



Department
for Work &
Pensions



Government
Social Research

Technical Report

Qualitative Research with Move to Universal Credit Tax Credit
Couples

December 2024

DWP ad hoc research report no. 106

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

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Contents

1 Technical report.....	4
1.1 Research aims.....	4
1.2 Sampling	4
1.3 Fieldwork preparation and recruitment	5
1.4 Research materials and fieldwork.....	6
1.5 Analysis and deliverables	8
1.6 Interpretation of findings	9
2 Appendix.....	10
2.1 Advance letter.....	10
2.2 SMS with link for quick capture survey	13
2.3 Quick capture survey.....	13
2.4 Sampling quotas.....	15
2.5 Recruitment screener	17
2.6 Non-claimant discussion guide	27
2.7 Claimant discussion guide	39
2.8 Follow-up claimant discussion guide	55
2.9 Participant information sheet	64
2.10 Ipsos standards and accreditations	67

1 Technical report

This report provides the technical and methodological details for research commissioned by Department for Work and Pensions (DWP) to understand decision-making amongst couples about applying for Universal Credit following receipt of a Migration Notice. This report provides detail on the qualitative methodology of the research, including sampling, recruitment and fieldwork materials.

1.1 Research aims

This research aimed to understand tax credit claimant couples' experiences of being asked to move to Universal Credit (UC). Specifically:

- Couples' reactions to and understanding of the Migration Notice and how this impacted their next steps.
- 1. Couples' perceptions of and attitudes to UC and how these shaped their approach to the claim process.
- 2. How couples made the decision on whether to claim and their experiences of the claim process, including the influence of couple dynamics on this.
- Experiences of managing UC among claimant couples.

1.2 Sampling

Participants were recruited from a DWP sample of couples who had claimed Child Tax Credits and/or Working Tax Credits. DWP provided two sample files from their database of tax credit couples who had been sent a Migration Notice, one in October 2023 (c. 500 couples) and another in January 2024 (c.9,000 couples).

1.2.1 Sampling approach

30 couples were interviewed across two core groups, non-claimants and claimants. 6 late claimant partners were also included in the sample to identify reasons for claiming after the migration deadline.

The sample was initially designed to have 18 non-claimant couples and 12 claimant couples, enabling a more detailed analysis of the non-claimant experience. However, during the recruitment process, challenges in recruiting non-claimants meant it was necessary to change this sample specification. The final sample comprised of 9 non-claimant and 21 claimant couples, including the 6 late claimant couples.

The primary sampling criteria for couples was determined by their claim status and whether they had made a claim before or after their migration deadline. Participants were defined as follows:

- Non-claimants: couples who had not claimed or had begun the claim process and dropped out before their first payment.
- Claimants: couples who had claimed before their migration deadline.
- Late claimants: couples who claimed after their migration deadline.

The definition of a non-claimant needed to be adapted during fieldwork: it began as those who had not started the claim process; however, during recruitment we found that couples were more likely to have started a claim and not completed it than not started to claim at all. The definition was revised in response to this to capture what was happening on the ground.

No quotas were set apart from region to maximise recruitment opportunities for non-claimants. Other characteristics were monitored for a mix across age, gender, the type of tax credits couples were in receipt of, and ethnicity. Interviews were conducted with tax credit claimant couples who had received, and read, a migration letter. No one who did not recall the Migration Notice was recruited.

A table outlining the quotas for qualitative recruitment is in Appendix 2.4.

1.3 Fieldwork preparation and recruitment

1.3.1 Advance communications with participants

All participants were sent a letter outlining what the research was about in advance of fieldwork and they were given the option to opt-in or out of the research. They could do this by free phoning or emailing Ipsos to let them know their decision.

The advance letter is included in Appendix 2.1.

1.3.2 Recruitment

Recruitment was undertaken by Criteria Fieldwork, a third-party recruitment organisation. They contacted participants based on their claim status in the sample to explain the research, what taking part would involve and to arrange a convenient time and date for an interview with those who were willing to take part. Appointments were reconfirmed 24 hours in advance to ensure that people remembered the interview and were still available to take part.

Recruiting non-claimants was particularly challenging and additional recruitment approaches needed to be utilised. Reasons for low engagement in the research among this cohort were as follows:

- They were often in the process of claiming or had claimed by the time the recruiter spoke with them.

- They felt more negatively than claimants towards UC which made these couples less inclined to take part in the research.

