truthfully. In this context, DWP could consider setting out in clear, simple and impersonal ways the terms and conditions under which benefit payments will be maintained until such time as the claimant is able to support themselves. When presented this way, participants were able to acknowledge more constructively the requirement to act honestly and were more able to accept the messaging about the range of penalties and negative consequences of fraudulent behaviour and DWP's detection techniques.

The following message concept, developed towards the closing stages of the research, helped to summarise the platform for more positive engagement. It was written to position Universal Credit as a unifying contract that both parties must stand by, for both parties' advantage. While claimants connect positively with the statement during this research, it will require validation from a much broader sample of claimant groups, particularly amongst those at both ends of the risk-taking spectrum (i.e.

Fraud and Error Deterrence/Prevention Message Testing

claimants who are prone to committing higher value, deliberate benefit fraud and the vast majority of fully compliant claimants).

Keep us up to date with any change of circumstances and get our ongoing support.

We'll not penalise you providing you continue to meet the terms and conditions agreed when you signed up.

Terms & Conditions – PLEASE READ CAREFULLY and AGREE

(Description of unique T&C for the individual's circumstances)

People who claim more money than they are entitled to will always have to repay the overpaid money.

People who deliberately claim benefits they're not entitled to may face a penalty of up to £5,000 and prosecution for benefit fraud. The average penalty is currently over £1,000.

Their benefit can be stopped or reduced for up to 36 months. Property and possessions bought with the proceeds of the crime can also be seized.

Please ensure your details are kept up to date whenever your circumstances change and check with us what other actions you may need to take to maintain your claim correctly.

Clear objective reminders about changes of circumstances and other requirements are welcomed as helpful nudges. Within this type of helpful messaging it might also be useful to state that avoidance of negative consequences (i.e. penalties) is DWP's goal. The research suggests that using the positive framing of a useful reminder allows a reference to avoiding penalties, making the message feel beneficial to the claimant rather than threatening. Ways of keeping the range of changes of circumstances salient would be very helpful to claimants to avoid them slipping into a situation that would involve retrospective fines or overpayments. However, first person or personally addressed messages about one's own responsibility linked to maintaining your account can drive fear and anxiety in an environment where they feel out of control.

General messages of support and help can also be welcomed but need to be followed through thoroughly and effectively and be credibly backed up by DWP's behaviour.

DWP should carefully consider how to deliver 'threat' messaging about detection and the consequences of overclaiming so that they do not provoke negative emotional responses which obstruct thoughtful reflection, and do reach those who need that extra push. Given the context of how some in the sample felt about DWP, there was value in avoiding personalising the threat as this was often perceived as an assumption of fraudulent behaviour which gave some individuals an excuse to walk away without considering their behaviour. However, DWP can afford to use a strong tone of voice that shows they mean what they say and will take action against both fraudsters and people who are economical with the truth, if the relationship has been set up as one based on mutual respect. Indeed, some respondents commented that it was fair to ensure that all claimants are clear about the consequences of overclaiming and risks of detection, so long as this is not perceived as a personalised threat.

Fraud and Error Deterrence/Prevention Message Testing

There were those in the sample who wanted to avoid the stigma of being referred to as a benefits cheat and wanted to distance themselves from this behaviour. However, using such provocative language often provoked negative emotional responses. Such language should therefore be used very carefully and, if possible, as part of a more rational dialogue rather than as an isolated, emotive threat.

The style and tone of all DWP communications touch points (staff, letters, etc.) needs to be consistent and cross referencing, helping people to trust that their affairs are being managed by a joined-up organisation. This can lead people to believe that any non-compliance is more likely to be spotted.

The online Universal Credit account places the service alongside mainstream financial services that most people recognise as providing efficient control over their affairs. Also positive was that the few users of the Universal Credit online account reported it to be easily understood and operated without needing to make a phone call.

There are a number of specific perceptions that need to be addressed within the overall dialogue with claimants. These are:

- **The fear of coming forward and facing retrospective problems** – There can be a concern that once a change of circumstance is mentioned then their affairs will be investigated retrospectively to their personal detriment.
- **The belief that the more you say the more you lose and that it is DWP's objective to find reasons to reduce claimants' payments** – Building a sense of mutual respect can also be helped if DWP was seen to be more forthcoming about all benefits that are available to claimants. Respondents also felt they would be more open to coming forward with changes if they felt it would be to their financial gain and that they could trust DWP to be honest and open experts. A more reciprocal relationship between DWP and the claimant may help to encourage claimants to believe that being constructively engaged can ensure they are paid the maximum entitlement.
- **A belief that claimants will not get caught for minor infringements** – Fraud of the benefits system, and getting away with it, was perceived as widespread, but the type of claimant in this research did not see low level non-compliance as fraudulent. There is therefore a need to make it known that fraud or lower level fiddling the system is not the norm and that DWP is becoming increasingly effective at detection. Since the official fraud and error statistics shown to claimants during the research often left claimants unconvinced, DWP should consider exploring presenting the data in more emotively connecting ways that, for example, highlight how low value infringements also matter.
- **If claimants think they are acting properly then they will not reconsider their behaviour** – DWP should therefore explore new ways of more regularly reminding and/or obliging people to verify their current claim details and helping them understand the range of changes they have to report and why. There could therefore be value in encouraging claimants to recognise it is in their own interests to check promptly that any changes they report have been correctly recorded by DWP. Claimants who are comfortable with and prefer web based means of communication should be informed that managing benefit claims via an online portal can make this much easier.

