



Department  
for Work &  
Pensions



Government  
Social Research

# Technical Report

Move to Universal Credit Late Claimants (formerly tax credit customers) Qualitative Research

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December 2024

DWP ad hoc research report no. 105.

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

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If you would like to know more about DWP research, email [socialresearch@dap.gov.uk](mailto:socialresearch@dap.gov.uk)

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Views expressed in this report are not necessarily those of the Department for Work and Pensions or any other government department.

# Contents

1 Technical Report .....	4
1.1 Research aims.....	4
1.2 Sampling .....	4
1.3 Recruitment quotas .....	5
1.4 Fieldwork preparation and recruitment .....	7
1.5 Research materials and fieldwork.....	8
1.6 Analysis and deliverables .....	9
1.7 Interpretation of findings .....	9
2 Appendix.....	11
2.1 Advance email .....	11
2.2 Recruitment screener .....	13
2.3 Discussion guide .....	20
2.4 Follow-up support leaflet .....	31
2.5 Ipsos standards and accreditations .....	34

# 1 Technical Report

This report provides the technical and methodological details of research commissioned by the Department for Work and Pensions (DWP) to understand the experiences of former tax credit customers who claimed Universal Credit (UC) after their migration deadline. This report provides detail on the methodology of the research, including sampling, recruitment, and fieldwork materials. Copies of the materials are appended.

## 1.1 Research aims

This research aimed to explore the experiences of former tax credit claimants who applied for Universal Credit between one-to-four months after their migration deadline, specifically to explore:

1. Knowledge and awareness of UC prior to receiving the Migration Notice.
2. Reactions to and understanding of the Migration Notice and how this impacted participants' next steps to start the claim process.
3. The motivations for why claimants completed their claim at the time that they did and if there were differences between those who claimed close to the deadline versus later.
4. Barriers to claiming UC before the deadline and any support that could have helped claimants to make a claim sooner.
5. The impacts of claiming after the deadline and early impacts of moving to UC.
6. How communications and messaging could be adapted to help support claimants to claim within the deadline.

## 1.2 Sampling

The sample frame was provided by DWP and included all Working Tax and Child Tax Credit claimants who had made a claim for Universal Credit one-to-four months after their migration deadline from January to March 2024. The sample fields included:

- Contact details: Name, address, email address, telephone number
- Demographic details: Age band, sex, whether self-employed
- Details about legacy benefits: In receipt of Working Tax Credits and/or Child Tax Credits

- Details about their claim for UC: Deadline on the Migration Notice, date of UC claim, length of claim

The agreed contact strategy was to send an advanced email to claimants to collect opt-ins and opt-outs (see Section 1.4.1 below) and so only households with valid email addresses were included in the sample. The final sample frame was comprised of 5,847 cases. A profile of the sample frame is outlined in Table 1 below.

Table 1: Profile of sample frame

Sample variable	Sample characteristic	n	% (rounded)
Age band	Under 25	1	
	25-49	4222	72%
	50-65	1623	28%
	Over 65	1	
Sex	Female	3653	62%
	Male	2194	38%
Self-employed	Yes	1213	21%
	No	4634	79%
Legacy benefit	Working Tax Credits	559	10%
	Child Tax Credits	353	6%
	Working Tax Credits and Child Tax Credits	4935	84%
Claim date	Less than 1 month after the deadline	5201	89%
	1-4 months after the deadline	646	11%

## 1.3 Recruitment quotas

Minimum and monitoring quotas were set to ensure a good mix of representation in the sample without making recruitment challenging. Table 2 below shows the quotas set for different characteristics and the achieved number of interviews in the final sample.

Table 2: Recruitment quotas and achieved interviews

Variable	Quota field	Quota	Achieved
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Household type	Single	Min 15	16
	Couple	Min 15	19
When claimed	Within 1 month of deadline	Min 6	27
	1-4 months after deadline	Min 6	8
Legacy Benefit type	Working Tax Credits (only)	Min 6	11
	Child Tax Credits (only)	Min 6	6
	Working Tax Credits and Child Tax Credits	Max 23	18
Gender	Female	Min 15	20
	Male	Min 15	15
Age	18 – 24	Min 6	No sample*
	25 – 34	Min 6	6
	35 – 44	Min 6	12
	45 – 54	Min 6	11
	55+	Min 6	6
Employment status	Working	Min 10	22
	Not working	Min 10	13
Health condition	Has health condition / disability	Min 3	11
	No health condition / disability	Max 30	24
Length of claim	Claimed in January 2024	Mix and monitor	23
	Claimed in February 2024	Mix and monitor	12
Presence of children	No children	Min 6	9
	Pre-school aged children (aged up to and including 4)	Min 3	5

	Primary school aged children (up to and including 11)	Min 3	6
	Children aged 11 - 18	Min 3	11
	Children 18+	Min 3	4
Region	East of England	Mix and monitor	2
	East Midlands	Mix and monitor	6
	London	Mix and monitor	3
	North West	Mix and monitor	6
	Scotland	Mix and monitor	3
	South East	Mix and monitor	5
	South West	Mix and monitor	4
	Wales	Mix and monitor	1
	Yorkshire and The Humber	Mix and monitor	5

\*The sample only included one participant aged 18-24 and so this quota was not achieved in the final sample. All other quotas were achieved or exceeded.