There were also specific considerations when recruiting couples compared to individuals:

- Couples needed additional time to discuss together whether they were interested in participating in the research.
- The recruiter needed to recontact the couples to carry out a short screening questionnaire to check whether they were eligible. This often needed to be done at separate times due to work schedules.
- To organise a time that suited them both to take part in the interview(s).

The different methods used to boost recruitment and address these challenges among the non-claimant cohort included:

- Tele-matching using couples' personal information to identify a potential phone number, as the sample information was often outdated or incomplete.
- Targeted SMS sent to non-claimant couples which included a link to a short survey to check their eligibility for the research in advance of a recruiter contacting them. This helped recruiters to find the non-claimant couples who were interested in taking part faster within a large sample dataset.
- Partner interviews offered to only one partner in a couple if the other partner was not interested in taking part. Only couples took part in the research.

Couples were phoned a maximum of 3 times and voicemails were left to gauge their interest in the research. After this they were not contacted again.

As a result of the challenges in non-claimant recruitment, fieldwork was extended which took place between October 2023 and April 2024. Couples were offered a £40 Love2shop voucher per interview as a thank you for taking part.

A copy of the recruitment screener can be found in Appendix 2.5.

1.4 Research materials and fieldwork

In-person and telephone in-depth interviews were used during fieldwork.

Claimant couple discussions were conducted through two stages:

- 12 paired in-person interviews (90 minutes) were carried out followed by 24 individual telephone interviews (30-45 minutes) with the same partners. The follow-up interviews were conducted a minimum of 6 weeks after the initial interview to enable participants time to receive their first UC payment and to reflect on their experiences of managing their claim.
- There were also 18 additional claimant telephone interviews (1 hour) carried out throughout the same time period.

- All non-claimant interviews were conducted via telephone of which there were 18 individual ones with partners. These took place over the duration of the fieldwork period.

3 separate discussion guides were used during the interviews. They covered core topics across all groups while individual discussion guides also focused on a particular set of experiences in relation to a group. We set out the topics covered below.

For all groups:

- Background questions about claimants' current situation. For example, home life, lifestyle choices, employment, employment history, current benefits, how responsibilities are shared in the household.
- Claimants' understanding of the Migration Notice and their reactions to receiving it.
- Couple dynamics in relation to making decisions about their family unit, particularly in relation to Universal Credit. How they make decisions in terms of communications styles and how they problem-solve together.
- Claimants' circumstances including children, financial concerns, attitudes towards saving, employment status, job stability, etc.
- Their knowledge and awareness of UC, and their attitudes towards it, prior to receiving the Migration Notice.

For non-claimants:

- Reasons for not applying for Universal Credit: their perceptions of the advantages and disadvantages of doing so; any barriers or perceived barriers to claiming, and knowledge/expectation of what the process would be like; whether views were similar or different to within couples; how couples discussed this and came to a decision.
- Likelihood of making a Universal Credit claim in the future; reasons for this; any support they might need to do so.

For claimants:

- Claimants' reasons for applying for Universal Credit as a couple. Their knowledge of the process, how they agreed the "lead carer" (where relevant), barriers to claiming and expectations of the process.
- Their actual experience of the application process.
- How claimants manage their claims long-term together: involvement with DWP, how do they communicate with DWP.
- What support these claimants may need to be able to apply/ maintain their claim.

When interviewing claimants, many of whom had difficulties claiming, interviewers were briefed to adopt questions from the non-claimant discussion guide to better understand barriers to the claim process, where relevant.

For late claimers:

- Claimants' reasons for the delayed claim for Universal Credit as a couple and circumstances which influenced this, including couple dynamics.
- Any potential enablers which helped them make their claim and barriers which were experienced before they made a claim.
- Their understanding of the Migration Notice and how this affected their delayed claim as well as their attitudes to Universal Credit.
- The support that may have been needed to enable an earlier claim.

Copies of the discussion guides are included in Appendix 2.6, 2.7 and 2.8.

Following interviews, an information leaflet was shared with participants which 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, housing, relationships and health issues or disabilities.

1.5 Analysis and deliverables

The data from the interviews were managed in an Excel analysis grid where both non-claimant and claimant data were stored for easy comparison. Data from follow-up interviews were managed in a separate tab as the analysis for this was concentrated on the management of claims rather than the overall claim experience.