Appendix 1 – Screener Used for Recruiting List Respondents

| | |
|----------------------------------|--|
| RESPONDENT TITLE | |
| RESPONDENT FIRST NAME | |
| RESPONDENT SURNAME | |
| RESPONDENT GENDER | |
| RESPONDENT DOB | |
| ALTERNATIVE CONTACT PHONE | |
| MOBILE PHONE | |
| EMAIL | |
| ADDRESS 1 | |
| ADDRESS 2 | |
| ADDRESS 3 | |
| TOWN/CITY | |
| REGION | |
| POST CODE | |
| RESPONDENT WORKING STATUS | |
| RESPONDENT OCCUPATION | |
| RESPONDENT JOB TITLE | |
| RESPONDENT INDUSTRY | |
| CHIEF INCOME EARNER'S OCCUPATION | |
| SOCIAL GRADE | |

Fraud and Error Deterrence/Prevention Message Testing

*Hi there, my name is I'm calling from Acumen Field Ltd on behalf of the Department for Work and Pensions. We sent you a letter to let you know that we are conducting some market research to explore the way the Department communicates with benefit claimants and how different messages are used. Your name has been selected from people **[claiming/using] RECRUITER DELETE AS APPROPRIATE BASED ON LIST INFO** – and we are contacting you for research purposes only to invite you to take part in the study.*

The research is being conducted by an independent market research company called Solutions Strategy Research Facilitation and they would like to speak with you either in a small group discussion for 2 hours or an individual interview for 1 hour to get your views and opinions on how the Department communicates with benefit claimants. During the research you will be asked a few questions about personal circumstances and your benefits, but the main focus of the session is what you think of the communications.

It will be a very informal, face to face chat and will take place at date and time suitable to you and as a thank you will be given a gift of £40. Your participation is voluntary and will not affect any benefits or tax credits you are claiming now or in the future.

And I must also assure you that any personal information you provide now, or during the session will be held in the strictest of confidence and will be handled securely throughout the study. No personal details that identify participants are passed back to DWP and all feedback is reported anonymously. Solutions Research will see an overview of your personal details, but this is only, so they know who they are meeting with in advance of the sessions.

Would you be happy to take part? [if they respond, 'yes']

Great, I just need to ask you a couple of questions to clarify your eligibility to take part is that ok?...

1. RECRUITER – Please record how the participant was recruited

Face to face

Telephone

Customer list

Email/Online

PLEASE RECORD

2. RECRUITER PLEASE CODE GENDER BASED ON LIST INFO...

Female

Male

ENSURE 2 X MALES & 2 X FEMALES IN EACH QUAD

Fraud and Error Deterrence/Prevention Message Testing

3. RECRUITER PLEASE CODE AGE BASED ON LIST INFO...

**QUADS 1 & 2 –
MUST BE AGED BETWEEN 18-30 YEARS OLD**

**QUADS 3 & 4 –
MUST BE AGED BETWEEN 25-45 YEARS OLD**

**QUADS 5 & 6 –
MUST BE AGED BETWEEN 45-64 YEARS OLD**

**QUADS 7-12
MUST BE AGED BETWEEN 65-80 YEARS OLD ENSURING AT LEAST 1 X
PARTICIPANT IN EACH QUAD IS AGED 75+ YEARS OLD**

4. RECRUITER PLEASE CODE WORKING STATUS BASED ON LIST INFO...

- Full time
- Part time
- Unemployed/not working
- Retired
- Student
- Homemaker

**QUADS 1, 3, 6 –
MINIMUM OF 2 PER QUAD MUST BE IN WORK EITHER FULL TIME OR PART
TIME, OTHER 2 CAN OCCUR NATURALLY**

**QUADS 2, 4, 5 –
MUST BE UNEMPLOYED**

**QUADS 7-12 –
PLEASE RECORD (WOULD EXPECT MOST TO BE RETIRED)**

5. Have you ever taken part in market research?

- Yes
- No

6. What was the subject of your most recent market research?

**CLOSE IF PARTICIPANTS HAVE BEEN TO A MARKET RESEARCH ON A
SIMILAR SUBJECT**

Fraud and Error Deterrence/Prevention Message Testing

7. What was the date of your most recent market research?

CLOSE IF PARTICIPANTS HAVE BEEN TO ANY MARKET RESEARCH IN THE LAST 6 MONTHS
THIS INCLUDES FOCUS GROUPS, ONLINE FORUMS, ONLINE GROUPS, USER TESTS, DEPTH INTERVIEWS, MYSTERY SHOPPING, TELEPHONE RESEARCH

8. RECRUITER – Please confirm that the participant has an excellent command and understanding of the English language?

- Yes
- No

9. The personal information you provide will be used solely for this market research project. The market research session will be audio and/or video recorded. This is for purposes of this project only. Can you confirm that you understand and are happy with this?

- Yes
- No

ALL MUST CODE YES

10. Do you or any of your close friends or family work/used to work in any of the following occupations/industries?

| | YES | NO |
|---------------------------|--------------------------|--------------------------|
| Advertising/PR | <input type="checkbox"/> | <input type="checkbox"/> |
| Marketing/Market Research | <input type="checkbox"/> | <input type="checkbox"/> |
| Journalism/Press | <input type="checkbox"/> | <input type="checkbox"/> |
| Pensions in any capacity | <input type="checkbox"/> | <input type="checkbox"/> |

CLOSE IF 'YES' IS CODED TO ANY OF THE ABOVE

11. Can I ask if you have any children living at home with you?

- Yes
- No

QUADS 1, 2, 5 & 6 – MUST CODE NO
QUADS 3 & 4 – MUST CODE YES
QUADS 7, 8, 9, 10, 11 & 12 – PLEASE RECORD

ASK ALL WITH CHILDREN LIVING AT HOME ONLY

12. Can you please confirm the age of your children living at home?

Younger Family – children aged 0-11 years old living at home
Older Family – children aged 11-18 years old living at home
QUADS 3 & 4 –
MUST BE FAMILY – ENSURE A GOOD MIX OF YOUNGER & OLDER
FAMILIES PER QUAD
QUADS 7, 8, 9, 10, 11 & 12 –
PLEASE RECORD

***ASK ALL WITHOUT CHILDREN LIVING AT HOME?**

13. You say you don't have any children living at home – can you tell me which best applies to you?

I have never had children (Pre-family / Never had children)

My children have all left home (Empty nester)

QUADS 1 & 2 –
MUST BE PRE-FAMILY & NOT YET HAD CHILDREN
QUADS 5 & 6 –
MUST BE EMPTY NESTERS OR TO NEVER HAVE HAD CHILDREN
QUADS 7, 8, 9, 10, 11 & 12 –
PLEASE RECORD

ASK ALL

14. Do any other adults live at home with you and if so who are they?

PLEASE RECORD WHO THEY ARE & THE RELATIONSHIP TO THE
PARTICIPANT (PARTNER/PARENT/OTHER FAMILY MEMBER ETC)

15a. Can I ask if you **currently** claim any benefits?