## 1.4 Fieldwork preparation and recruitment

### 1.4.1 Advance communication to participants

All eligible cases in the sample frame, 5,847 cases, were sent an advance email providing information about the research and giving them the opportunity to opt out of further contact by calling or emailing the supplied project contact details. The email informed participants that Ipsos was carrying out research on behalf of DWP to understand the experiences of those who had been asked to move to Universal Credit. It told them that if they wanted to take part, they would be contacted by recruiters to schedule an interview to take place at a convenient time via Microsoft Teams or on the telephone. The email also included links to DWP's and Ipsos' privacy policies and provided contact details for Ipsos and DWP should participants have any questions regarding the research.

Participants were given 6 days to opt out of the research before being contacted by recruiters. In total, 151 (2.6%) opted out and the remainder were contacted to invite for interview.

## 1.4.2 Recruitment

Recruitment took place between 16 April and 13 May 2024 and was conducted by Paton Williamson Consultancy on behalf of Ipsos. Individuals from the sample (excluding those who had opted out of the research) were called and asked if they would like to take part in a 45-minute interview, and if in agreement, were screened and scheduled for an interview with an Ipsos moderator. Participants were offered a £30 online shopping voucher as a thank you for taking part.

As there was no sample variable for whether claimants were single or in a couple, a variable was added to the sample to show where two claimants lived at the same address as an indicator that they might be two claimants from a couple. To achieve a mix of single and couple households, the recruiters used this variable to target single and supposed couple households. Where participants were in a couple, one claimant in the couple was interviewed individually but were prompted to share their experiences of claiming as a couple during the interview.

## 1.5 Research materials and fieldwork

### 1.5.1 Research materials

Research materials were developed by Ipsos and signed off by DWP ahead of the fieldwork period. These materials included:

- Advance email (see Section 1.4.1) to invite claimants to participate in the research and provide the opportunity for claimants to opt out of further contact
- Recruitment screener used to screen participants and to monitor and achieve quotas
- Discussion guide for use in interviews with participants
- Follow-up support leaflet

The discussion guide (Appendix 2.3) covered topics including late claimers' reactions to and understanding of the Migration Notice they received from DWP, the barriers they faced to claiming within the deadline, how they found the process of claiming UC and the impacts of moving to UC from tax credits. Participants were also asked if they had any specific feedback for DWP on how they could have been supported to claim sooner and ways that DWP could support them to manage their claim going forward.

The follow-up support leaflet (Appendix 2.4) was distributed to participants after their interviews and included details about the research they had participated in, a link to the privacy policy, and contact details for further support in case the topics explored in the interviews prompted participants to need further support. The selected support organisations covered help with benefits, personal finances, relationships and health issues or disabilities.

Copies of these research materials are included in the Appendix.



## 1.5.2 Fieldwork

35 interviews were conducted via Microsoft Teams and over the telephone between 18 April and 13 May 2024.

## 1.6 Analysis and deliverables

Interviews were recorded (audio only) for note-taking purposes. Following the interviews, moderators summarised the key points from the raw interview data into an analysis grid which grouped the data by interview question and key areas of enquiry. Moderators also added verbatim quotes from interviews which illustrated key points and summarised participants' particular viewpoints.

An analysis session was conducted with all interview moderators as well as members of the DWP team to hear the emerging findings and add context. The purpose of the analysis session was to reach a consensus on the salient points across all interviews, explore differences in experiences by different participant characteristics, and identify illustrative case studies. The notes from this session, combined with data from the analysis grid, were used to inform the next stage of thematic analysis which included refining themes, testing findings, and supporting analysis with verbatim quotes.

The output from the final analysis stage was summarised in a PowerPoint presentation. The presentation was shared with DWP ahead of a presentation to the DWP research team and wider colleagues on 4 June 2024. The presentation was then revised, incorporating feedback from stakeholders, finalised, and submitted as final on 28 June 2024.

## 1.7 Interpretation of findings

Qualitative research approaches are used to shed light on why people hold particular views, or have particular experiences, rather than how many people have those views or experiences. These approaches are used to explore the nuances and diversity of experiences and the factors which shape or underlie them. The results are intended to be illustrative and explanatory, rather than statistically reliable. Claimants were sampled from a range of characteristics, situations and experiences and the findings are not intended to be statistically representative of the wider claimant population.

It is not always possible in qualitative research to provide a precise or useful indication of the prevalence of a certain outcome or experience, due to the relatively small number of participants generally involved and because the sample is not intended to be statistically representative of the wider population. The findings reported in the presentation represent common themes that emerged across multiple interviews.

Sometimes, ideas can be mentioned a number of times in a discussion, and yet hide the true drivers of experience; or a minority view can, in analysis, turn out to express

an important emergent view or trend. The value of qualitative work is to identify the issues which bear future investigation. In reporting the qualitative findings, we focus on exploring the breadth of experiences, and identifying the main themes, rather than the number of people who have expressed that thought. Any proportions used in qualitative reporting, such as “some” or “many”, should always be considered indicative, rather than exact.

Where we pull out an example, insight or quote from one claimant, this is typically to illustrate findings that emerged more broadly across multiple interviews.

