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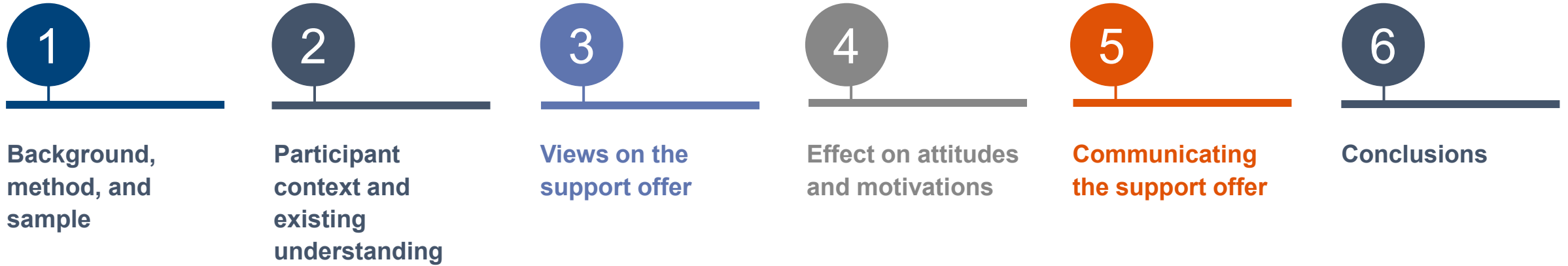
# Understanding the Behavioural Response to the Universal Credit support offer

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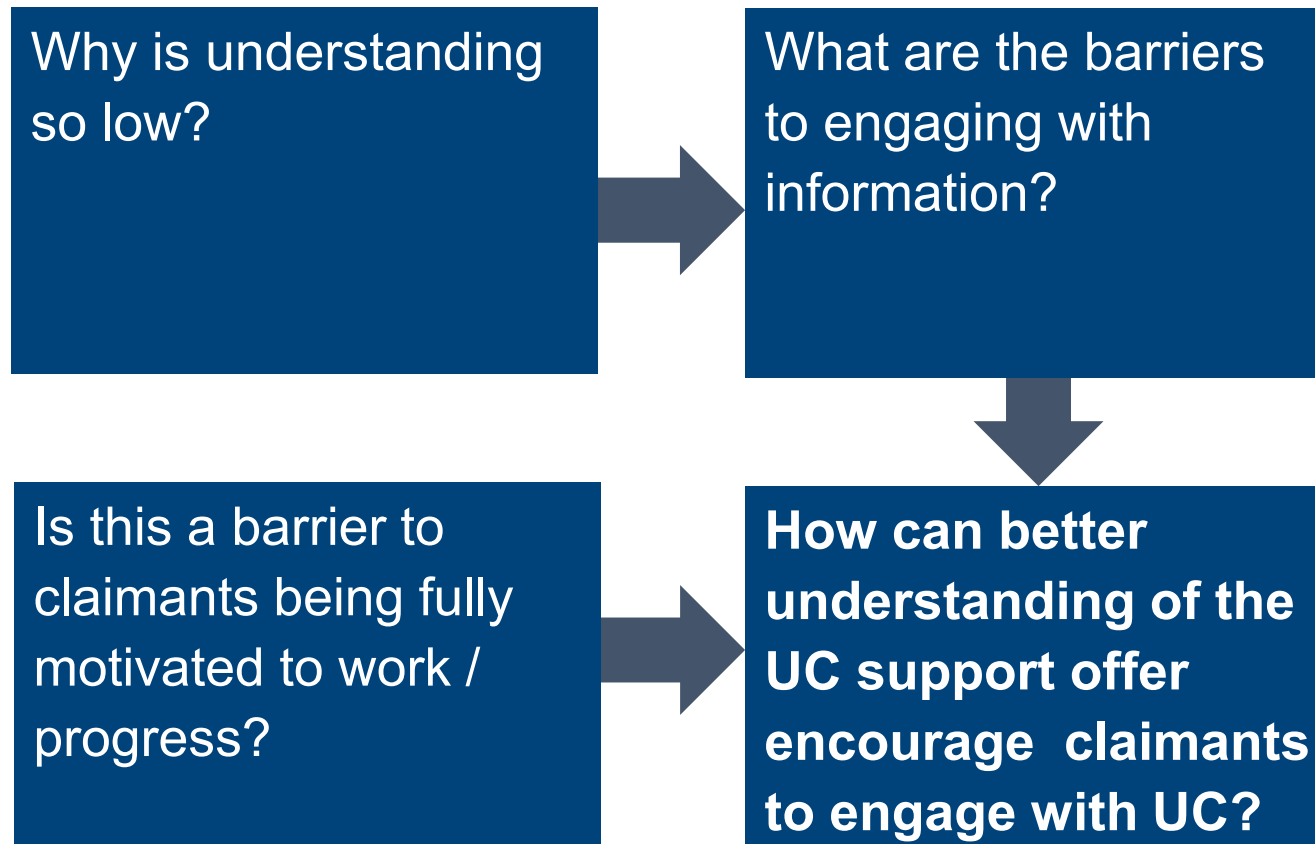
The date above is the publication date and therefore does not reflect the date when the research was complete.

# Contents



# Background to the research

The [Universal Credit Full Service Omnibus](#) 2018 found that understanding of the UC support offer is low – the research explored the following themes in relation to this low understanding.



# Methodology

This research comprised a longitudinal, ethnographic style project with multiple touch-points with participants.



# Sample

Criteria	Subgroup	Scheduled
Length of claim	Began claiming pre March 2020	23
	Began claiming March – July 2020	7
	Began claiming August 2020 or later	4
Working status	In-work: full-time	7
	In work: part-time	11
	Unemployed	16
Working hours	Flexible hours	8
Joint or single claim	Joint claim	10
	Single claim	24
Presence of children	No children under 19 at home, or only children aged 16-19 and not in full-time education	9
	Youngest child aged 2 or under	6
	Youngest child aged 3-15, or aged 16-19 and in full-time education	19
Disability or Long Term Health Condition	Yes	10
Gender	Female	23
	Male	11
Age	16-24, 25-44, 45+	Mix

# Participant context and existing understanding

# Audience typology

Four audience types were identified in the data.

## Types

Ongoing  
barriers

Temporary  
barriers

UC is a stop-  
gap

Happy as I am

## Characteristics

Out of work. Have barriers which are unlikely to be resolved e.g. health condition, supporting family member, criminal record.