Yes

No – CLOSE

ALL MUST CODE YES, IF NOT PLEASE CLOSE

Fraud and Error Deterrence/Prevention Message Testing

15b. And can you now please confirm all the benefits you are claiming?

ENSURE ALL ARE CLAIMING AT LEAST 1 BENEFIT & CROSS REFERENCE THE ANSWER TO THE LIST CODES

IS JSA UC – Income Support, Job Seekers Allowance, Universal Credit

IS UC – Income Support, Universal Credit

JSA PC Job Seekers Allowance, Pension Credit

JSA PC RP – Job Seekers Allowance, Pension Credit, State Pension?

JSA UC – Job Seekers Allowance, Universal Credit

PC – Pension Credit

PC RP – Pension Credit, State Pension

UC – Universal Credit

ALL PENSION GROUPS TO BE CLAIMING EITHER PENSION CREDIT OR STATE PENSION

ALL NON-PENSION GROUPS TO BE CLAIMING ANY OF JSA, UNIVERSAL CREDIT OR IS

16. And which of the following best describes you in terms of the benefit(s) you claim?

a) I claim a single benefit

b) I claim multiple benefits

FOR EACH QUAD PLEASE RECRUIT 1 SINGLE AND 1 MULTIPLE BENEFIT CLAIMANT PER GROUP AND THE REMAINDER OCCURS NATURALLY

PLEASE RECORD BENEFIT(S) CLAIMED

17. Are you claiming a benefit as a single claimant or jointly with another person?

a) I am a single claimant

b) I am joint claimant

1-2 X PARTICIPANTS PER QUAD ARE TO BE SINGLE CLAIMANTS

1-2 X PARTICIPANTS PER QUAD ARE TO BE JOINT CLAIMANTS

18. How long have you been resident in the UK?

Less than 5 years

5 consecutive years or more

British National

ALL TO BE BRITISH NATIONALS OR TO HAVE LIVED IN THE UK FOR AT LEAST THE LAST 5 CONSECUTIVE YEARS

Fraud and Error Deterrence/Prevention Message Testing

19. After the study we may want to contact you for a further 15-30 minute phone call to follow up on the research you have taken part in, and to explore what information has had an impact on you. These phone calls will take place approx. 2 weeks after your original session.

Are you happy to be re-contacted to take part in this follow up call if selected?

Yes

No

PLEASE RECORD

Confidentiality

Any and all information provided to Acumen Fieldwork, our client or any other company or persons working on our behalf on this market research project, is strictly confidential and bound to us in accordance with the EU General Data Protection Regulation. Your details will not be passed on to any third-party company and anything you say or do will be strictly confidential and will not be related directly to you in any post-research reporting.

This study is being conducted in accordance with the Market Research Society Code of Conduct.

Recruiter Declaration

I confirm that this interview has been carried out with the respondent named, and that it was done in accordance with the instructions of Acumen Fieldwork and the Code of Conduct of the Market Research Society.

Recruiter Name:

Recruiter Signature:

Date:

20. **Recruiter to confirm respondent's willingness to participate in study:**

Yes I am happy to participate

No I do not want to participate

Recruiter to provide details of study:

- Location
- Time
- Incentive
- Moderator name

Appendix 2 – Screener Used for Recruiting Free Find Respondents

| | |
|----------------------------------|--|
| RESPONDENT TITLE | |
| RESPONDENT FIRST NAME | |
| RESPONDENT SURNAME | |
| RESPONDENT GENDER | |
| RESPONDENT DOB | |
| ALTERNATIVE CONTACT PHONE | |
| MOBILE PHONE | |
| EMAIL | |
| ADDRESS 1 | |
| ADDRESS 2 | |
| ADDRESS 3 | |
| TOWN/CITY | |
| REGION | |
| POST CODE | |
| RESPONDENT WORKING STATUS | |
| RESPONDENT OCCUPATION | |
| RESPONDENT JOB TITLE | |
| RESPONDENT INDUSTRY | |
| CHIEF INCOME EARNER'S OCCUPATION | |
| SOCIAL GRADE | |

Fraud and Error Deterrence/Prevention Message Testing

Hi there, my name is I'm calling from Acumen Field Ltd of behalf of independent market research company called Solutions Strategy Research Facilitation who are conducting some research with benefits claimants for the DWP. Solutions are conducting the research either in a small group discussion for 2 hours or an individual interview for 1 hour to get people's views and opinions on how the Department communicates with benefit claimants. During the research people will be asked a few questions about personal circumstances and benefits, but the main focus of the session is what they think of the communications.

It will be a very informal, face to face chat and will take place at date and time suitable to you and as a thank you will be given a gift of £40. Your participation is voluntary and will not affect any benefits or tax credits you are claiming now or in the future.

And I must also assure you that any personal information you provide now, or during the session will be held in the strictest of confidence and will be handled securely throughout the study. No personal details that identify participants are passed back to DWP and all feedback is reported anonymously. Solutions Research will see an overview of your personal details provided now but this is only so they know who they are meeting with in advance of the sessions.

Would you be happy to take part? [if they respond, 'yes']

Great, I just need to ask you a couple of questions to clarify your eligibility to take part is that ok?...

1. RECRUITER – Please record how the participant was recruited

Face to face

Telephone

Customer list

Email/Online

PLEASE RECORD

2. RECRUITER PLEASE CODE GENDER BASED ON LIST INFO...

Female

Male

ENSURE 2 X MALES & 2 X FEMALES IN EACH QUAD

Fraud and Error Deterrence/Prevention Message Testing

3. How old are you?

**2 X PENSION QUADS –
MUST BE AGED BETWEEN 65-80 YEARS OLD ENSURING AT LEAST 1 X
PARTICIPANT IN EACH QUAD IS AGED 75+ YEARS OLD**