# 2 Appendix

## 2.1 Advance email

SUBJECT: Research to understand your experience of moving to Universal Credit

Your ID: [ID]

Dear [NAME],

We are emailing to ask for your help with an important piece of research being carried out by Ipsos for the Department for Work and Pensions (DWP). You have been contacted to take part in this research because DWP's records show that you have recently made a claim to Universal Credit.

We are interested in speaking with you to understand more about your experiences of being asked to move to Universal Credit and of making a claim. Your feedback will provide DWP with important information about how they can improve people's experiences of their services in the future.

What will taking part involve?

If you agree that you want to take part, you can choose whether to be interviewed over the telephone, or online using Microsoft Teams. We will schedule the interview for a day and time that is convenient for you. The interview will take around 45-60 minutes and take place between 15<sup>th</sup> April 2024 and 31<sup>st</sup> May 2024. We will offer you a £30 online shopping voucher as a thank you for taking part.

The interviews will be confidential and used for research purposes only. You can read DWP's privacy policy [here](#) and Ipsos's privacy policy [here](#).

Do I have to take part?

You do not have to take part. It is up to you. No-one, including DWP or Jobcentre Plus, will know who has taken part in the research. Whether or not you choose to take part, will not affect any benefits you claim now or in the future, or your interaction with DWP or Jobcentre Plus.

What do I need to do?

If you do not want to be contacted about this research, please let Ipsos know by emailing [DWP-M2UC-LC@ipsosresearch.com](mailto:DWP-M2UC-LC@ipsosresearch.com) or by calling 08081413042 (free) to leave a message, and we will not contact you again. Please include your name and your ID provided at the top of this email in your email or message.

If we don't hear from you that you would prefer not to be contacted, Ipsos will pass your details onto our recruitment team who will be setting up the interview appointments. Our recruitment team may call you in the next few weeks to see if you

would like to take part. The call will come from the telephone number 07389 731212. If our recruitment team calls you, you can still choose not to take part.

If you have any questions about the project, you can contact Ipsos on [DWP-M2UC-LC@ipsosresearch.com](mailto:DWP-M2UC-LC@ipsosresearch.com) or call Helena at Ipsos on 020 3059 4747. Alternatively, you can contact DWP at [UC.research@dpw.gov.uk](mailto:UC.research@dpw.gov.uk) if you would like to check that this research is genuine.

We hope you will take part in this important research to help improve people's experience of receiving services from DWP. Thank you in advance for your help.

Yours sincerely,

*Signature*

## 2.2 Recruitment screener

### 1. Introduction

I1

Good morning / afternoon /. My name is [NAME] and I'm calling on behalf of Ipsos, an independent research agency.

We are conducting some research on behalf of the Department for Work and Pensions (DWP) which we hoped [NAME FROM SAMPLE] could spare some time to help us with. Please can I speak to [NAME FROM SAMPLE]?

Your contact details were provided by the DWP to invite you to take part in research. You should have recently received an email about this research from Ipsos and DWP.

We are looking for people to take part in an interview lasting 45-minutes (either via Microsoft Teams or via phone, whichever you'd prefer) with one of our researchers at a time that is convenient for you. We are interested in speaking with you to understand more about your experiences of being asked to move to Universal Credit and of making a claim. Your feedback will provide DWP with important information about how they can improve people's experiences of their services in the future. Everyone who participates in a 45-minute interview for this study can claim a £30 online voucher as a thank you for their time.

We are looking to speak to a range of different people with different characteristics, so we want to ask a few questions about you and your circumstances first to find out if you're eligible to take part.

Any information that you provide Ipsos during this conversation or during the interview will be treated as strictly confidential and all research data will be anonymised when reported back to DWP. DWP will not know you have taken part in an interview, and it will not be possible to identify individuals from the research findings. If you would like, we can send you Ipsos' privacy policy which provides more detail about how your data will be used. If you agree to participate in the research, you can withdraw at any time by emailing us at [EMAIL].

You have the right to withdraw your consent to process the information you provide or object to our processing of your information. The research activity and this survey are conducted in accordance with the Market Research Society Code of Conduct, and the information you provide will be treated in accordance with data protection law.

Would you be interested in taking part in this research?

SINGLE CODE

- 1 Yes
- 2 No

IF I1 = 2 THANK AND CLOSE.

## 2. UC claim details

DUMMY\_CLAIMTYPE

NOT SHOWN TO RESPONDENT

Interview type

SINGLE CODE

1 Single

2 Couple

PULL FROM SAMPLE XX

DUMMY\_GRACE

NOT SHOWN TO RESPONDENT

When was Universal Credit claimed

SINGLE CODE

1 Within 1 month of deadline

2 1-4 months after deadline

PULL FROM SAMPLE XX

DUMMY\_LENGTH

NOT SHOWN TO RESPONDENT

Length of Universal Credit claim

SINGLE CODE

NUMERIC

PULL FROM SAMPLE XX

RECEIPT

Firstly, are you currently receiving Universal Credit payments?

SINGLE CODE

1 Yes

2 No

98 Don't know

IF UC = 2 THEN SCREEN OUT [GO TO SCREEN\_OUT]

UC\_DATE

ASK IF UC = 1

When did you start receiving Universal Credit payments?