Could be in / out of work. Barriers which participant recognised as temporary e.g. childcare.

Claiming UC temporarily whilst training / working towards next job which will take them off UC.

Working part-time and settled in current routine e.g. parents of older children with job that fits with school hours.

**Different elements of the UC support offer are relevant to different parts of the audience.**

# Audience typology

Different customer types have different support needs.

## Ongoing barriers

### Support needs

- There are those with insurmountable barriers who were closed to additional support.
- There were those (primarily with health conditions) who were open to exploring the possibility of working. They welcomed gentle, non-pressurised support to explore what they *can* do.
- Reassurance that still classed as having limited capacity for work – will not be pushed into work.
- Does Working from Home open new opportunities for this group?

## Temporary barriers

- See provision of government childcare support as signalling when they should go back to work – e.g. eligibility for 30 free hours at age three, or when the child starts school. (The 15 hours free for two year olds is not seen as enough time for the main carer to work in.)
- Information about how UC can support them can help them consider going back to work sooner. E.g. UC Childcare support.



# Audience typology

Different customer types have different support needs.

## UC is a stop-gap

### Support needs

- Check-ins to ensure that they are on-track to achieve their goals.
- CV and interview skills for when they are ready to move into their next job.
- Support to continue their wider skills development.

## Happy as I am

- Closed to support.
- Happy with current circumstances and have little motivation to change.
- Require significant changes to motivation to encourage progression.

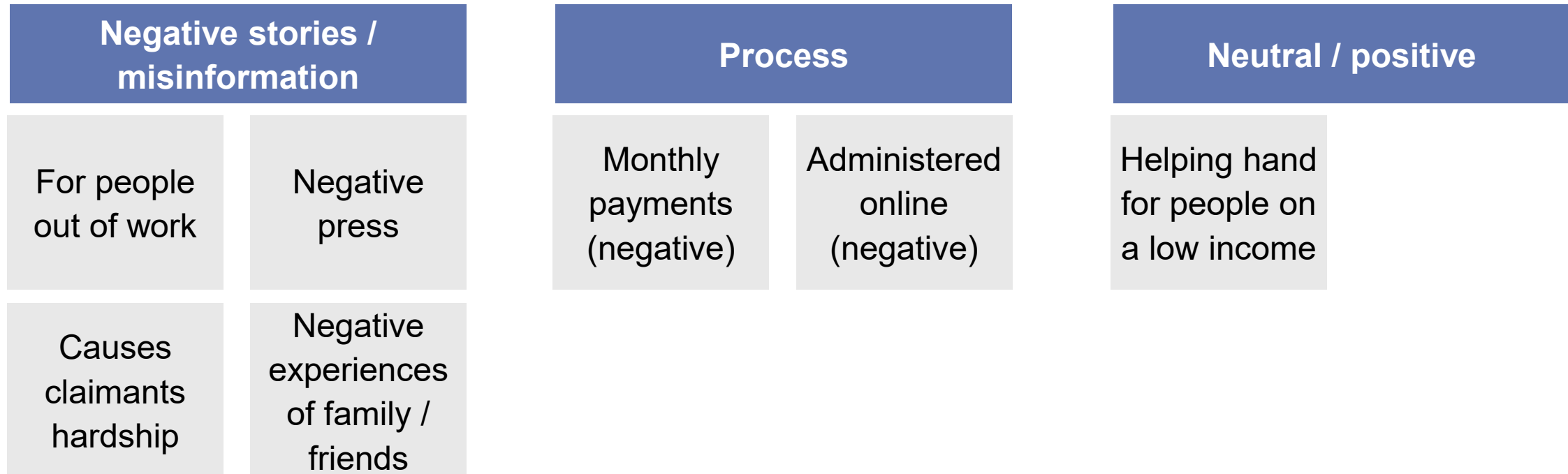
**The stop-gap group are unlikely to need additional support.  
The “Happy as I am” group may be hardest to motivate to change as they are happy with their current circumstances.**

# Sample profile by audience type

Characteristics	Ongoing Barriers	Temporary Barriers	UC is a stop-gap	Happy as I am
Number of participants	9	9	8	8
Joint UC Claim	3	2	3	3
Have children	5	7	6	7
Youngest child under 2	0	1	2	3
Working full-time	0	2	3	2
Working part-time	2	3	1	6
Not working	7	4	4	0
Disability	6	2	1	1
Rural Location	1	3	4	4
Age Median	36	34.5	33	31
Began claiming pre-March 2020	6	6	5	6
Began claiming March-July 2020	2	3	1	1
Began claiming Aug 2020 on	1	0	2	1

# Understanding UC at the point of claiming

Understanding of UC at the point of claiming was limited and spread across three themes: negative stories, the process of claiming and positive information.



# Existing understanding of UC varied according to work status and work related requirements (1)

At the outset of the research, participants understood UC as it related to them. They were not seeking information beyond what was offered to them.

## Working claimants

### What they know

- Taper rate
- Work allowance (if relevant)
- UC Childcare

### What they don't know

- Skills development / training
- CV / interview support
- New job opportunities
- UC Childcare

### Impact

- Don't know about support to progress in work / re-skill
- Don't know about financial support for childcare which could help them to work more

# Existing understanding of UC varied according to work status and work related requirements (2)

## Not working claimants

### What they know

- CV / interview support
- Help to find a job

### What they don't know

- Taper rate
- Work allowance
- UC Childcare
- Access to Work
- Skills development / training

### Impact

- Don't know how much better off they would be working
- Don't know about financial support for childcare
- Don't know UC can support to progress re-train / re-skill

# Existing understanding of UC varied according to work status and work related requirements (3)

**Not  
expected to  
work**

**What they know**

**What they don't  
know**

- Taper rate
- Work allowance
- UC Childcare
- Access to Work
- Skills development / training

**Impact**

- Don't know how much better off they would be working
- Don't know about support to help them retrain and go back to work
- Don't know about financial support for childcare

# Understanding of UC during the interview (1)

During the interviews the moderator explored participants' understanding of UC. The following themes were mentioned.

**Overall purpose of UC**

- Supporting people on low / no income to maintain baseline standard of living.
- **Working:** Helping hand to top-up income.
- **Unemployed:** 'Bare minimum' to live on.
- **Legacy benefit claimants:** consolidating previous benefits.