**2 X EMPTY NESTER QUADS –
MUST BE AGED BETWEEN 45-64 YEARS OLD**

**1 X PRE-FAMILY & FAMILY QUAD –
MUST BE AGED BETWEEN 25-45 YEARS OLD**

4. What is your current working status?

Full time

Part time

Unemployed/not working

Receiving a state pension

Student

Homemaker

**2 X PENSION QUADS –
ALL MUST BE OVER 65 YEARS & RECEIVING A STATE PENSION**

**2 X EMPTY NESTER QUADS –
AIM FOR A MIX OF WORKING & NOT WORKING**

**1 X PRE-FAMILY & FAMILY QUAD –
AIM FOR A MIX OF WORKING & NOT WORKING**

5. Have you ever taken part in market research?

Yes

No

6. What was the subject of your most recent market research?

**CLOSE IF PARTICIPANTS HAVE BEEN TO A MARKET RESEARCH ON A
SIMILAR SUBJECT**

7. What was the date of your most recent market research?

**CLOSE IF PARTICIPANTS HAVE BEEN TO ANY MARKET RESEARCH IN THE
LAST 6 MONTHS**

**THIS INCLUDES FOCUS GROUPS, ONLINE FORUMS, ONLINE GROUPS, USER
TESTS, DEPTH INTERVIEWS, MYSTERY SHOPPING, TELEPHONE RESEARCH**

Fraud and Error Deterrence/Prevention Message Testing

8. RECRUITER – Please confirm that the participant has an excellent command and understanding of the English language?

- Yes
- No

9. The personal information you provide will be used solely for this market research project. The market research session will be audio and/or video recorded. This is for purposes of this project only. Can you confirm that you understand and are happy with this?

- Yes
- No

ALL MUST CODE YES

10. Do you or any of your close friends or family work / used to work in any of the following occupations/industries?

| | YES | NO |
|---------------------------|--------------------------|--------------------------|
| Advertising/PR | <input type="checkbox"/> | <input type="checkbox"/> |
| Marketing/Market Research | <input type="checkbox"/> | <input type="checkbox"/> |
| Journalism/Press | <input type="checkbox"/> | <input type="checkbox"/> |
| Pensions in any capacity | <input type="checkbox"/> | <input type="checkbox"/> |

CLOSE IF 'YES' IS CODED TO ANY OF THE ABOVE

11. Can I ask if you have any children living at home with you?

- Yes
- No

**2 X PENSION QUADS –
PLEASE RECORD**

**2 X EMPTY NESTER QUADS –
ALL CODE NO & MUST ALL BE EMPTY NESTERS**

**1 X PRE-FAMILY & FAMILY QUAD –
3 X MUST CODE NO & MUST BE PRE-FAMILY
2 X MUST CODE YES & MUST BE FAMILY**

ASK ALL WITH CHILDREN LIVING AT HOME ONLY

12. Can you please confirm the age of your children living at home?

Younger Family – children aged 0-11 years old living at home
Older Family – children aged 11-18 years old living at home
1 X PRE-FAMILY & FAMILY QUAD –
2 X FAMILY PARTICIPANTS IN THIS QUAD PLEASE RECORD – IDEALLY
THESE 2 PARTICIPANTS WILL BE MALE

***ASK ALL WITHOUT CHILDREN LIVING AT HOME?**

13. You say you don't have any children living at home – can you tell me which best applies to you?

I have never had children (Pre-family/Never had children)

My children have all left home (Empty nester)

2 X PENSION QUADS –
PLEASE RECORD
2 X EMPTY NESTER QUADS –
ALL MUST CODE 'MY CHILDREN HAVE ALL LEFT HOME'
1 X PRE-FAMILY & FAMILY QUAD –
3 X PRE-FAMILY PARTICIPANTS IN THIS QUAD MUST CODE 'NEVER HAD
CHILDREN' – IDEALLY THESE 3 PARTICIPANTS WILL ALL BE FEMALE

ASK ALL

14. Do any other adults live at home with you and if so who are they?

PLEASE RECORD WHO THEY ARE & THE RELATIONSHIP TO THE
PARTICIPANT (PARTNER/PARENT/OTHER FAMILY MEMBER ETC)

15a. Can I ask if you **currently** claim any benefits?

Yes

No – **CLOSE**

ALL MUST CODE YES, IF NOT PLEASE CLOSE

15b. And can you now please confirm all the benefits you are claiming?

ENSURE ALL ARE CLAIMING AT LEAST 1 BENEFIT & CROSS REFERENCE THE ANSWER TO THE LIST CODES

IS JSA UC – Income Support, Job Seekers Allowance, Universal Credit

IS UC – Income Support, Universal Credit

JSA PC Job Seekers Allowance, Pension Credit

JSA PC RP – Job Seekers Allowance, Pension Credit, State Pension?

JSA UC – Job Seekers Allowance, Universal Credit

PC – Pension Credit

PC RP – Pension Credit, State Pension

UC – Universal Credit

2 X PENSION QUADS –

ALL MUST BE CLAIMING EITHER PENSION CREDIT AND STATE PENSION

2 X EMPTY NESTER QUADS –

ALL MUST BE CLAIMING UNIVERSAL CREDIT (UC) & MAY ALSO BE CLAIMING OTHER BENEFITS

1 X PRE-FAMILY & FAMILY QUAD –

ALL MUST BE CLAIMING UNIVERSAL CREDIT (UC) & MAY ALSO BE CLAIMING OTHER BENEFITS

16. And which of the following best describes you in terms of the benefit(s) you claim?

a) I claim a single benefit

b) I claim multiple benefits

FOR EACH QUAD PLEASE RECRUIT 2 MULTIPLE BENEFIT CLAIMANTS PER GROUP AND THE REMAINDER OCCURS NATURALLY

PLEASE RECORD BENEFIT(S) CLAIMED

17. Are you claiming a benefit as a single claimant or jointly with another person?

a) I am a single claimant

b) I am joint claimant

1-2 X PARTICIPANTS PER QUAD ARE TO BE SINGLE CLAIMANTS

1-2 X PARTICIPANTS PER QUAD ARE TO BE JOINT CLAIMANTS

18. How long have you been resident in the UK?

Less than 5 years

5 consecutive years or more

British National

ALL TO BE BRITISH NATIONALS OR TO HAVE LIVED IN THE UK FOR AT LEAST THE LAST 5 CONSECUTIVE YEARS

Fraud and Error Deterrence/Prevention Message Testing

19. I am now going to read you a series of statements people have made about benefits claims & payments. Can you tell me if you agree or disagree with each of them...?