Interviewers took field notes during their interviews and then listened back to the audio recordings to take detailed notes. These notes were organised using the Excel analysis grid. Each partner was assigned a row in the Excel spreadsheet, and participant profile information and their answers to research questions/topics of interest were placed in respective columns. Where there were notes from paired interviews, input from couples was combined into one row and differences in views between partners were distinguished by labelling them. This approach aided quick and effective analysis as data could be sorted by a particular participant profile or any topic of interest.

Three analysis sessions were carried out at different significant points during the fieldwork period, concentrating on different cohorts in different sessions. The sessions were structured around the research questions and common themes identified. Emerging themes from the analysis sessions were noted and explored further in the analysis grid, updating the grid when needed.

Within the analysis sessions, the research team and freelance interviewers discussed their findings, with DWP in attendance to listen and ask any questions. The findings from these meetings were also used to draft two interim summary reports. These reports provided an ongoing overview of the dataset.

A final report in PowerPoint was written based on these findings.

1.6 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 and non-claimants were sampled to provide a range of characteristics, situations and experiences and not intended to be statistically representative of the wider 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 here represent common themes emerging across multiple interviews.

Sometimes, a theme commonly referenced in discussions with participants does not necessarily indicate how important that theme is in explaining a given view or experience. Sometimes important themes can emerge in a minority of interviews. The value of qualitative work is to discover these hidden drivers or important issues, and to identify the issues that 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 and is not just limited to the specific claimant being quoted.

2 Appendix

2.1 Advance letter

[FIRST_NAME] [LAST_NAME]

[Address_1]

[Address_2]

[Address_3]

[Address_4]

[Postcode]

DATE

Your reference: [IMID]

Dear [FIRST_NAME] [LAST_NAME],

Research to understand your experience of claiming benefits as a couple

We are writing to ask for your help with an important piece of research that Ipsos is carrying out for the Department for Work and Pensions (DWP). You have been contacted to take part in this research because DWP's records show that they have written to you about moving from tax credits to Universal Credit. We are still interested in speaking with you even if you have not claimed Universal Credit.

The research is about how DWP communicates about benefits and people's experience of claiming benefits as a couple. It will provide DWP with important information about how they can improve people's experiences of claiming Universal Credit.

We have also sent a copy of this letter to your partner. We are writing to you both so that you both have the same chance to read this information and decide if you want to take part.

What will taking part involve?

If you and your partner agree that you want to take part you can take part in one of two ways, depending on whether you have applied to claim Universal Credit:

1. **If you have applied to claim Universal Credit:** The research will be in two stages.

A researcher will interview you and your partner together, in person. The interview can take place in your home or, if you prefer we can organise an alternative convenient location. The interview will take around 90 minutes and happen in February, at a day and time convenient for you. We will give you each a shopping voucher as a thank you for taking part.

We would then like to speak to you again in April. This time we will interview you and your partner separately, over the phone. These interviews will last up to 45 minutes. We will give you each another shopping voucher as a thank you for taking part in these second interviews.

If you have not applied to claim Universal Credit: We will interview you and your partner separately, over the phone. These interviews will happen in February at a day and time that is convenient for you, and last around one hour. We will give you each a 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 at <https://www.gov.uk/government/organisations/department-for-work-pensions/about/personal-information-charter>, and Ipsos's privacy policy at: <https://assets-uk.ipsos.com/pa/dwp/m2uc/privacy.pdf>

Do I have to take part? You do not have to take part. It is up to you. DWP and HMRC will not know who has taken part in the research. Whether or not you choose to take part, **it will not affect any benefits or tax credits you claim now or in the future**, or your interaction with DWP, Jobcentre Plus or HMRC.

What do I need to do?

If you do not want to be contacted about this research, please let Ipsos know by emailing UK-PA-DWP-claimingbenefits@ipsos.com, or by calling 0800 0149452 (free) to leave a message, and we will not contact you again.

To take part, please contact Ipsos either by emailing the same address and include your contact details or by calling 0800 0149452 (free) to leave a message. A member of the Ipsos team will call you back. If you do not contact Ipsos to opt out, Ipsos will pass your details on to our recruitment partner Criteria who will be setting up the interview appointments. Criteria 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 020 7431 4399. If Criteria call you, you can still choose not to take part and you can decide this at any time. You can access Criteria's privacy policy at <https://www.criteria.co.uk/privacy-policy.html>.

If you have any questions about the project, you can contact Ipsos on UK-PA-DWP-claimingbenefits@ipsos.com or call Charlotte at Ipsos on 020 3059 5003. Alternatively, you can contact Honor Mort at DWP on UC.research@dwp.gov.uk to check the research is genuine.