**Help getting into work**

- Spontaneously mentioned by some out of work and looking for work.
- Less top-of-mind than support with living costs.

**Help progressing in work**

- Not mentioned.

**People in a joint claim who were not the main claimant had lower understanding of UC.**

**Legacy benefit claimants reported receiving little information. Some misperceptions based on legacy benefits.**

# Understanding of UC during the interview (2)

## Taper rate

- **Unemployed** – did not know how the taper worked. They knew that payments would stop / be reduced but did not understand how much by.
- **Employed** – were aware of how the taper rate worked through experience. Some knowledge of the 55p rate and how to calculate this. However, the additional earnings were not seen as worth working more for.

## Childcare support

- Claimants with children with more understanding of UC knew that they received an additional amount in their UC payment because they have children.
- Awareness of the UC childcare support offer was limited. Those who knew more knew it was based on a reimbursement model.

## Support for those with disability / health condition

- There was very little understanding of the support for people with a disability / health condition.
- Did not understand how UC would interact with PIP and /or what impact of working would be. This created a barrier to engaging with UC support, as claimants were worried about losing their other benefits.



# Why do people have gaps in their understanding of UC?

## Challenges accessing information

Work Coach gives information which is relevant at the time rather than into the future.

Not looking for information on UC.

## Challenges understanding & retaining information

Prefer verbal information over written but can be easily forgotten.

Volume of information on GOV.UK can be barrier to looking too closely.

Information on GOV.UK is 'vague' and hard to relate to their circumstances.

Preference for GOV.UK may mean people miss 'Understanding UC'.

# Attitudes towards UC support

Attitudes towards UC support depended on the individual's work status and capabilities.

More open to support

More closed to support



## Out of work and feel capable of working

- CV writing, interview preparation and help finding a job feels relevant.

## Working

- Comfortable in current role, not interested in changing.

## Career changers

- On UC whilst they train towards a career change (e.g. nursing, accountancy). UC support feels less relevant.

## Not working and do not feel capable of working

- Personal circumstances mean work feels distant – UC support not relevant.

Finding out about the support offer and views on this

# The research process

For this part of the research participants were asked to go and find out about UC using whichever method they preferred.

They shared this information with the moderator through the AppLife diary.

In the interview, the moderator discussed what the participant had found out and then presented some information about UC to them.

The interview then covered their responses to this information.

# Finding out about the support offer

People used different sources to look for information on Universal Credit.

## In person – Work Coach

### Benefits

- Felt answers would be tailored to their circumstances and more concise, saving them time compared to searching online.
- Helped comprehension of the information.

### Drawbacks

- Less effective if the Work Coach doesn't give comprehensive information about how UC works.
- Harder to recall information when it was delivered verbally.

## Online

- GOV.UK website was the first port of call - official government website – participants were often pointed here by their Work Coaches.
- People may be missing 'Understanding UC website' because they prefer and default to using GOV.UK. Understanding UC website may benefit from greater signposting.
- Facebook – those who felt this was a valid source of information felt they were **drawing on experiences of people like them**. Those who did not trust Facebook felt the **authenticity of the information could not be verified**.

# Elements of the support offer

**1**

**Support to find work  
or progress in work**

**2**

**Continued claim**

**3**

**Taper and work  
allowance**

**4**

**Childcare support**

**5**

**Support for those further  
from the labour market:  
Access to Work and  
Restart**

**6**

**Passported benefits**

# Support to find work or progress in work

## What participants already knew

Generally aware of support available from Jobcentre Plus:

- Making people aware of job opportunities, put people in touch with employers
- Pay for you to go on courses
- Help with CV writing, interview skills

Those not working due to ill health, or who are working not aware of what support there is held the perception that UC and Jobcentre Plus are two different entities.

## Attitudes towards this type of support

Those who were already working or who had a particular career were not interested in this support from Jobcentre Plus they felt it wasn't really for people like them.

Those with previous negative experiences of being directed to jobs that are inappropriate were sceptical about the support provided.

# Support to find work or progress in work

## What participants found out

Some found out about the Work Coach support described before (CV writing, contacting employers) – this was seen as helpful for people looking to get back into work.

### Idea of training to develop new skills particularly attractive

- But sometimes people had not been able to find enough detail to be able to take this up.

Perception that there is a lot of support for unemployed people but **low awareness of support to help people progress in work** or change jobs.

People with Limited Capability for Work concerned that if they expressed interest in looking for work or accepted a job that their status would be changed.

Some wanted more moral **support or encouragement** about the prospect of going back to work.



Doing this question and talking to my Work Coach made me realise that there is a lot more help out there for looking for work and with the training – you just have to ask them.



It doesn't go on the basis of 'you might actually like your current job so why not see what you can do to improve your hours'.



# Support to find work or progress in work

## What participants found out

Some found out about initiatives they had not come across before:

- Job Help service – plan to use this in future
- sector-based work academies – asked Work Coach about this but got the impression it wasn't appropriate for them
- Kickstart – saw an advertisement and asked Work Coach about this but didn't get further information, which was frustrating
- being put in touch with charities to help find work or retrain – taken up this offer
- flexible support fund – wanted as much support as they can get as prospect of starting work is daunting
- Job Finding Support – thought this should be available to everyone, not have a 13-week cut-off



I've always thought that when you want to go back to work you have to go and see a Work Coach. I didn't know there was a way of doing it online, which is good for me as I struggle to get out and meet new people. So support online works well for me.

# Continued claim

## What participants already knew

Most knew that payments would reduce but not stop if they started working.

Some people who were not working thought their UC payments would stop altogether if they started work, but this was a small minority.

## What participants found out

That payments would continue if they started work, and be adjusted once their income changed.

Some were still unsure of what would happen if they took a seasonal role – whether they could “go back” to claiming UC or not.



If I found a job that was different each week with hours then Universal Credit would see my payments and top me up one week if needs be.



I knew that I wouldn't be signed off of universal credit as soon as I found work but I wasn't sure of the extent, I think it's great that I'll have a safety net to fall back on if any future work doesn't pan out.

# Continued claim

## Information provided

Your claim continues when you start work, so you can take temporary or seasonal jobs without worrying about making a brand new claim or any gaps between paydays as you move in and out of work.

## Claimant responses

Generally well-understood.