(1 = completely disagree & 7 = completely agree)?

| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|----------|---|---|---------|---|---|-------|
| | Disagree | | | Neither | | | Agree |
| 1) It is ok if some people play the system & claim for more than they are legally entitled to – it's the system's problem if they don't set the rules properly | | | | | | | |
| 2) I find benefits systems all a bit confusing | | | | | | | |
| 3) Sorting out benefits makes me feel anxious | | | | | | | |
| 4) I prefer to put off dealing with the benefits agency or get someone else to do it | | | | | | | |
| 5) I'm not very good with paperwork & sorting my finances out | | | | | | | |
| 6) My heart sinks whenever I see a letter from the benefits agency come through the letterbox | | | | | | | |
| 7) A lot of people claim a bit more in benefits than they should, it's just human nature & it's not like it's a lot of money | | | | | | | |
| 8) Stretching the truth a little to ensure higher benefit payments is ok if someone really needs the money | | | | | | | |
| 9) Benefits have been cut so much that people need to do what they can to get the most out of the system | | | | | | | |
| 10) People at the top of the system don't understand how hard it is to get by on benefits – if people can get a bit extra on the side, that's no-one else's business | | | | | | | |
| 11) A few cash in hand jobs while someone is on benefits helps them provide a bit more for their family, like a birthday or Xmas – the government has no right to any of that money | | | | | | | |

ACROSS ALL QUADS PLEASE ENSURE PEOPLE ARE CODING 5, 6 OR 7 ON THE SCALE AT, AT LEAST 2 OF THE LISTED STATEMENTS BETWEEN 1)-6)

AND

ACROSS ALL QUADS PLEASE ENSURE PEOPLE ARE CODING 5, 6, OR 7 ON THE SCALE AT, AT LEAST 3 OF THE LISTED STATEMENTS BETWEEN 7)-11)

Fraud and Error Deterrence/Prevention Message Testing

20. Have you ever had an interview with DWP before due to a problem or suspected error on your claim?

Yes

No

AIM TO GET AS MANY PARTICIPANTS AS POSSIBLE CODING YES

21. After the study we may want to contact you for a further 15-30 minute phone call to follow up on the research you have taken part in, and to explore what information has had an impact on you. These phone calls will take place approx. 2 weeks after your original session.

Are you happy to be re-contacted to take part in this follow up call if selected?

Yes

No

PLEASE RECORD

22: Recruiter to confirm respondent's willingness to participate in study:

Yes I am happy to participate

No I do not want to participate

Recruiter to provide details of study:

Location

Time

Incentive

Moderator name

Confidentiality

Any and all information provided to Acumen Fieldwork, our client or any other company or persons working on our behalf on this market research project, is strictly confidential and bound to us in accordance with the EU General Data Protection Regulation. Your details will not be passed on to any third-party company and anything you say or do will be strictly confidential and will not be related directly to you in any post-research reporting.

This study is being conducted in accordance with the Market Research Society Code of Conduct.

Recruiter Declaration

I confirm that this interview has been carried out with the respondent named, and that it was done in accordance with the instructions of Acumen Fieldwork and the Code of Conduct of the Market Research Society.

Recruiter Name:

Recruiter Signature:

Date:

Appendix 3 – Discussion Guide

DEPARTMENT FOR WORK AND PENSIONS – DETERRENCE AND PREVENTION MESSAGE TESTING Discussion Guide: (2 hour groups)

Introduction (5 mins)

- Explain the framework for discussion:
 - project is looking at the communications DWP send out to people receiving claims;
 - DWP's ambition is for the messages they send out to help people manage their claims correctly, to avoid under or over payment of benefits;
 - DWP is interested in the views of people about the clarity, value, and perceived relevance and impact of the messages;
 - no personal details of benefits claims need to be shared, the research is about the way DWP gets its message across to the people that matter;
 - Solutions Research is entirely independent of the DWP and that all contributions to the discussion are kept anonymous, according to the MRS Code of Conduct; any quotes we use in our report for DWP will not identify anyone but the report will be published on the Internet as part of the DWP research report series
 - The attendance fee of £40 does not affect any benefit claim or tax credits, so need not be reported.
 - Confirm: audio recording, follow up interviews, all have read privacy statement and agreed to consent form
 - Deletion of data 3 months after project completion
 - Address any further confidentiality issues that arise.

Personal introductions (10 mins)

- Invite participants to share name and home-life circumstances; check benefits claimed; working/not working
- Allow for any spontaneous reference to what led them to making a benefits claim, but don't prompt
- Explore current experiences with DWP?
 - How has this made them feel?
 - Positive/negative experiences and attitudes
 - What has driven these: e.g. jobcentre, call centre, communications
 - Any other influences on attitudes, e.g. media, websites, on/offline social networking
- Throughout discussion, listening for language used to define requirements, actions and outcomes and experiences of DWP, positive/negative interactions

Fraud and Error Deterrence/Prevention Message Testing

Experience of DWP past communications (15 mins) Explain this project is about how DWP communicates with benefit claimants to ensure the smooth running of their benefits account. *Capture key themes on flipchart*

- Can you tell me about what kind of communications you've had from DWP in the past? What have they sent you, how and why?
 - Have to hand examples of letters about detecting irregular activity or stopping the benefit claim. Potential moment to probe what claimants think of these letters particularly, but avoid pre-empting subsequent message testing stimulus
- Allow for spontaneous sharing of recall of past messages, explore
 - message content and their own responses
 - channels used, both parties
 - tone of voice used
 - confusing and technical language
 - any issues understanding why they get particular letters or the instructions in letters
 - lack of awareness/understanding of the rules and requirements when claiming benefits
 - outcomes, both parties
 - participants' emotional narrative across dialogue
- Note any commonality between respondents in terms of communications received – establish why?
- What priority is given to DWP letters – opened straightaway or sit on the sideboard for weeks
 - How long to respond
- Thinking back, which communications had the most impact on them? Why? (explore: tone, message, media channel)
- *Acknowledge any very personal issues that emerge and as required set aside for discussion later*
- Develop general timeline of messages and explore any differences in tone of messages over this timeline; *Capture on flipchart*
 - Did any change of tone have an effect? Explore
- Explore spontaneous attitudes to channels used:
 - Which have DWP used: letter, email, text, phone call etc
 - How have each of these worked for them in terms of impact and response?