We hope you will take part in this important research to help improve people's experience of claiming Universal Credit.

Thank you in advance for your help.

Yours sincerely,

Social Research
Department for Work and Pensions

Project Manager
Ipsos

2.2 SMS with link for quick capture survey

“You were sent a letter recently regarding DWP research about moving from tax credits to Universal Credit. The research will involve a 1 hour telephone interview and eligible participants would receive a £40.00 Love2Shop voucher. If interested please go to: [recruitment partner link for participants to carry out survey] to opt in.”

2.3 Quick capture survey

Welcome

Thank you for your interest in the research about Universal Credit. If you are interested in participating in this research please complete this short questionnaire. It should only take a few minutes. Please note that when you click submit your responses will be sent directly to Criteria Fieldwork, who are organising this research on behalf of Ipsos. For privacy information please follow the link at the bottom of the screen.

Q1 What is your full name?

Q2 Please provide a telephone number so that we can contact you about this research?

Q3 Have you received a letter from DWP about moving from tax credits to Universal Credit

Yes	1
No	2
Don't know	3

Q4 Are you and your partner currently claiming Universal Credit?

Yes – we have both claimed and received our first payment	1
Yes – we have both claimed but haven't received my first payment	2
No, neither of us have claimed or completed the application form	3
One of us has completed the application form but not the other	4

Q5 In which part of the UK are you currently living?

England	1
Scotland	2

Wales	3
Other	4

INVITE TO PARTICIPATE IF RESPONDENT MEETS ALL QUOTAS

2.4 Sampling quotas

	Claimants (X12 couples in total)	Non-claimants (x18 couples in total)
Primary criteria (Q.2)	Claimants: Those who claimed in the 3 months before the migration deadline Late claimers: those who claimed after the migration deadline	Couples where neither partner has made a claim or one partner has – please monitor and record
Reason for not claiming (Q.2C)		Record for information
Quota	X7 claimant couples X5 late couples – recruit claimants instead of late claimants if sample information does not allow	X18 couples
Mode	2 stage process: 1) F2F interview as a couple at home, or in a location convenient for participants 2) Follow-up telephone interview with each partner individually.	1 stage: Telephone only
Region (no. of couples)	England only – aim for a mix across the sample regions.	Min. 11x England Min. 3x Scotland Min. 3x Wales
Age (Q.5)	Mix and monitor – record age of each individual	Mix and monitor – record age of each individual
Gender (Q.4)	Mix & monitor	Mix & monitor
Legacy Benefits (sample information)	Mix & monitor type of tax credits (WTC, CTC, WTC & CTC) based on sample information – record for each individual	Mix & monitor type of tax credits (WTC, CTC, WTC & CTC) based on sample information – record for each individual

Ethnicity (Q.7)	Mix & monitor	Mix & monitor
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2.5 Recruitment screener

ALL

Good morning / afternoon / evening. Please could I speak to [named contact or appointee if available from sample]?

My name is and I am calling you from Criteria Fieldwork, a research agency. We have been commissioned by the research organisation Ipsos to organise some research interviews on behalf of them and the Department for Work and Pensions (DWP). The research is about how DWP communicates about benefits and people's experience of claiming benefits as a couple. It will provide DWP with important information about how they can improve people's experiences of claiming Universal Credit. Ipsos also sent a letter about this research which you may have read.

We are contacting you as you may have recently received a letter from DWP regarding moving from tax credits to Universal Credit. We would like to speak to you and your partner about this and any actions you may have taken since receiving your letter.

There are two types of interviews which you could be asked to take part in and depending on some of your answers. Either one telephone interview **or** one face-to-face interview as a couple and a follow up telephone interview. **We would offer £40 to each partner per interview as a "thank you" for your time.**

The interview will be conducted within the MRS (Market Research Society) Code of Conduct and General Data Protection Regulation 2018. This means that your responses will remain completely **confidential and used for research purposes only**. The findings will not identify you and **no personal information** will be shared with any third parties, including DWP. You can also choose not to answer any questions if you would prefer not to. You can access Criteria's privacy notice on our website: www.criteria.co.uk.

Participation in this research is entirely voluntary and will not affect any benefits or your relationship with DWP and the services you receive either now or in the future.