If one month you have a really good month and you get zero payment from UC, they won't just close your claim, they'll keep it open. Because, the month after you might not get such a good wage and you might need UC.

Seen as an improvement on the old system.



I used to be with agencies in the past and you're in and out of work with them and you've got to go and sign off your benefit, work a week, and then go and start again. It was bad because I worked a week and then had to wait two weeks to get back onto the system. This sounds better.

# Continued claim

## Information provided

Your claim continues when you start work, so you can take temporary or seasonal jobs without worrying about making a brand new claim or any gaps between paydays as you move in and out of work.



Rather than saying about seasonal working in the middle, it could give seasonal work as an example at the end.

## Claimant responses

Some thought this was exclusively about temporary/seasonal jobs aspect and so thought this wasn't relevant to them because they didn't want temporary jobs.

Barriers to temporary or seasonal jobs are bigger than just the UC claim status.

Some distrust that the system would work correctly in practice – based on:

- mistrust of DWP due to previous negative experiences
- belief that there is a backlog of admin at DWP that means their claim would not be updated in time.

# Appeal of the continued claim lies in trying work 'risk free' rather than taking on seasonal work

## Participants' understanding of this element

- Reassures participants that if they try something new they will not have to start their claim for UC again – it is waiting for them / they can flex their hours.
- Particularly useful for those further from the labour market who are nervous about going back to work.

## Additional considerations for communicating this element

- Would benefit from being positioned as a supportive feature, rather than enabling seasonal / temp work.
- The case for seasonal / temporary work needs to be made more strongly. This type of work did not appeal and was seen as impossible for those with young children.



It just means that you don't have the hassle of ending and setting up a claim every time. I'd just say that when you start work your claim will still continue. There are thresholds and limits of how much you can earn, but it will not stop, which is helpful.

# Taper and work allowance

## What participants already knew

Those who were working were familiar with this because they see it on their statement/their partner's statement.

Some had done calculations of how it might affect them in future and so knew the specifics

- but were still uncertain about some aspects – such as housing costs.
- Some felt their calculations did not always work.

Others had a rough idea, but were unclear of the details.

“The first £335 of your money isn't affected. And then after that, for every £1 you earn, they take 55p off your Universal Credit... You get a full entitlement before they start deducting everything so you've got that as your main number, and then off my wage and my partners wage I'll minus £335 and times that by 0.55 and minus that amount from the full amount and that's my UC amount.

“

I saw how they did it - when I saw how they work out my payment on my journal.

“

I had worked what I thought I was going to get – but then got more – so now for this month I feel completely unsure about what I am going to get. It just makes me not want to spend my money as I cannot be sure what I will get from UC payments.

“

I can't remember what the cut-off point is, but after so much earnings, for every £1 you earn, something to do with 63p whether it gets taken off or put on I'm not sure.

# Taper and work allowance

## What participants already knew

Many people perceive the taper as something being “taken away” or a “tax”

- accept that they would be better off in work, but sometimes only just, especially with costs of travel, childcare etc, so it feels like a penalty.

There were also some misconceptions:

- Some thought their payment would be reduced by 100% of their earnings.
- Some people still referred to a 16-hour rule. This is likely to be a legacy from Jobseeker’s Allowance eligibility criteria under which payments stopped entirely for people working 16 hours or more, which does not apply to UC.



If you're having money taken off your Universal Credit because you're working it feels a bit like a punishment.



So I think UC payments counteract against any money you earn – so if I work 5 hours a week and get £100 I report that in the journal, and they subtract that off the next payment... so given in one hand and losing in the other.

# Taper and work allowance

## What participants found out

Taper rate – keep 45p in every £1 they earn.

That calculations are done automatically (rather than having to report changes in circumstances).

Calculations are based on income rather than hours - although some are still very fixed on the “16 hours” idea and one person reported their Work Coach told them there is a 16-hour limit on receiving UC.

“Your help is being reduced, but you still get more from your earnings.

“They said my payment would decrease if I was to enter into work. I'm allowed £330 before they start deductions for my wage of 55p to every £1 if earnings.

**There was a lack of confidence amongst claimants that they would be better off or belief that they would only be better off by a small amount**

## Questions this raised

What the maximum they can earn is before they will no longer receive UC payments.

When they would begin to lose council tax support and housing support as well as the standard allowance.



# Taper and work allowance

## Information provided - taper

Your Universal Credit payments will adjust automatically if your earnings change. It doesn't matter how many hours you work, it's the actual earnings you receive that count. If your circumstances mean that you don't have a Work Allowance, your Universal Credit payment will be reduced by 55p for every £1 you earn.

In other words, you will receive an additional 45p for every £1 you earn (up to a limit that depends on your circumstances), and your total income from earnings and Universal Credit will be more than you would have received from Universal Credit alone.

## Claimant responses

Generally understood.

Those who were unaware of this were very surprised that they would get to keep some of it.



It says you're allowed to earn so much but they'll give you so much as well, so it sounds like they'll pay you to go back to work. You'll be getting more if you are working than if you wasn't. You'll be getting a bonus really.

May be that people not in work are more positive about the taper – because it means they will be better off, whereas people already in work don't find it a strong motivation to earn more.

# Taper and work allowance

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## Claimant responses

Some aware the taper rate has become more generous recently and were positive about this – UC helping people out in a difficult time.

Want to know how other benefits might be affected such as council tax support, and when passported benefits will be affected.

Some thought giving both 55p and 45p figures was potentially confusing.

# Taper and work allowance

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In other words, you will receive an additional 45p for every £1 you earn (up to a limit that depends on your circumstances), and your total income from earnings and Universal Credit will be more than you would have received from Universal Credit alone.

## Claimant responses

Mixed views on describing amounts in pounds vs. pence:

- For some, pence was better because felt easier to calculate, and will apply no matter how little you earn.
- For others, pounds was better because sounded more generous, see the bigger picture, more real life sums of money that you think about when earning.
- Some didn't think it made a difference.

# Taper and work allowance

## Information provided – work allowance

If you and/or your partner are in paid work you may be able to receive some earnings before your Universal Credit payment starts to be affected. This is called a Work Allowance.

The Work Allowance only applies to you if:

- you have responsibility for one or more children (or qualifying young persons), or
- you or your partner have limited capability for work (a health condition or disability)

If neither of these circumstances apply to you, your Universal Credit payments will be affected as soon as you start earning money from paid work. There are two Work Allowance rates. Which one you get depends on whether you receive help with housing costs, either as part of your Universal Credit payment or through Housing Benefit from your Local Authority:

- If you receive money to help with housing costs your Work Allowance will be £335 per month
- If you do not receive money to help with housing costs your Work Allowance will be £557 per month.