SINGLE CODE

- 1 Within the last month
- 2 More than one month, but less than two months ago
- 3 More than two months, but less than three months ago
- 4 More than three months ago
3. Claimant details

LIVING\_SIT

Are you single or living with a partner/spouse?

SINGLE CODE

- 1 Single
- 2 Living with a partner/spouse

CHILDREN

How many children aged under the age of 19 live in your household?

SINGLE CODE

- 1 None
- 2 1
- 3 2
- 4 3
- 5 4 or more

CHILDREN\_AGE

ASK IF CHILDREN = 2, 3, 4 OR 5

What is the age of your youngest child?

SINGLE CODE

- 1 Under 5 years old
- 2 5 – 11 years old

- 3 12 – 17 years old
- 4 18+

## WORK

What is your current work status?

If you have been permanently made redundant, please choose your current work status.

### SINGLE CODE

- 1 In paid work, working full time (30 or more hours per week)
- 2 In paid work, working part time (16 to 29 hours per week)
- 3 In paid work, working part time (fewer than 16 hours per week)
- 4 Self-employed
- 5 On a government training / employment programme / doing unpaid voluntary work
- 6 Not working, but waiting to take up employment already accepted
- 7 Unemployed and looking for work
- 8 In full or part-time education
- 9 Long-term sick/disabled
- 10 Looking after the home/unpaid family carer
- 11 Fully retired (including retired early)
- 12 Other (please specify)

## WORK\_HOURS

IF WORK = 1, 2, 3 OR 4

How many hours a week do you normally spend in work in total? Please include all your current jobs and regular overtime.

If your contract has been temporarily changed, please think about how many hours you would usually work.

### SINGLE CODE

- 1 Under 16 hours
- 2 16 – 29 hours
- 3 30 – 35 hours
- 4 Over 35 hours



- 5 It varies from week to week
- 98 Don't know

#### WORK\_STABILITY

IF WORK = 1, 2, 3 OR 4

How long have you been in your current job? If you have multiple jobs, think about the one where you earn the most money.

#### SINGLE CODE

- 1 Less than 1 month
- 2 1 to less than 6 months
- 3 6 months to less than 1 year
- 4 1 to less than 2 years
- 5 2 to less than 5 years
- 6 5 years or longer
- 98 Don't know

#### GENDER

Which of the following describes how you think of yourself?

#### SINGLE CODE

- 1 Male
- 2 Female
- 3 In another way (please specify)

#### AGE

How old are you?

#### SINGLE CODE

- 1 25 years and under
- 2 26-35 years old
- 3 36-45 years old
- 4 46-55 years old
- 5 56 years and over

#### REGION

In what region do you live?

SINGLE CODE

- 1 East of England
- 2 East Midlands
- 3 London
- 4 North East
- 5 North West
- 6 Northern Ireland
- 7 South East
- 8 South West
- 9 Wales
- 10 West Midlands
- 11 Yorkshire / Humberside

T1

The following questions are considered sensitive information. Please let me know if you'd prefer not to answer the questions.

DISABILITY

Do you have any physical or mental health conditions, disabilities or illnesses lasting or expected to last for 12 months or more?

SINGLE CODE

- 1 Yes, physical condition
- 2 Yes, mental health condition
- 3 Yes – both physical and mental health condition
- 4 No
- 99 Prefer not to say

DISABILITY\_2

ASK IF DISABILITY = 1, 2 OR 3

Do any of your conditions or illnesses reduce your ability to carry out day-to-day activities?

SINGLE CODE

- 1 Yes, a lot

- 2 Yes, a little
- 3 Not at all
- 99 Prefer not to say
- 4. Schedule interview

S1

We would now like to arrange a 45-minute interview to find out more about your experiences of claiming Universal Credit and your thoughts and feelings leading up to making your claim. We will schedule this interview at a time that works for you, and we will also offer you a £30 shopping voucher as a thank you for your time.

Are you happy to participate in an interview?

SINGLE CODE

- 1 Yes
- 2 No

IF S1 = 2 THANK AND CLOSE.

S2

IF S1 = 1 AND SCREENING PASSED

SCHEDULE INTERVIEW

ARRANGE DATE AND TIME.

ARRANGE WHETHER BY TELEPHONE OR MICROSOFT TEAMS.

- 5. Close

C1

On behalf of Ipsos and DWP, we would like to thank you very much for your time.

## 2.3 Discussion guide

### **Aims and objectives**

The Department for Work and Pensions (DWP) has commissioned Ipsos to conduct qualitative research with individuals and couples formerly receiving Tax Credits who received Migration Notices to move to UC but chose to claim after the deadline date. Interviews will be conducted with claimants who claimed within 1 month of the deadline and 1-4 months after the deadline.

This discussion guide is intended for 45-minute remote (telephone/online) interviews with 35 individuals who are classified as late claimers.

This study needs to give insight into:

- Knowledge and awareness of UC and attitudes towards it, prior to receiving the migration notice amongst those who make a claim for UC after the deadline in their Migration Notice.
- What these claimants understand about the Move to UC process and specifically the benefits of claiming before the deadline and impacts of claiming after the deadline.
- The claimant journey, from the point of receiving the migration notice onwards, including understanding of the migration notice.
- Barriers to claiming before the deadline and how these can be addressed.
- Why late claimants then go on to claim after the deadline and how they could be supported to claim before the deadline.
- Early outcomes for these claimants.
- How communications and messaging could be adapted to help support claimants to claim before the deadline.