- I just need to ask you a few questions before we confirm the interview and further details about it. Are you happy to proceed?
- If you are eligible, would your partner also be available to confirm they are happy to take part in the research? We need to speak to both of you before you can take part. Alternatively, I can call back at a convenient time to speak to them if they are not available now.

Screener questions:

UNIVERSAL CREDIT QUESTIONS

Q1.	Have you received a letter from DWP about moving from tax credits to Universal Credit? SINGLE CODE ONLY Recruiter prompt with extended migration date given in the sample file.		
	Yes	1	CONTINUE
	No	2	THANK YOU AND CLOSE
	Don't know	3	THANK YOU AND CLOSE

ASK CODE 1 @Q1 (THOSE WHO RECEIVED MIGRATION NOTICES)

Q2A.	ASK BOTH PARTERS Are you and your partner currently claiming Universal Credit? SINGLE CODE ONLY		
	Yes – we have both claimed and received our first payment	1	CLAIMANT: RECRUIT X12 COUPLES IN TOTAL @CODE 1 & 2
	Yes - we have both claimed but haven't received my first payment	2	
	No, neither of us have claimed or completed the application form	3	NON-CLAIMANT: RECRUIT X18 COUPLES - RECORD & MONITOR CODE 3 & 4
	One of us has completed the application form but not the other	4	

NOTE: BOTH PARTICIPANTS NEED TO HAVE COMPLETED THE APPLICATION FORM AND SUBMITTED IT IN ORDER TO CLAIM.

ASK CODE 1 AND 2 @Q2A (THOSE WHO HAVE CLAIMED)

Q2B.	When did you and your partner make your claim for UC?		
	RECRUITER: CHECK SAMPLE INFORMATION FOR PARTICIPANT MIGRATION DEADLINE AND USE AS A PROMPT.		
	SINGLE CODE ONLY		
	Before the deadline	1	CLAIMANT: RECRUIT X7 COUPLES @CODE 1
	After the deadline	2	LATE CLAIMANT: RECRUIT X5 COUPLES
	Don't know	3	TRY TO VERIFY USING SAMPLE INFORMATION – OTHERWISE CLOSE

ASK CODE 3 AND 4 @Q2A (THOSE WHO HAVE **NOT** CLAIMED)

Q2C.	Broadly, what was the main reason for not claiming UC?		
	SINGLE CODE ONLY		
	Decided not to claim and did not start the application	1	RECORD FOR INFORMATION AND INCLUDE IN PARTICIPANT PROFILES
	Started the application and did not complete it	2	
	Submitted the application but did not complete the following steps needed to finalise the claim (e.g. attending a Jobcentre appointment, verifying ID, accepting claimant commitment)	3	
	Other	4	PLEASE SPECIFY – RECORD FOR INFORMATION AND INCLUDE IN PARTICIPANT PROFILES

ASK ALL

Q3.	ASK BOTH PARTNERS			
	What is your current employment status?			
	MULTI CODE POSSIBLE			
		Lead participant	PARTNER	
	Full-time employment (30 hours or more a week)	1		RECORD FOR INFORMATION
	Part-time employment (less than 30 hours a week)	2		
	Currently not in paid employment	3		
	In full-time education/studying	4		
	Look after the home / children	5		
	Carer	6		
	Retired	7		
	Prefer not to say	8		CLOSE

DEMOGRAPHIC QUESTIONS

ASK ALL

Q4.	Which of the following describes how you think of yourself?			
	SINGLE CODE ONLY			
	Male	1	MONITOR FOR A MIX	
	Female	2		
	Non-binary	3		
	Prefer to use my own term	4		
	Prefer not to say	5		

ASK ALL

Q5.	How old were you on your last birthday?			
	WRITE IN & CODE EXACT AGE			
	Exact Age			
		25-49yrs	1	MONITOR FOR A MIX ACROSS COUPLES. NO
		50-65yrs	2	

			AGE REQUIREMENT WITHIN COUPLES.
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ASK ALL

Q6.	Occupation of Chief Income Earner (Probe fully):		
	Write in: _____	1	RECORD FOR INFORMATION
	Qualification:	2	
	Social Grade: _____		

ASK ALL

Q7.	How would you describe your ethnicity?		
	SINGLE CODE ONLY		
	White British / other white (British/ English/ Welsh/ Scottish/ Northern Irish/ Irish/ Any other white background	1	MONITOR FOR A MIX
	Mixed (White and Black Caribbean/ White and Black African/ White and Asian/ Any other mixed background	2	
	Asian (Indian/ Pakistani/ Bangladeshi/ Any other Asian Background	3	
	Black / black British (Caribbean/ African/ Any other black background	4	
	Chinese	5	
	Any other background	6	
	Prefer not to say	7	