## Claimant responses

There were a lot of factors involved which made this difficult to understand:

- Information about two different amounts depending on housing costs felt particularly confusing and hard to absorb.
- Some thought this was a separate benefit rather than part of their UC.

Order of taper/work allowance didn't seem to affect understanding.

# Taper and work allowance

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## Claimant responses

For those who did understand the principle, positive reaction – helpful way to start getting back into work (e.g. after having a child) without payments being affected at first, motivating especially when there are costs to starting work.



I think it's a good thing. If you didn't have the work allowance and they just deducted you for every £1 you earn, obviously it's gonna make people less likely to want to go to work because you just take it pound for pound so they'd rather just get the [UC] money... without having to work. But if you get that allowance where the money's yours and it's not going to be touched it encourages you to work.

# Taper and work allowance

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## Claimant responses

Perception that there might be a “sweet spot” where earning more would be less rewarding.

Some pointed out there are a lot of conditions and uncertainties.

People would like to be given a personalised explanation of what amounts they would get if their circumstances changed.

# Taper and work allowance

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## Claimant responses

Term “work allowance” was unpopular:

- Sounds like a loan that needs paying back.
- Sounds like pocket money – a bit insulting.
- Did not explain what it was / what was included.

# Taper and work allowance most motivating for those out of work

**The financial benefits of working additional hours can be too small to be motivating – particularly for those with children.**

## **Participants' understanding of this element**

- Can be confusing – but those in work understand well, enables them to work out their income.
- When people understand acts as a strong motivation to work:
  - Work Allowance = will always be better off if I work
  - Taper = I will be £45 better off for every £100 I earn.

## **Additional considerations for communicating this element**

- Those in work understand this well but find it less motivating.
- They calculate that working additional hours may not result in a significant increase in income - particularly if they have childcare costs and travel to pay.
- Participants also wondered (worried) about when they would no longer be eligible for UC and losing passported benefits and other benefits e.g. housing, council tax.



## What participants already knew

Generally low awareness – no-one currently using it.

Some confusion with UC payments for children.

Awareness ranged from:

- understanding there is some support for childcare but unsure of the details
- good understanding of the details e.g. can claim up to 85% back, payment is in arrears

Some aware payment is in arrears and concerned about this.



When one of the kids was going to school they told me about child care payments but I didn't take it up so don't really remember – think I was told they'd pay a percentage of it.



I know they pay up to 85% of your childcare back, but obviously you've got to find that money in the first place to pay it, and then they pay you back after, so it's not always helpful. Like in our situation, we don't have that money upfront and you have to wait a whole month to get it back, so you'd just be in arrears.

## What participants found out

That childcare support is available – but feel that you have to find out how much childcare is before you can find out how much support you will get.

Payment in arrears can be a big barrier – people don't have the money upfront and assume they would have to borrow it. For some people this seems too big a risk to take.

Some confusion with other elements of UC to support with children.



I have friends with kids who don't work as much as they'd like to because of childcare costs and they don't know about this support that UC offer – I will tell them now that this support exists – UC should make this information more widely known



The way it is set up is too stressful for families to make use of it. Paying upfront is unreasonable.

# Childcare support

## Information provided

If you are working, Universal Credit can help with the costs of childcare, no matter how many hours you work. You may be able to claim up to 85 per cent of your childcare costs if you're eligible for Universal Credit and meet some additional conditions. The amounts you can receive in childcare costs are:

- a maximum of £646.35 per month for one child
- a maximum of £1108.04 per month for 2 or more children

Childcare support is paid in arrears. This means that you will usually pay the costs yourself, and Universal Credit will then pay you some of that money back. If you think you need help with the costs at the time you pay them, you should discuss this with your Work Coach.

## Claimant responses

Understood the information.

Those who had not realised UC could help them with childcare were surprised.

Wanted a **calculator** – there are a lot of factors involved and thought there wasn't enough information there to confidently calculate an amount they could claim. Some also felt their maths would not be up to it.

Ability to access support – and therefore afford childcare – would hinge on UC claim. Worried that support would disappear if their earnings changed and they stopped receiving UC. Made them hesitant to work more hours / earn 'too much'.

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- a maximum of £646.35 per month for one child
- a maximum of £1108.04 per month for 2 or more children

Childcare support is paid in arrears. This means that you will usually pay the costs yourself, and Universal Credit will then pay you some of that money back. If you think you need help with the costs at the time you pay them, you should discuss this with your Work Coach.

## Claimant responses

Wanted to know more about the eligibility criteria.

Concerned about payment in arrears and how feasible this would be -- felt like too big a risk that you might not be paid back, or not as much as you expect.

Brought to mind what other costs might be involved with starting a job (uniforms, travel etc) – demotivating/worrying.

# Childcare support addresses a significant barrier to work

## Participants' understanding of this element

- 85% is generous and would make a big difference to the affordability of childcare and therefore ability to work.

## Additional considerations for communicating this element

- Reimbursement model acts as a barrier as people cannot afford the upfront payment. This means this support inaccessible for them, holding them back from working.
- Start of 'free hours' schemes interpreted as government saying when is a suitable age for child to start nursery.
- 15 hours free childcare is not enough to work (a few hours a day).
- Some confusion between UC childcare support and UC child element.



That's the only reason that I don't work more hours because of childcare. I feel like if they changed the way they did the childcare, then I probably would work more hours. It's not that I don't want to work, I do, it's just that I can't afford the childcare upfront.

# Access to Work

## Information provided

Access to Work can help you get or stay in work if you have a physical or mental health condition or disability. The support you get will depend on your needs. Through Access to Work, you can apply for:

- a grant to help pay for practical support with your work
- advice about managing your mental health at work
- money to pay for communication support at job interviews

You can get support to manage your mental health at work. You do not need to be diagnosed with a condition to apply for mental health support. Find out what support you can get by contacting Access to Work funded mental health services Able Futures or Remploy.

You can apply for advice and guidance directly from these providers.

## Claimant responses

Very positive – feels safer and more supported to take first steps back into work – want to use this in future.