Responses to message stimulus (45 mins) Introduce stimulus of candidate messaging timeline: Moderator: explain that we are now going to show you a set of messages designed to ensure smooth running of a claim and that the correct amount is claimed. The messages could be used at any time across a 'journey' with DWP, from the start of a claim, through to the situation where DWP suspect someone of claiming incorrectly. We will now look through these messages together; we would like you to think about how you might feel if you received them, what you might do after them,

Fraud and Error Deterrence/Prevention Message Testing

- In turn, introduce first set of messages – Charts 1a – 2b – help at hand, be accurate/up-to-date; rotate first message shown; explore fully before introducing next one
 - Support with relevant SMS versions of message as appropriate
- Capture individual participant responses on bubble picture sheet to first shown:
 - Outline of person with speech bubbles for head and heart. How do this make them feel? What would they do?
 - Speech bubble for DWP (what are they trying to say)
- Review responses collectively
 - Listen and prompt around drivers and barriers expressed to acting as suggested by DWP (listen for head/heart responses)?
- Open up discussion and listen for responses indicating:
 - What's familiar, what's new?
 - What's grabbed/held their attention?
 - Have they understood it correctly?
 - what it is trying to get someone to do
 - specifics of language used
 - Which words/phrases work well/less well
 - How would they feel if they received this exact message?
 - How they feel about being spoken to like this?
 - How would they describe their likely response: action and attitude?
 - Explore specifics for each message highlighted in stimulus note pages
- Through discussion listen for how participants relate the message to their own circumstance/experiences of benefits/DWP?
 - Could they expect to receive this? Is this aimed at them?
 - Would it be justified or not?
- Impact on relationship with DWP: Listen and prompt as required for:
 - How does this make them feel about DWP and their relationship?
 - Fit with how they perceive DWP?
 - When they expect DWP to speak like this?
- Explore what would be the expected/preferred channel for this type of message?

Moderator to review whether issues set out above have spontaneously emerged and prompt if required

- *In turn, introduce second set of messages = Charts 3a/b – penalty*
 - Allow for spontaneous responses and review as above
- *In turn, introduce third set of messages = Charts 4a/b – detection*
 - Allow for spontaneous responses and review as above
- *In turn, introduce fourth set of messages = Charts 5&6 – fraud/cheat*
 - Allow for spontaneous responses and review as above
- *In turn, introduce fifth set of messages = Charts 7&8 – penalty escalator*
 - Allow for spontaneous responses and review as above
- *In turn, introduce sixth set of messages = Charts 9&10 – penalty*
 - Allow for spontaneous responses and review as above

Fraud and Error Deterrence/Prevention Message Testing

- Review 'timeline' of messages overall and ask respondents to fit messages across this
 - Allow for overall judgement of the relationship with DWP

Response to Format/Channel (10 mins) Use text/letter message stimulus to explore attitudes to format

- Explore attitudes to format – e.g. letter, text, email or call etc
 - Explore immediate response to different channels that could be used
 - Show as text message/letter as appropriate; explore
- How do they feel about the principle of DWP texting them? When might this work/not work? What type of messages?
 - Show text message examples
 - Explore fully – which work/don't work and why?
 - Show letter examples
 - Explore fully – which work/don't work and why?

Perceived drivers to fraud/error and relationship of messages to drivers (15 mins)

- We hear a lot in the media about benefits claimants... What do you consider to be the reasons for 'other people' tipping into claiming more than they should do?
- What are the main reasons that people don't update their details and changes of circumstance?
- Is this people making errors or acting fraudulently or making errors?
 - Moderator prompts: (listen out for rational/emotional dynamics) e.g.
 - mistakes made by claimant
 - listening for negligence or confusion
 - mistakes made by DWP
 - need more money to pay basics
 - feeling deserve more money
 - assuming many others fiddle, it's the norm etc
 - just calculated dishonesty
 - Which reasons do you think are most common?
- In this light, revisit proposed messages and discuss which could constructively act as prompts to compliant behaviour, explore which would be:
 - drivers to remain honest
 - barriers to becoming dishonest
 - listening for rational and emotional dynamics
 - explore what's missing
 - Develop narrative of cause and effect
 - consider 'head' 'v' 'heart' factors

Collective reflection on discussion and stimulus (15 mins)

- How would the messages impact on perceptions of their own attitudes and behaviour in ongoing relationship with DWP?
 - What has made an impact on them?

Fraud and Error Deterrence/Prevention Message Testing

- Which would they/would they not respond to at different points over their journey?
- Prioritise messages into piles – those that they think work/don't work/could work and at which points in their DWP journey
- Listen for what shifts in responses has occurred over the discussion
 - Rational acknowledgement of DWP's requirements of them
 - Emotional dynamics, e.g. they are on my side if I behave honourably; there to support me vs. there to deny me; they treat me as guilty before innocent
- Allow for personal issues to be raised and explored in light of messaging
 - What help, what hindered, what missing
- How does this influence how they feel about DWP?

Sum up: Revisit introduction: DWP's ambition is for the messages they send out to help ensure people are correctly managing their claims, to avoid under or over payment:

- Do they think these messages achieve this goal? Summarise which do/don't?
- If they were in charge of creating messages, what would they do differently, why?

Thank you

Appendix 4 – Stimulus Version 1

Need advice about your benefits claim?

Unsure about something relating to your benefits claim?

We're here to help. We now offer free telephone calls to our benefits hotline. Call 0300 123 123 or visit GOV.UK/your-benefit-claim for more information.

1a

Need advice about your benefits claim?

We understand that life can be complicated at times.

Contact one of our trained advisers at the Department for Work & Pensions and let us help you keep on top of your benefits claim.

1b

Your claim, your responsibility

It's your responsibility to keep your details up to date. Tell us now and we will help you take care of it.

2a

We're here to help you get your benefit claim right

Found a new job or finished an old one? Changed address? Has someone moved in or moved out? Unable to work? Change of circumstance?

Tell us now and we will help you take care of it.

2b

Check your details regularly

People check their household expenses to ensure they are being charged the right amount.

Make it a priority to regularly check your benefits claim and report any changes of circumstance when they happen.

2c

Make sure you are up to date so you don't get a penalty or lose your benefits

Your claim is your responsibility – keep your details up to date or face a potential financial penalty, loss of benefits or prosecution for benefit fraud.