### **Interviewer information:**

- Fieldwork will run between 9 April and 10 May.
- 35 interviews will be conducted with a mixture of late claimers who claimed within 1 month of the deadline and 1-4 months after the deadline.
- Participants will be given a £30 shopping paper voucher or e-voucher each for taking part in the individual interviews.
- The interviews will be conducted on the telephone / online at a time arranged with the participant and interviewer.
- The interviews will be recorded as well as interviewer notes in an analysis grid.
- An analysis session will be held after the interviews.

## 1. Introduction 2-3 mins

- Thank the participant for taking part
- Introduce self and explain nature of interview: informal conversation; all opinions valid. Interviews should take around 45 minutes.
- Role of Ipsos – Independent research organisation (i.e. independent of government), we adhere to the MRS Code of Conduct.
- Introduce research and topic – The Department for Work and Pensions (DWP) has commissioned Ipsos to conduct research with individuals and couples formerly receiving Tax Credits who received Migration Notices to move to UC and have since made a claim. This interview is to learn about your attitudes towards UC, your claimant journey and the impacts of claiming after the deadline.
- Voluntary nature of discussion – Reiterate that their participation is voluntary (they can withdraw at any time during the interview). You can decide how much you would like to share with me throughout this interview as well as not to answer any questions if you prefer. Just let me know at any time if you would prefer not to answer a question and we will move on. We understand some of the topics we will be discussing are sensitive and can be personal, so please let me know if there are any questions you would prefer not to answer.
- Accessing support after the interview – Following these interviews, we want to encourage people to access advice or support if they feel it would benefit them. We are providing everyone we speak to with an information leaflet. This includes details of organisations which can provide services relevant to the topics we will speak about today. It is not because of anything that has been or will be said or done that has prompted Ipsos to give you this. This is standard across the project.
- Confidentiality – Reassure all responses are anonymous and that identifiable information about them will not be passed on to anyone, including back to DWP or any other government department. Inform participants that the only situation in which Ipsos might have to pass on something they tell us or that happens during an interview, or their personal details, would be if something made the interviewer seriously concerned that they, or someone else, was at serious risk of harm. Reassure them that participation will have no impact any dealings with DWP or HMRC now or in the future, including their Universal Credit claim.
- Consent – Check that they are happy to take part in the interview.
- Ask for permission to digitally record – START RECORDING – GDPR requires a legal basis to process your data. Our legal basis is your consent which you are free to withdraw at any point during or after the research (up until October 2024 – after this time the data would have been analysed and cannot be removed). Are you happy to continue?
- Any questions before we begin?

## 2. Background and context 5 mins

To start off with, I'd like to ask a few questions about you/yourselves.

*[Cover briefly] Can you tell me a bit about yourself? Probe:*

- Family and home life – who else lives with you, any other caring responsibilities.
- Housing – how long have you lived in the area? In your current home?
- Work – If working: are you self-employed or employed? Full time/part-time? Any recent changes to work?
- Benefits – are you receiving any other benefit outside of UC?
  - *If yes:* how long have you been claiming [benefit/s claimed]?
  - *If yes:* how does this benefit support you? Is there anything specific it goes towards?
- Financial management – What is your approach to financial management?
  - Do they access any support?
  - How did Tax Credits supplement or support their income?

Have you recently made a claim to Universal Credit?

- *If yes:* When? How did you claim (online/phone)?

## 3. Initial understanding of Universal Credit and Migration Letter 7 mins

Now I'd like to talk a bit more about Universal Credit and your initial response to the Migration Notice you received about your benefits. I understand it might be difficult to remember some of the details, please just tell me what you remember. We are interested in the process so DWP can improve it for the future.

Do you remember receiving a Migration Notice explaining the move to Universal Credit from Tax Credits?

- *If no:* How did you hear about the move to Universal Credit?

MODERATOR: TAILORED QUESTIONS ARE NEEDED FOR PARTICIPANTS WHO DID NOT RECEIVE A MIGRATION LETTER BUT HEARD ABOUT THE MOVE TO UNIVERSAL CREDIT VIA ANOTHER ROUTE.

MODERATOR: FOR THE QUESTIONS THAT FOLLOW, PROBE APPROPRIATELY DEPENDING ON IF RESPONDENT HAS READ LETTER/CAN REMEMBER THE CONTENTS.

What did you know about the move to Universal Credit before receiving a Migration Notice? *Probe on sources of information.*

- What new information did the letter give you?
- Were you expecting to receive information about a move to Universal Credit?
- How did you feel about this?

In your own words, can you describe what the letter told you? *Probe for understanding.*

- What did it tell you about:
  - What would happen to your current benefits?
  - Who needed to claim / how to claim when you are in a couple?
  - When you needed to claim? Was the deadline clear?
    - *If not:* where did you find out this information? Did the deadline influence your decision to claim UC?
  - What did it tell you about claiming after the deadline?

How easy or difficult was it to understand the letter? *If they did not read the letter and in a couple – probe on how easily they understood when their partner described / explained the contents to them.*

- Did you receive any support in understanding or interpreting the letter? *[For example: from family, friend, Citizens Advice, websites, DWP].*
- Are there any aspects of the letter that you found confusing?
  - If yes: which aspects?