When I start new jobs I struggle because of the whole social aspect of it... it can freak me out sometimes... if I had someone offering advice and helping me in the first couple of months of getting back to a job it'd be a lot more helpful.



It makes me feel a lot happier that if I went into work I'd be supported, I'd be a lot safer, that I'm not just thrown out and not worried about again.

# Access to Work

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## Claimant responses

Positive that you don't have to have an official mental health diagnosis.

But also some uncertainties:

- Misunderstanding that this is only about mental health.
- Unsure of what the support would actually be – practical, emotional, financial?
- Unsure how easy it would be to access in practice.
- Want more information on how to access this – for example which of the two named providers to contact.

# Access to Work (AtW)

**Participants who had not heard about AtW responded positively and felt that it could help support them back to work.**

## **Participants' understanding of this element**

- Gentle support to go back to work.
- Shows DWP understands additional needs and can and will support the individual.
- Addresses nervousness about distance from the labour market.

## **Additional considerations for communicating this element**

- Reassurance about UC conditionality group. remaining the same if they 'try' work and they will not be 'pushed' into a job.
- Reassurance that AtW is for physical as well as mental health conditions.
- Financial support for costs of going back to work (e.g. clothes).



To have some sort of support where they help you through that makes sense. It's encouraging you, rather than going in, doing it all by yourself, and ending up in a mass panic and quitting your job.



## Information provided

The Restart Scheme will give Universal Credit claimants who have been out of work for at least 9 months support to find jobs in their local area.

The support will be offered by local providers and partners including specialist charities and small and medium-sized enterprises, will complement the work of Jobcentre Plus with extra expertise, investment, innovation and additional capacity for tailored support.

Through regular contact with participants, providers will develop a strong understanding of each person's employment history, skills, hopes and support needs to develop the right package of support to help each participant succeed.

This could be personalised training or support to get the right certificates to take up a job in a different industry such as construction or transport or to update skills such as IT.

## Claimant responses

Felt it could be very helpful to them – very positive about this, particularly the opportunity to retrain in a different sector, and to take courses to put on a CV.

Some frustrated that they have not already heard about this from their Work Coach.

One participant understood this as meaning they could get support with learning to drive.

# Restart appeals because it offers an opportunity to reskill

Appeals to those who recognise their skills need updating or who want to find work in a different sector.

## Participants' understanding of this element

- Help to re-skill and find a different type of work which will suit them / they will find satisfying.
- Participants disliked being 'pushed' into 'any job' though sometimes had clearer ideas of what they didn't want than what they did suggesting they would benefit from support to consider different roles.

## Additional considerations for communicating this element

- Want relevant skills, not just physical / manual or retail (perception this is what JCP offers).
- Want work skills, not just interview skills / support with CV writing (perception this is what JCP offers).



Knowing this is available makes me feel more at ease. Changing direction when you have children is difficult. I worked for 20 years in retail and cannot do that right now as retail employers want people to work weekends.

# Passported benefits

## Information provided

As well as a financial benefit, if you claim UC you may also be eligible for the following:

- Financial help with prescriptions and dental treatment
- Access to BT home Essentials – low cost broadband and phone plans
- Free early education for 2 year olds
- Healthy Start Vouchers if you're pregnant or have a child under 4 years old
- Free school meals for your children
- A Cold Weather Payment
- Help with building up savings through Help to Save which gives you a bonus of 50p for every £1 you save over 4 years

## Claimant responses

People generally knew about some but not all of these.

Help to Save and broadband particularly new and of interest – though some said they had no money to save.

Not sure what the eligibility criteria are for these, in particular the earnings threshold – could be an additional barrier/demotivation to earn more.

# Passported benefits

## Information provided

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- Free school meals for your children
- A Cold Weather Payment
- Help with building up savings through Help to Save which gives you a bonus of 50p for every £1 you save over 4 years

## Claimant responses

Some were surprised and questioned why their Work Coach had not told them about this – especially if they had been paying for things out of pocket (e.g. dentist). Thought this should be part of what Jobcentre Plus provides.



I've only found out yesterday that you can get a reduced broadband price with some providers if you are receiving universal credit. I was never told this. I only found out through a friend. It is little things like this, that could really help every month. If this was widely known, it would prove to be positive publicity. It seems strange to withhold positive news, after all the uncertainty of last two years.

# Passported benefits – awareness is not universal but they are well received

## Awareness

- Awareness of the passported benefits was not universal, including dental.
- Examples of people who had found out from provider (e.g. dentist) not Jobcentre Plus.
- Those with children aware of the child-related benefits.
- Help to Save appeals, although they acknowledge they are unlikely to be able to save.
- Raising awareness of the BT Home Essentials broadband could have strongly positive impact on affordability of internet for this group.

## Impact

- Creates sense that it will be expensive to move off UC.

**Passported benefits are well received but contributed to the sense amongst participants that it is risky to earn too much in case they passed the threshold for receiving UC support, which would be expensive.**

Effect on attitudes and motivations

# Attitudes towards Universal Credit

Attitudes towards UC were more positive by the end of the project.

Finding out about more support was a key motivator of engagement with UC. People were made aware of support they didn't know was available to them before.

However this also created some negativity towards JCP about why they didn't know before. Highlights the importance of tailored support.

Participants still expressed concern about being pushed into a job and of leaving UC. Need reassurance on both counts.

“ I just thought that Universal Credit was a payment and there wasn't really any other support.

# Types of support which are motivating for the customer groups

Different types of support appeal to different customer groups.

## Ongoing barriers

- Access to work
- Restart – retraining / re-skilling
- Support to find work
- Continued claim
- Taper rate and Work Allowance
- Passported benefits

## Temporary barriers

- Childcare support (if paid up-front)
- Taper rate and Work Allowance
- Continued claim
- Restart

## UC is a stop-gap

- Childcare support (if paid up-front)
- Taper rate and Work Allowance
- Skills support

## Happy as I am

- Childcare support



# Types of support which are motivating for the customer groups

## Ongoing barriers

## Support element

## Impact on this group

**Access to Work and support to find work**



**Support to re-enter the labour market on own terms**

**Restart – retraining / re-skilling**



**Develop new skills so I can find a job which appeals**

**Continued claim**



**UC payments will continue if I decide work / this job isn't for me**

**Taper rate and Work Allowance**



**I will be better off as soon as I start working**

# Case Study 1

## Claimant experiencing ongoing barriers

**Participant background:** a middle-aged woman living with her partner and two teenage sons (on joint UC claim). Had a job before pandemic. Currently not working because of a mental health problem. Hoping to go back to work in the future.