3a

The Department for Work & Pensions uses advanced fraud detection techniques

DWP wants to prevent fraud and reduce mistakes to make sure everyone who needs to claim benefits is paid the right amount.

We are always looking for new ways to catch fraudsters and make sure that crime does not pay by issuing financial penalties and prosecuting fraudsters, where this is the right thing to do.

4a

The Department for Work & Pensions uses advanced fraud detection techniques

DWP is committed to deterring and preventing fraud and error by benefit claimants. We are committed to finding and investigating benefit fraud and we will issue financial penalties and prosecute people where this is appropriate.

DWP regularly checks tax information from HM Revenue and Customs to ensure your claim is correct. If you are hiding something we will find it.

Where fraud is suspected DWP has the power to access bank and building society statements.

DWP regularly checks migration information from the Home Office to make sure people are correctly claiming benefits whilst they are abroad.

4b

Make sure you claim what you are entitled to

Don't be a benefits cheat – If something in your life has changed and you know it will affect your benefit payments, make sure your details are up to date, and tell us immediately.

If you deliberately do not tell us when something in your life changes and you know it will affect your benefit payments this would make you a fraudster. Don't be a benefits cheat and tell us straightaway.

5 A & B

Make sure you claim what you are entitled to

If you are deliberately claiming more benefits than you're entitled to, that makes you a benefits cheat.

6

It will cost you at least a £50 penalty if you over-claim benefits

If you claim more benefit than you are entitled to, even if it's by mistake, you could face a penalty starting at £50 as well as having to repay the overpaid money.

Make sure your details are up to date whenever your circumstances change.

7

There are penalties for knowingly over-claiming benefits

DWP takes benefit fraud very seriously. If you're knowingly claiming benefits you're not entitled to, you are committing benefit fraud.

If you've committed or attempted fraud, one or more of the following things may happen:

you'll be told to pay back the overpaid money.

you may be taken to court or asked to pay a penalty (between £350 and £5,000). The average financial penalty is currently over £1000.

your benefit may be stopped or reduced for up to 36 months.

DWP has the power to seize property and possessions bought with the proceeds of the crime.

8

Benefit fraud and error – it affects us all

Last year the UK lost £3.6 billion through benefit fraud and error overpayments. These losses affect us all.

With an extra £1 billion the Government could fund one of these:

147,000 State Pensions for a year

26,000 nurses and 12,000 hospital doctors

167,000 hip replacements

2 new hospitals

40 challenger tanks

27,000 primary and 22,000 secondary school teachers

9

Don't give benefit claimants a bad name by being dishonest

More than 9 out of 10 people claim benefits honestly, when they are in need of help. Don't give benefit claimants a bad name by being dishonest. Claim correctly, like most people in the UK.

10

Most people are honest

For most benefits, less than 5% of recipients claim fraudulently. Don't be one of the minority who cheat the system. Make sure your details are up to date and tell us when you have a change of circumstance.

11

SMS

We need info about your Pension Credit claim. Please call us today on 0800 123123.

We can help you in several ways whilst you are claiming Pension Credit. Please telephone us on 0800 123123 to find out more.

You need to read a message in your Universal Credit journal. Sign in to your account online today.

You need to do something for your Universal Credit. Sign in to your online account today and check your to-do list.

12

Appendix 5 – Stimulus Version 2

Need advice about your benefits claim?

Unsure about something relating to your benefits claim?

We're here to help.

We now offer free telephone calls to our benefits hotline. Call 0300 123 123 or visit [GOV.UK/your-benefit-claim](https://www.gov.uk/your-benefit-claim) for more information.

1a

We understand that life can be complicated at times

Contact one of our trained advisers at the Department for Work & Pensions and let us help you keep on top of your benefits claim.

1b

Your claim, your responsibility

It's your responsibility to keep your details up to date. Tell us now and we will help you take care of it.

2a

We're here to help you get your benefit claim right

Found a new job or finished an old one? Changed address? Has someone moved in or moved out? Unable to work? Change of circumstance?

Tell us now and we will help you take care of it.

2b

Check your details regularly

People check their household expenses to ensure they are being charged the right amount.

Make it a priority to regularly check your benefits claim and report any changes of circumstance when they happen.

2c

Please make sure you are up to date so you don't lose your benefits or even get a penalty

Keep your details up to date or face a potential financial penalty, loss of benefits or prosecution for benefit fraud.

3a

DWP uses advanced error detection techniques

DWP wants to prevent mistakes to make sure everyone who needs to claim benefits is paid the right amount.

4a

The Department for Work & Pensions uses advanced fraud detection techniques

DWP is committed to deterring and preventing fraud and error by benefit claimants. We are committed to finding and investigating benefit fraud and we will issue financial penalties and prosecute people where this is appropriate.

DWP regularly checks tax information from HM Revenue and Customs to ensure your claim is correct.

Where fraud is suspected DWP has the power to access bank and building society statements.

DWP regularly checks migration information from the Home Office to make sure people are correctly claiming benefits whilst they are abroad.

If you are hiding something we will find it.

4b

Make sure you claim what you are entitled to

If something in your life has changed and you know it will affect your benefit payments, make sure your details are up to date, and tell us immediately.

If you deliberately do not tell us when something in your life changes and you know it will affect your benefit payments this would make you a benefits cheat. Don't fiddle the system even just by a bit – tell us straightaway.

5 A & B

Make sure you only claim what you are entitled to

If you are deliberately claiming more money than you're entitled to, that makes you a fraudster.

We are always looking for new ways to catch fraudsters and make sure that crime does not pay by issuing financial penalties and prosecuting fraudsters, where this is the right thing to do.

6

It will cost you at least a £50 penalty if you over-claim benefits

If you claim more money than you are entitled to, even if it's by mistake, you could face a penalty starting at £50 as well as having to repay the overpaid money.

Make sure your details are up to date whenever your circumstances change.

7

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you may be taken to court or asked to pay a penalty (between £350 and £5,000). The average financial penalty is currently over £1000.

your benefit may be stopped or reduced for up to 36 months.

DWP has the power to seize property and possessions bought with the proceeds of the crime.

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Don't give benefit claimants a bad name by being dishonest

More than 9 out of 10 people claim benefits honestly, when they are in need of help.