Was any information missing in the letter which would have been helpful to include?

- Are there any other ways you think the letter could have been improved?

What did you know about transitional payment protection before claiming Universal Credit? *If needed, explain: transitional protection payments are an additional amount to help with your move to Universal Credit available to those who claim within one month after their deadline. The payment will make up the difference if your Universal*

*Credit entitlement is less than you previously received through tax credits and you haven't had a change in circumstances.*

MODERATOR: PROBE SENSITIVELY ON THIS AS THOSE WHO CLAIMED MORE THAN ONE MONTH AFTER THEIR DEADLINE WILL NO LONGER BE ELIGIBLE FOR THIS

- *Probe on:* awareness and understanding
- How did you learn about transitional protection?
- How do you feel about this?
- Did you expect to receive this when you claimed?
- Did you expect to receive it if you claimed after the deadline?
- *For those who claimed within 1 month of their deadline:* Are you receiving transitional payment protection?
  - How do you feel about this?
- *If participant did not know anything:*
  - If you had known about transitional payment protection do you think this would affected when you claimed?
  - If you had been aware of payment protection, would this have changed your reaction to the Migration Notice in any way?
- To what extent do you think this should be highlighted further in DWP communication?

What did you know about advance payments before claiming Universal Credit? *If needed, explain: You can apply for an advance payment of your Universal Credit if you are in financial hardship while you wait for your first payment, for example, if you can't afford to pay your rent or buy food.*

- *If yes:*
  - What is your understanding of advance payments? How did you learn about advance payments?
  - *How do you feel about this?*
- *If no:*
  - To what extent do you think this should be highlighted further in DWP communication? What would this do?
  - If you were aware of advance payments, would this have changed your reaction to the Migration Notice in any way?



## 4. Barriers and motivations 15 mins

Next, I'd like to ask you a few questions about your decision to make a claim for Universal Credit. This includes asking about any reasons that might have prevented you from making a claim sooner, and what motivated you to make a claim when you did.

MODERATOR: THIS SECTION SHOULD BE PROBED SENSITIVELY

What did you do with the letter when it arrived? *Probe on: read it immediately, filed to read later, skim read, ignored, applied for extension.*

To what extent did you seek advice about whether or not to apply for Universal Credit?

- *If none:* Why not?
- *If yes:* Where did you look for advice or information? Or from who? Why did you choose these sources? *Examples: family, friends, websites, online calculators, Jobcentre Plus, DWP helpline, guidance webpages, GOV.UK website.*
- When did you seek this advice? *Probe on whether this was immediately after receiving the letter or at a later point when deciding whether to make a claim*
- What did it tell you about Universal Credit?
- Was there anything specific you were looking for advice on? Why was this?
- What impact did this advice or information have on your decision to claim? In what way?

Was there anything preventing you from claiming Universal Credit when you first received the letter? *Allow spontaneous answers first. Probe on:*

- *Process of claiming:*
  - not knowing how/where to claim;
  - lack of support making a claim;
  - issues with digital access or access to documents;
  - issues with website; issues with helpline
- *Feelings about UC:*
  - frustration;
  - fear of losing income
- *Practical barriers: lack of time*

Was there anything about Universal Credit that put you off claiming? Allow spontaneous answers first. *Probe on:*

- How do you feel about going to the Jobcentre Plus?
- How do you feel about receiving monthly payments?
- What could DWP do differently to support people to claim?

Did you know that you were eligible for Universal Credit before you made a claim?

- *If yes:*
  - How did you know?
  - Did you use an online benefits calculator?
  - Did you receive advice?
- *If no:*
  - Did you have any concerns that you might not be eligible for Universal Credit?
    - *If yes: What led to these concerns? Probe on: work hours, savings*

*For those with savings:* did you know about how having savings affects a Universal Credit claim?

- Were you aware of the savings exemption of 1 year under the move to Universal Credit?

MODERTOR: PROBE SENSITIVELY AS THOSE WHO CLAIMED 1-4 MONTHS AFTER THE DEADLINE WILL NO LONGER BE ELIGIBLE FOR THIS.

- *If no, explain: Typically, individual or couple claimants who have £16,000 or more in capital are not eligible to claim UC. An exemption is in place for TC claimants who claim UC as part of the managed move to UC, which means that for up to twelve months, they can have £16,000 or more in capital and still be eligible to claim UC.*
- *If no:* if you had been aware of this would this have impacted when you chose to claim?
- *If yes:* can you explain it to me in your own words? Where did you learn about this? How did this affect your decision to claim? Did you think this would still be available if you claimed after the deadline?
- Did you have any concerns about this?

*For those in work:* how did your work situation influence your claim for Universal Credit?

- What did you know about working and being on Universal Credit?
- What impact did this have on your decision to claim, if any?

- Why did you claim at the time you did? Allow for spontaneous answers first.  
*Probe on:*
  - change of circumstances;
  - needing the money;
  - to receive support provided with UC: childcare, support to find or progress in work; benefit calculations
  - *LISTEN FOR: if they initially decided not to claim and changed their mind, probe accordingly*
  - Applied for an extension

Did you receive a gap in benefit payments when you moved to Universal Credit?