### Interview experience

Very receptive to tailored support offer once she is ready to go back to work (e.g. interview techniques, confidence building, having someone accompany her to job interviews). Was worried that if she were to try a job and leave because it is not suitable, she would be sanctioned or cut off from UC altogether.

### Policy implications:

- People who are currently not fit to work like to know that there is support for them to go back to work in the future.
- There is the need for an open-door policy where claimants can go back and forth on UC without change in work-related requirements.

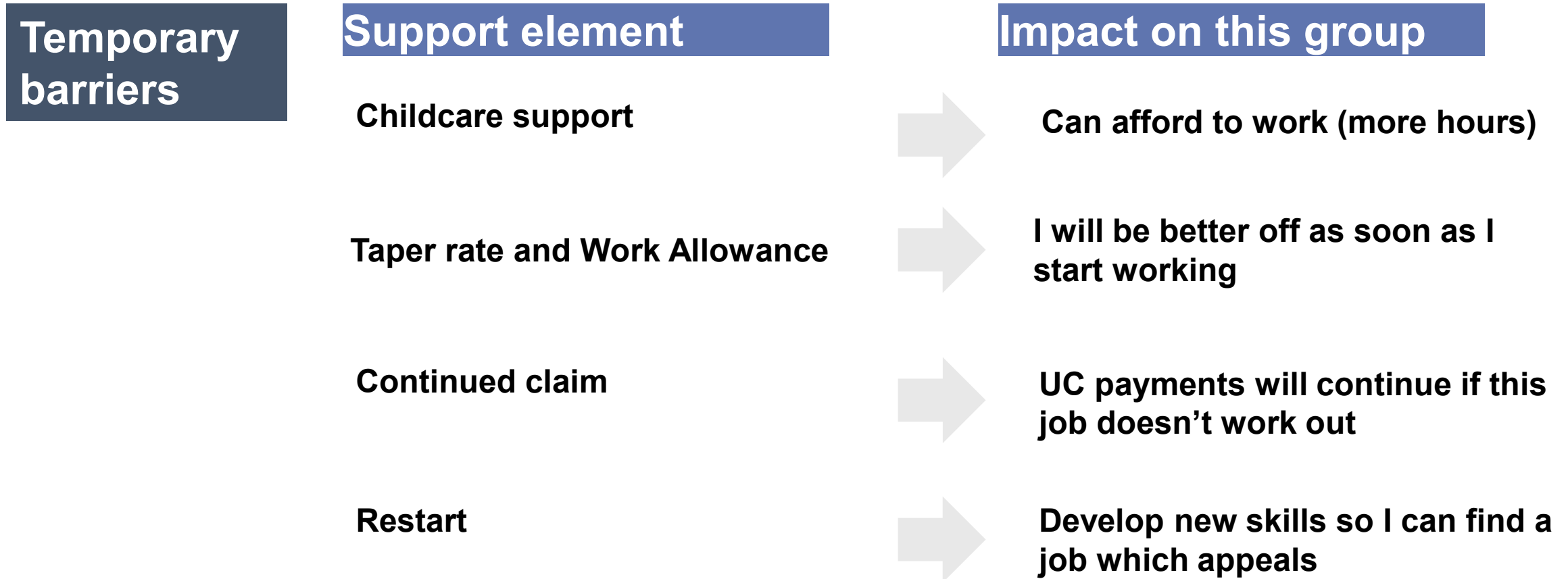


I think it [going back to work] is achievable. I don't think it would happen next month, but a few months down the line I think it would be more achievable... I'm hoping that my mental health improves.



If I went for a job [...] and it went wrong and I couldn't do it for health reasons. I'd be worried about being sanctioned or not getting Universal Credit because they've got me down as working. You know like having to make a new claim.

# Types of support which are motivating for the customer groups



# Case Study 2

## Claimant experiencing temporary barriers

**Claimant background:** Woman in her early 40s, single parent to 2 school-age children. 10 years of work experience in the food industry (worked 50-60 hours a week as a quality assurance manager). Her role became redundant at the end of the pandemic. Claimant is treating this short unemployment spell (3 months) as an opportunity to make a career shift. Jobcentre enrolled her into a JFS programme, which she found not relevant as she already has basic job-searching skills.

**Interview 1:** No awareness of job training to help switch sectors. Did not know UC and Jobcentres are connected.

**Interview 2:** Approached her Work Coach about SWAPS and Kickstart after Ipsos interview, did not get referred. Got a job offer that she considered taking because UC is providing a safety net. Did not accept because of commuting distance.

**Interview 3:** Attended several job interviews in new sectors; was told by interviewers that she is overqualified. Going back to the same role as before. Disappointed with the support she received from the Jobcentre.

### Policy implication:

- More explicit communication that UC goes beyond income support, highlighting that there is targeted support for people want to switch job sectors and have extensive work experience.



JETS only helps you look for a job using your existing skills, it is very basic and I know how to look for work. My Work Coach told me nothing about training courses or apprenticeships/on-the-job training which is what I want, and now I know that it exists.

# Types of support which are motivating for the customer groups

**UC is a stop gap**

## Support element

**Childcare support**

**Taper rate and Work Allowance**

**Skills support**

## Impact on this group

**Can afford to work more hours**

**I am always better off working / working more**

**Ensure I have a wide range of skills which will make me successful in my (new) role**

## Claimant claiming UC as stop-gap

### Claimant background:

20-year-old woman claiming Universal Credit while waiting to get back to full time dental nursing programme which entails a job placement. Currently living with her parents. Relying on UC for shared household expenses and personal spending.

### Interview experience:

- Relatively high level of understanding of UC offer and comfortable searching for information online.
- Closed off from receiving additional support from UC as she already has a career plan and does not see herself as claiming UC for long.
- However, knowing that UC has a range of support made her think of UC more highly.
- She had passed on the information learned during the second interviews to her friend who is claiming UC (help with medical prescriptions, dental care, and bus fare).



I want to get a decent wage and sort my career out. Would be great to be working and not rely on UC payments, pay my expenses myself.