Claim correctly, like most people in the UK.

10

Most people are honest

For most benefits, less than 5% of recipients claim fraudulently.

Don't be one of the minority who cheat the system.

Make sure your details are up to date, and tell us when you have a change of circumstance.

11

Our DWP staff face the difficult task of spotting the difference between valid claims and fraud. This means that they are required to make sure every person who genuinely needs to claim benefits provides proof that their claim is genuine in the first place and remains so at all times.

DWP is aware that what they ask of genuine claimants to maintain their claims can be difficult to do. Honest claimants who keep us up to date with any change of circumstances therefore deserve our respect and support. We will not penalise people who make genuine mistakes.

12

SMS

We need info about your Pension Credit claim. Please call us today on 0800 123123.

We can help you in several ways whilst you are claiming Pension Credit. Please telephone us on 0800 123123 to find out more.

You need to read a message in your Universal Credit journal. Sign in to your account online today.

You need to do something for your Universal Credit. Sign in to your online account today and check your to-do list.

13

Appendix 6 – Stimulus Version 3

Need advice about your benefits claim?

Unsure about something relating to your benefits claim?

Contact one of our trained advisers at the Department for Work & Pensions and let us help you keep on top of your benefits claim.

We now offer free telephone calls to our benefits hotline. Call 0300 123 123 or visit GOV.UK/your-benefit-claim for more information.

1a

We're here to help you get your benefit claim right

Found a new job or finished an old one? Changed address? Has someone moved in or moved out? Unable to work? Change of circumstance?

It's your responsibility to keep your details up to date.

Tell us now and we will help you take care of it and avoid unnecessary penalties or sanctions.

2b

Last year the UK lost £3.6 billion through benefit fraud and error overpayments

With an extra £1 billion the Government could fund one of these:

147,000 State Pensions for a year

26,000 nurses and 12,000 hospital doctors

167,000 hip replacements

2 new hospitals

40 challenger tanks

27,000 primary and 22,000 secondary school teachers

- Bending the rules affects us all

9

Please make sure you are up to date so you don't lose your benefits or even get a penalty

If you claim more money than you are entitled to, even if it's by mistake, you will have to repay the overpaid money. You could also face a loss of benefits and a penalty as well. The average financial penalty is around £1,000.

3a/7

DWP staff face the difficult task of spotting the difference between valid claims and fraud

If we find out that you haven't updated us with any changes of circumstances, we have no option but to investigate it as potential benefit fraud.

This will mean your claim is put on hold.

Help us maintain your entitlement by keeping your claim up to date at all times.

12

The Department for Work & Pensions uses advanced fraud detection techniques

DWP is committed to deterring and preventing fraud and error by benefit claimants. We are committed to finding and investigating benefit fraud and we will issue financial penalties and prosecute people where this is appropriate.

DWP regularly checks tax information from HM Revenue and Customs to ensure your claim is correct.

Where fraud is suspected DWP has the power to access bank and building society statements.

DWP regularly checks migration information from the Home Office to make sure people are correctly claiming benefits whilst they are abroad.

If you are hiding something we will find it.

4b

Don't give benefits claimants a bad name by being dishonest

If something in your life has changed and you know it will affect your benefit payments, but you don't tell us, that would make you a benefits cheat

9 out of 10 people claim correctly when they are in need of help

Don't fiddle the system even just by a bit – tell us straightaway.

5/10

Mutual respect

Keep us up to date with any change of circumstances and get our ongoing support. We'll not penalise you providing you continue to meet the terms and conditions you agreed to when you signed up.

People who claim more money than they are entitled to will always have to repay the overpaid money.

People who deliberately claim benefits they're not entitled to may face a penalty of up to £5,000 and prosecution for benefit fraud. The average penalty is currently over £1,000.

Their benefit can be stopped or reduced for up to 36 months. Property and possessions bought with the proceeds of the crime can also be seized.

Please ensure your details are kept up to date whenever your circumstances change and check what other actions you may need to take to maintain your claim correctly.

13

There are penalties for knowingly over-claiming benefits

DWP takes benefit fraud very seriously. If you're knowingly claiming benefits you're not entitled to, you are committing benefit fraud.

If you've committed or attempted fraud, one or more of the following things may happen:

you'll be told to pay back the overpaid money.

you may be taken to court or asked to pay a penalty (between £350 and £5,000). The average financial penalty is currently over £1,000.

your benefit may be stopped or reduced for up to 36 months.

DWP has the power to seize property and possessions bought with the proceeds of the crime.

8

Every little amendment matters

Doing a bit of work on the side? Haven't told us about someone who has moved in for a few weeks? On holiday for a bit longer than normal?

Please keep your changes of circumstances up to date, however big or small it may seem to you, even if you feel you've got good reason not to tell us.

Bending the rules could lead to a potential financial penalty, loss of benefits or prosecution for benefit fraud.

3a

Universal Credit puts U in Control

The Universal Credit online account makes it simple for you to tell us about all your changes of circumstance and keep your claim running smoothly

That way you can be sure you are claiming the correct amount, will not get your benefits stopped while we investigate your claim, and will avoid unnecessary penalties for over-claiming.

Then you can be sure you are getting the support you are entitled to

14

We will honor your benefit award (1)

Your Universal Credit Account is like having an insurance policy for a house or car which ensures life carries on when you need help.

DWP is legally bound to pay out on valid claims and like any insurance, the policy is only valid so long as the declared circumstances remains true.

To maintain your claim it is therefore essential to keep your circumstances up to date and the easiest way to do this is on the Universal Credit online account.

15a

We will honor your benefit award (2)

When you update your personal circumstances DWP issue you with a revised award of what financial support you are entitled to

Using your online account is the best way to ensure you have supplied the right information and taken the right action to keep your payments on time.

If you receive benefits based on out-of-date or false information then the award amount will have to be repaid and you may also receive a financial penalty.

If the DWP discover that you set out to deceive the State then we can prosecute you for benefit fraud.

15b

Make sure you claim what you are entitled to

DWP wants to make sure everyone who claims benefits is paid the right amount

To get everything you are entitled to, you need to tell us all your details and keep us in the loop of any changes of circumstances

However big or small they may seem to you, we need the total picture to ensure you get the maximum help from us

Let's help each other get your claim right

5/4a