ASK ALL

Q8.a	How would you describe your household?
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MULTICODE			
	There are children aged under 1	1	RECORD CODE DESCRIPTION AND HOW MANY CHILDREN FOR INFORMATION
	There are children aged 1 - 2	2	
	There are children aged 3 - 4	3	
	There are primary school aged child/ren	4	
	There are child/ren aged 11 - 18	5	
	There are dependent children living with us aged 19+	6	
	There are non-dependent children living with us aged 19+	7	
	Children have all left home	8	
	Never had children	9	

ASK ALL

Q8.b	In which part of the UK are you currently living?		
	SINGLE CODE		
	England	1	RECRUIT ALL CLAIMANTS/LATE CLAIMANTS (X12) FROM CODE 1 & Min. 11X NON-CLAIMANTS
	Scotland	2	Min. 3X NON-CLAIMANTS
	Wales	3	Min. 3X NON-CLAIMANTS
	Other	4	CLOSE

EXPLAIN RESEARCH IN FURTHER DETAIL AND THE TYPE OF INTERVIEW THE COUPLE IS ELIGIBLE FOR:

FOR CLAIMANT AND LATE CLAIMANT COUPLES:

The research would involve taking part in two interviews. The first stage will be in-person with you and your partner together between the 19th – 29th February and will last around 90 minutes. The second one will take place over the telephone between 1st – 16th April, lasting 30-45 minutes, and we will speak to you and your partner

separately. We will arrange a location as well as days and times that are convenient for you both.

Topics which will be discussed include how you make financial decisions as a couple, your experiences around claiming Universal Credit together and circumstances which may affect this. You will not be asked to disclose any amounts of money or answer any questions which you are not comfortable with. You can also withdraw from the interview at any time.

We would like to offer a £40 voucher each as a “thank you” for your time for the joint in-person interview, and a further £40 each for you and your partner after taking part in the second interview. Does this sound like it would be of interest to you?

FOR NON-CLAIMANT COUPLES

The research would involve taking part in one interview, over the phone between 15th February – 7th March which would last 60 minutes and we would speak to you and your partner separately. We will arrange days and times that are convenient for you both.

Topics which will be discussed include how you make financial decisions as a couple, your experiences with tax credits and circumstances which may affect this. You will not be asked to disclose any amounts of money or answer any questions which you are not comfortable with. You can also withdraw from the interview at any time.

We would like to offer a £40 voucher each as a “thank you” for you and your partner’s time for the interviews. Does this sound like it would be of interest to you?

ASK NON-CLAIMANTS

Q9. Are you happy to take part in an interview over the phone?

Yes	1	Continue
No	X	CLOSE

ASK CLAIMANTS:

Q10. Are you happy to take part in a face-to-face interview followed by a telephone interview?

Yes	1	Continue
No	X	CLOSE

ASK CODE 1 @Q10

- TAKE DOWN NAME, PHONE NUMBER, EMAIL AND TIME AND DATE OF THE (FIRST) INTERVIEW AND SHARE WITH THE RESEARCH TEAM.

CLAIMANTS:

- DISCUSS AND SHARE ALTERNATIVE LOCATION FOR THE FIRST INTERVIEW WITH THE RESEARCH TEAM. ALTERNATIVELY, THE RESEARCH TEAM CAN SUGGEST ONE BASED ON COUPLES' ADDRESS.
- CONFIRM OTHER PARTNER'S PHONE NUMBER IF YOU NEED TO SPEAK TO THEM AT A LATER TIME TO RECORD CONSENT TO TAKE PART (BOTH FOR IN-PERSON AND FOLLOW-UP INTERVIEWS).

ASK ALL

Q.16 Are you happy to be recontacted to participate in a future couples' study about your benefits with Ipsos? You will have the chance to change your mind should you wish to in the future.

- Yes **1**
- No **2**

RECRUITER: IF YES – TAKE DOWN NAME, NUMBER, EMAIL, AND WHETHER A CLAIMANT/NON-CLAIMANT, AND SHARE WITH THE RESEARCH TEAM. CONFIRM THEY ARE HAPPY FOR THE INTERVIEW(S) TO BE RECORDED.