- *If yes:*
  - Do you remember receiving a letter telling you that your Tax Credits were stopping?
  - If yes, how did you feel receiving this?
  - Were you expecting to have a gap in income?
  - For how long?
  - How did this affect you?
  - How did you plug this gap? *Probe on: work; savings; borrowing money from family of friends; borrowing money from a bank; using savings*

Was there anything else that influenced your decision to apply for Universal Credit?

## 5. Understanding the UC journey 5 mins

Next, I'd like to understand your journey to claiming Universal Credit and how you managed it.

How did you find the process of claiming Universal Credit?

- How easy or difficult was it? *Probe on:*
  - Making a claim online / completing the application
  - *If claimed as a couple:* Receiving a linking code for second partner's UC claim
  - Completing joint partner claim
  - Verifying ID

- *For those who had to verify their ID at the Jobcentre:* how did you feel about going into Jobcentre Plus to verify your ID? How did you find this experience?
- Did you have any problems in making a claim that haven't been mentioned?
- Anything that helped you make a claim? Did anything surprise you about the process?

Have you communicated with DWP relating to your claim or move from Tax Credits?

- *If no: why?*
- *If yes: what was the communication about?*
  - How did you find this experience? What made it a positive or negative one?
  - How did you find the DWP staff that you spoke to? Why was that?
  - Who would contact DWP if you needed to? Why is this?
- *For couples:* How would you keep each other up to date about this communication?

## 6. Understanding the impact of the move to UC 10 mins

I'd now like to explore what impact the move to Universal Credit has had on you [if has partner and/or children: and your family]. If you don't feel comfortable answering any of these questions, please let me know and we can move on.

MODERATOR: THIS SECTION SHOULD BE PROBED SENSITIVELY

Can you tell me in your own words how Universal Credit differs to Tax Credits?

- How do you feel about these differences?

How has claiming Universal Credit affected your income, if at all? *Probe on: positively / negatively?*

- How long have these effects lasted?
- Is there anything you are doing differently as a result?
  - What impact does this have on you?
- *Probe on:* did they expect to receive the same amount as they did claiming Tax Credits?

Were any other benefits you received affected because of your claim for Universal Credit?

- Probe passported benefits:
  - Free school meals
  - Council tax reductions
  - Help with health costs – probe: free prescriptions
  - Healthy Start scheme
  - Savings schemes e.g., Help to Save, Cost of Living Payments
- How is this similar or different to how you expected Universal Credit to impact your eligibility for other benefits?
- What impact did this have on when you made your claim?
- *If they are no longer eligible for passported benefits:* How has this affected you?

How has claiming Universal Credit affected your employment, if at all? *Probe on: hours worked; how much they earn.*

- Did you expect this change?
- How has it impacted you?
- How have you dealt with it?

How has claiming Universal Credit affected your housing situation, if at all?

- Did you expect this change?
- How has it impacted you?
- How have you dealt with it?
- Have you had any issues making rent/mortgage payments?
- *If yes:* What impact has this had? How have you dealt with it?

How has claiming Universal Credit affected your home life, it at all?

- How has claiming Universal Credit impacted your family, if at all?
- *If they have children:* Has claiming Universal Credit impacted your childcare arrangements?
- Did you expect this change?
- How has it impacted you?
- How have you dealt with it?

## **7. Summing up 2-3mins**

We are coming to the end of the interview, but I have a few final questions before we finish.

If there was one thing that DWP could do to best support you going forward what would it be?

What would be the most important thing for us to feed back to DWP about your experience of being asked to move to Universal Credit?

Finally, is there anything else you would like to mention that we haven't had the opportunity to discuss?

*Thank and reiterate confidentiality. Incentive: a £30 e-voucher each as a thank you from Ipsos for their time and contribution.*

Signpost for further information / if any concerns about discussion: [gov.uk/universal-credit](http://gov.uk/universal-credit), [citizensadvice.org.uk](http://citizensadvice.org.uk)

## 2.4 Follow-up support leaflet

Thank you for taking part in an interview about your experiences of being asked to move to Universal Credit and making a claim.

As a reminder, no-one, including DWP or Jobcentre Plus, will know you have taken part in this research and it will not affect any benefits you claim now or in the future, or your interaction with DWP or Jobcentre Plus. Your views are completely confidential and will be used for research purposes only. The interviews will be confidential and used for research purposes only. You can read DWP's privacy policy [here](#) and Ipsos's privacy policy [here](#).

Sometimes, talking about things can raise questions, or make people feel upset or worried. Below is a list of some organisations that can provide help, advice or someone to talk to. We know not everyone will need support. We are giving this leaflet to everyone we spoke to in case they need it.


If you have any questions about your Universal Credit claim, you can contact Universal Credit through your [online account](#) or by calling the Universal Credit helpline on 0800 328 5644.

If you have questions about the research you have taken part in, or your online voucher, please email [DWP-M2UC-LC@ipsosresearch.com](mailto:DWP-M2UC-LC@ipsosresearch.com) or you can call Helena at Ipsos on 020 3059 4747.