# Types of support which are motivating for the customer groups

**Happy as I  
am**

## **Support element**

**Childcare support**

**Taper rate and Work Allowance**

**Skills support**

## **Impact on this group**

**Can afford to work more hours**

**I am always better off working /  
working more**

**Ensure I have a wide range of  
skills**

# Case Study 4

## ‘Happy as I am’

**Claimant Background:** Single parent with a one year old son. Working part-time as a finance assistant. Happy in her current job as it is flexible around her childcare arrangements (has been with the company for 5 years). Possibly interested in increasing her hours to earn more money once her son is a bit older (in 2-3 years) but would want to stay in the same job.

### Interview Experience:

Found searching for information and applying it to her circumstances easy.

Was slightly closed to additional support as did not think it is relevant to her right now. She does not have enough savings to pay upfront for childcare.

At the same time, was happy to learn about what is available in general as she'll need this support in the future.

### Policy Implications:

- Provide affordable childcare to allow for continuous employment.
- Emphasise the gradual nature of transitioning out of UC support.
- Promote training for changing careers or getting back into labour market after a break.



Sometimes child care costs can be more than what you are earning. It can cost £60/day. The [UC Childcare] offer is nice. But this is not practical. When you are on benefits you don't have that kind of money to pay for the costs upfront. I am not earning enough to save up. Any spare money I got goes on my heating.



# Some participants took action as a result of finding out more about the support offer

- Looking into courses to learn more skills and widen their job search.
- Asking their Work Coach to enrol them in an employment support programme.
- Signing up to do voluntary work or temp jobs (e.g. delivery driving) as a first step into getting back into work.
- Passing on information to friends about the support offer (in particular childcare).
- Applying for support with bills and council tax.
- Signing up for Help to Save.
- Signing up for broadband discount.



The interviews made me move.  
They have given me hope.



I now feel like I can tell my friends also about the help you get from UC – to get back into work – so not just helpful for me but for other people in my life – can pass on that learning.

# Case Study 5

## Claimant taking action following research participation

**Claimant background:** 24 year old male living with his partner and a 14-month old son. Works full-time and his wife works part-time, but still feels they struggle financially. Couple started claiming UC after the birth of their child as they needed help to cover bills and food.

**Interview 1:** Participant knew close to nothing about UC as his wife was the one managing UC and speaking to the Work Coach. Briefly mentioned he wishes he could own his own place rather than rent and that “ownership is out of reach for young couples”.

**Interview 2:** Got very curious about Help to Save scheme when mentioned in interview. Interviewer could not answer participant’s further questions at the time.

**Interview 3:** Participant researched Help to Save scheme online and the couple opened two Help to Save accounts to save for a deposit on a home. Because saving for a home now felt more possible, the wife decided to go back to working full time (night shifts at a boarding school). However, they decided against claiming childcare support as they calculated it is “not worth it” financially.

### Policy implications:

Raising awareness about the menu of UC support available, especially on additional support, such as the Help to Save scheme.



If someone is claiming, they should be told ‘okay, this is the kind of opportunities you have to get help’. There should be a list of help, like a leaflet or pamphlet one can take home that holds all the information. My partner did not know half of the things we spoke about last time.

# Communicating the support offer

# Communicating the UC support offer

## People wanted specific information tailored to their circumstances

### Key takeaways

Information about UC suffered from poor recall.

Participants wanted information that was:

- as tailored to their circumstances as possible
- about income thresholds and when different elements of UC are affected (e.g. housing, Council Tax) and when they would come off UC completely
- Addressing barriers e.g. criminal record

People wanted authentic experiences of people in similar circumstances to them.

- Case studies helping people to identify themselves – and show what the impact of making a change might be



It would be hard to work out what we could get. There's particular conditions and criteria - that could be how many hours you worked, how much help you need.

# Messaging needs may also vary by customer type

## Ongoing barriers

- Gentle – AtW can help you explore different options and work if you feel ready.
- If you have children or a health condition you will get to keep all of your earnings (until you earn over £337 / £557).
- There may be jobs you can do from home.
- Restart can help you improve your skills to find a job you enjoy.
- There's financial support for childcare and the costs of going back to work.

## Temporary barriers

- UC Childcare can cover up to 85% of your childcare costs – meaning worthwhile working more.
- UC support can help you retrain or reskill to find a job which you enjoy.
- The taper rate and Work Allowance mean you'll always be better off working.
- Your claim remains open in case your job doesn't work out.

# Some consistent themes in messaging for the ‘stop-gap’ and ‘happy as I am’ group

## The emphasis may need to be different between the two groups

### UC is a stop-gap

### Happy as I am

- UC childcare support means you can afford to work more hours, giving you different career options if you want to explore them.
- UC skills support can help you enhance your employability further.



I think it's brilliant that they will help with childcare because that's got to be one of the most expensive parts of a working family. If both parents do work and want to work full-time, that's an option for them. Although that would help a great deal it still says "as long as you fit the criteria" so it's still not clear [whether you would get it].

# Conclusions

# Information is not getting through

## Claimants will generally not seek out information about UC unprompted.

- They don't realise what UC might be able to offer beyond income.
- Lack time to look for information themselves.
- Have limited time to speak to their Work Coach at appointments.
- Are worried that asking Work Coaches about a potential change may commit them to it before they are ready.

**Recommendation: information needs to be provided proactively to claimants – possibly through someone with a different role than the Work Coach?**

## When claimants do find information, they may struggle to understand its significance to them.

- Lots of information to get through and hard to judge what is relevant.
- Information may seem abstract and impersonal, making it hard to grasp and/or recall.
- The number of factors involved means it's hard to calculate the impact on their own finances of making a change.

**Recommendation: Information needs to be tailored to claimants' circumstances and as specific as possible (ideally with exact figures).**



# When understood, support offer seen positively

**Learning more about the support offer generally made claimants see UC more positively.**

- Those out of work were positive about the work allowance and taper making the move into work less risky.
- Some participants reported having shared what they learned with friends and family – word of mouth can work well.

**Recommendation: UC could be positioned as more than just a payment.**

**Recommendation: taper rate could be framed in more positive terms as a gain/bonus on earned income.**

**But the support offer was not a deciding factor for any of our participants.**

- All participants either faced some important barriers to changing their circumstances, whether practical or attitudinal; or were motivated to make a change regardless of the effect on their UC.
- For some there is a point where working more is not worthwhile because the financial gain is minimal.
- Paying for childcare upfront seen as too difficult .

**Recommendation: Consider issues around childcare reimbursement model.**

# Thank you.

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