PERSONAL IDENTIFIERS

Recruitment details	Participant 1	Participant 2
Date of recruitment:		
Time of recruitment:		
Consent to take part acquired:		

	Participant 1	Participant 2
Full name:		
Full name:		

PLEASE RECORD ALL PHONE NUMBERS	Participant 1	Participant 2
Tel. Number (WRITE IN INCL. STD code)		
Home	1	

Mobile	2		
--------	---	--	--

E-mail address (WRITE IN for Love2shop voucher)		
Participant 1		
Participant 2		

Additional notes (including alternative location, if any)

2.6 Non-claimant discussion guide

Aims and objectives

The Department for Work and Pensions (DWP) has commissioned Ipsos to conduct qualitative research to understand reactions among couples who are being asked to move to Universal Credit. All couples will have been sent a migration notice about this move prior to the interviews (in late September 2023). This discussion guide has been designed for use with couples who chose not to make a claim for Universal Credit, to explore couples' reasons for this as well as their reactions to the migration notice. Non-claimant couples have been selected on the basis that they did not make a claim for Universal Credit after receiving their migration notice.

This discussion guide is intended for 60-minute remote (telephone / online) interviews with individuals from each couple (fieldwork completed in February and March).

Among non-claimant couples, this research aims to:

- Understand couple dynamics and how these feed into their financial decision-making processes, particularly in deciding to not move to Universal Credit.
- Explore how lifestyle choices and personal circumstances impact decisions relating to not claiming Universal Credit.
- Understand the rationale for not applying for Universal Credit, including knowledge and perceptions of it and the process for claiming, barriers to claiming and expectations.
- Examine their perceptions of the application process, identifying barriers and enablers and whether they would consider applying in the future.

Interviewer information:

- Fieldwork will run between **22nd November – 19th December 2023 and 15th February – 7th March** .
- **18 couples** will be interviewed separately.
- Participants will be given a **£40 shopping paper voucher or e-voucher each for taking part** in the individual interviews (i.e. £80 in total per couple).
- 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 (2 hours) will be held after the interviews, after which a brief summary of findings will be provided.
- It will be important to ascertain both individuals' reactions within the couple in the individual interviews.

1. Introduction	2-3 mins
<ul style="list-style-type: none"> ▪ Thank the participant for taking part. Introduce self and explain nature of interview: informal conversation; all opinions valid. Interviews should take around 60 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 among couples who have been asked to move from Tax Credits to Universal Credit. This interview is to learn a bit about you as a couple and how you make household decisions together. We will be asking you some questions about how you manage your household finances, but we will not ask you for any actual figures about your income or outgoings, or for details of your spending. I'd also like discuss how you made the decision not to apply for Universal Credit, the actions you took to do this, and your experiences of the application process. ▪ 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. ▪ 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. 	<p><i>Orientates interviewee, prepares them to take part in the interview.</i></p> <p><i>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and GDPR guidelines).</i></p>

<p>Reassure them that participation will have no impact any dealings with DWP or HMRC now or in the future, including a potential future Universal Credit claim.</p> <ul style="list-style-type: none"> ▪ 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 the beginning of March 2024 - after this time the data would have been analysed and cannot be removed). Are you happy to continue? ▪ Confirm the couple received a letter about the move from tax credits to Universal Credit i.e., the migration notice ▪ Any questions before we begin? 	
<p>2. Background and context</p> <p><i>To start off with, I'd like to ask a few questions about yourselves.</i></p> <p>Warm up: Name, how long they have been with their partner, hobbies/activities they like to do in their spare time (individually or as a couple).</p> <p>Cover briefly: Can you tell me a bit about yourself? Probe:</p> <ul style="list-style-type: none"> • Family and home life – who else lives with them, any other caring responsibilities? • Housing - how long they have lived in their area? In their current home? • Work – work status for both. Self-employed or employed? <i>Take note of this for later.</i> • Work history – if currently working, have they always done this type of work, if not, what did they used to do, any non-working spells. • Benefits – are they receiving any benefits outside of Universal Credit, together or separately. How are these claimed? <ul style="list-style-type: none"> ○ How long were you claiming Tax Credits for? • Any changes in their life recently? Do you expect there to be any changes in the near future? For example, moving house, having a baby, changing jobs, receiving a promotion etc. 	<p>5mins</p> <p><i>Cover this section briefly but it contains key contextual information to understand how they approach their UC decision together – take note for later in the discussion</i></p>
<p>3. Initial understanding of migration letter</p> <p><i>Now I'd like to talk a bit more about Universal Credit and your initial response to the letter you received about your benefits. I would like to understand how you became aware of the move to Universal Credit from DWP's communication. I understand it might be difficult to remember</i></p>	<p>8mins</p> <p><i>Collect information</i></p>

some of the details, please just tell me what you remember. We are interested in the process so DWP can improve on it in the future.