### Help with money and benefits

	<p>Citizens Advice give free, confidential information and advice about money, legal and other problems.</p> <p><a href="http://www.citizensadvice.org.uk/">http://www.citizensadvice.org.uk/</a></p>	<p>0800 144 8848 Monday – Friday 9am to 5pm</p>
	<p>MoneyHelper is an organisation that provides free money guidance and debt advice.</p> <p><a href="http://www.moneyhelper.org.uk/en">http://www.moneyhelper.org.uk/en</a></p>	<p>0800 138 7777 Monday – Friday 8am to 6pm</p>
	<p>Turn2us is a national charity that helps people get access to welfare benefits and other support.</p> <p><a href="http://www.turn2us.org.uk">http://www.turn2us.org.uk</a></p>	<p>0808 802 2000 Monday – Friday 9am to 5pm</p>
	<p>StepChange is an organisation offering free debt advice and money management.</p> <p><a href="http://www.stepchange.org">http://www.stepchange.org</a></p>	<p>0800 138 1111 Monday - Friday 8am to 8pm; Saturday 9am to 2pm</p>



## Help with relationships

	<p>Relate is a charity that offers relationship support. They provide advice on marriage, LGBT issues, divorce and parenting.</p> <p><a href="https://www.relate.org.uk/">https://www.relate.org.uk/</a></p>	<p>01302 347866</p> <p>Monday-Friday 9am-5:30pm</p>
	<p>Marriage Care is a charity that offers relationship advice, marriage preparation and counselling.</p> <p><a href="https://www.marriagecare.org.uk/">https://www.marriagecare.org.uk/</a></p>	<p>0800 389 3801</p> <p>Monday-Thursday 9am-6pm</p>

## Help with housing



	<p>Shelter is a charity that helps people in housing need by providing advice. They can offer practical help if you cannot find somewhere to stay.</p> <p><a href="http://www.shelter.org.uk">www.shelter.org.uk</a></p>	<p>0808 800 4444</p> <p>Monday – Friday 8am to 8pm</p> <p>Weekends and bank holidays 9am to 5pm</p>
	<p>Crisis is a national charity for people at risk or experiencing homelessness across the UK.</p> <p><a href="https://www.crisis.org.uk/about-us/">https://www.crisis.org.uk/about-us/</a></p>	<p>Crisis Head Office: 0300 636 1967</p> <p>Monday-Friday 9:30am-5:30pm</p>

## Help for people with disabilities

	<p>Disability Law Service is a charity that provides free legal advice on care, employment, housing and benefits to disabled people and their carers.</p> <p><a href="http://www.dls.org.uk">http://www.dls.org.uk</a></p>	<p>020 7791 9800</p> <p>Monday – Friday 9:30am-5pm</p>
	<p>Scope is a disability charity giving information and support.</p> <p><a href="https://www.scope.org.uk/">https://www.scope.org.uk/</a></p>	<p>0808 800 3333</p> <p>Monday – Friday 9am to 6pm</p> <p>Saturday – Sunday 10am to 6pm</p>



**Help with mental wellbeing or difficult feelings**

	<p>Mind is a mental health charity that provides confidential support for mental wellbeing, and information about mental health services.</p> <p><a href="https://www.mind.org.uk/">https://www.mind.org.uk/</a></p>	<p>0300 123 3393</p> <p>Monday - Friday 9am to 6pm</p>
	<p>Samaritans offer confidential, free emotional support.</p> <p><a href="https://www.samaritans.org/">https://www.samaritans.org/</a></p>	<p>116 123</p> <p>24 hours a day</p>

## 2.5 Ipsos standards and accreditations

Ipsos' standards and accreditations provide our clients with the peace of mind that they can always depend on us to deliver reliable, sustainable findings. Our focus on quality and continuous improvement means we have embedded a "right first time" approach throughout our organisation.



### ISO 20252

This is the international market research specific standard that supersedes BS 7911/MRQSA and incorporates IQCS (Interviewer Quality Control Scheme). It covers the five stages of a Market Research project. Ipsos was the first company in the world to gain this accreditation.



### Market Research Society (MRS) Company Partnership

By being an MRS Company Partner, Ipsos endorses and supports the core MRS brand values of professionalism, research excellence and business effectiveness, and commits to comply with the MRS Code of Conduct throughout the organisation. We were the first company to sign up to the requirements and self-regulation of the MRS Code. More than 350 companies have followed our lead.



### ISO 9001

This is the international general company standard with a focus on continual improvement through quality management systems. In 1994, we became one of the early adopters of the ISO 9001 business standard.



### ISO 27001

This is the international standard for information security, designed to ensure the selection of adequate and proportionate security controls. Ipsos was the first research company in the UK to be awarded this in August 2008.



### The UK General Data Protection Regulation (GDPR) and the UK Data Protection Act (DPA) 2018

Ipsos is required to comply with the UK GDPR and the UK DPA. It covers the processing of personal data and the protection of privacy.



### HMG Cyber Essentials

This is a government-backed scheme and a key deliverable of the UK's National Cyber Security Programme. Ipsos was assessment-validated for Cyber Essentials certification in 2016. Cyber Essentials defines a set of controls which, when properly implemented, provide

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organisations with basic protection from the most prevalent forms of threat coming from the internet.

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### **Fair Data**

Ipsos is signed up as a “Fair Data” company, agreeing to adhere to 10 core principles. The principles support and complement other standards such as ISOs, and the requirements of Data Protection legislation.

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