What did you know about how Universal Credit might affect you before receiving the letter about it? 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?

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

- **Who has read the letter?** Moderator probe to explore if their partner also read it or one has read and told the other one about it.
- *If one person hasn't read it: why is this?*
- What happened next? Probe on how they engaged with other partner about letter.

MODERATOR: For the questions which follow, probe appropriately depending on if respondent has read the letter or not.

In your own words, can you describe what the letter told you? Probe for understanding, if they did not read the letter, probe on what their partner relayed to them

- From the information in the letter, can you describe what you needed to do to claim Universal Credit?
- 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?

How did you feel immediately after reading the letter? If they did not read the letter – probe on how they felt after being told.

- Were you surprised to receive the letter?
 - *If surprised: Why were you surprised by the letter?*

How easy or difficult was it to understand the letter? If they did not read the letter – 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? [examples: from family, friend, Citizens Advice, websites].
- Are there any aspects of the letter that you found confusing? If yes: which aspects?

about their previous understanding of UC and their initial thoughts after reading the letter from DWP regarding moving to UC

- How comfortable did you feel communicating this information to your partner? Why is that? *Probe complexity or format of information.*

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

- What information would have been helpful in the letter?
- *(Ask if they did not read the letter)* Did your partner highlight certain parts of the letter for you? Do you think this would have made a difference? E.g., the deadline to move to UC, that they had to make a joint claim, nominating a “lead carer” *(for those with children)*.
- Are there any other ways you think the letter could have been improved?

What did you think about the format of the letter? Probe on: length, amount of text, text size, colour, pictures etc.

- Do you have any special arrangements with DWP to format their letters in a way that works for you?
- How well did this work for you?
- *If not well:* What about it did not work well for you? *(as a couple / individually)*? How could the letter have been improved?

REMOVED QUESTION ON THE INFORMATION LEAFLET – leaflet only sent to claimants

4. Understanding couple dynamics and responsibilities **20mins**

Next, I'd like to talk a bit about your home life and how you make household decisions as a couple. This will be helpful to understand the factors that might have influenced your decision not to claim Universal Credit.

MODERATOR: THIS SECTION SHOULD BE PROBED SENSITIVELY – if it seems like a particular topic is uncomfortable to discuss, move on.

In terms of roles and responsibilities at home:

- Who does what in terms of responsibilities at home?
- How did you decide on this?
- *Those with children:* how does childcare work in your household? Would you describe someone as being the lead carer? *Probe on use of formal / informal childcare.*
- Do you get any help or support from anyone, for example other family members? What with? *Probe on: financial management; childcare; household management (cleaning, cooking); paying bills.*

Explore how the couples make financial decisions together and how they communicate about them. Identify how they share responsibilities.

Uncover any imbalances in the decision-making processes

How do any other responsibilities you have outside of the home affect your responsibilities at home? Your work? *If needed probe on: volunteering, caring responsibilities.*

How do you manage your household finances?

- Who does what? Why? Do either of you have certain tasks or roles?
 - Probe on budgeting and whether / how they do this.
 - What is similar or different about how you each manage finances?

How confident do you feel doing tasks related to your finances online? *Probe individually. Is this the same / different to how you feel doing other activities online?*

- *If less confident:* Why is this? Does this differ for other types of tasks? Why?
- *If confident:* Is there anything that helps you feel confident doing these tasks? Why is this?

What would you say is your main source of income? *(If both they and their partner work - do they consider one of them to be the main income earner, and who is it?)*

- **Where did Tax Credits / other benefits, fit into this?**
Moderator to get a sense of whether these sources of income are essential vs. a nice to have/top up.
- Do/did you use benefit payments / Tax Credits to cover specific expenses? How do/did you decide this?
- What other sources of income do you have?
- Are you saving / putting money away for the future? *Listen out for but do not probe on use of Help to Save*

How much effort is managing your finances? *For example, administration behind it, tracking payment dates, completing forms, budgeting (if this is done), making payments etc.*

- To what extent and for what reasons? Was this the case for managing Tax Credits?
- Is this done jointly with your partner or separately, and to what extent? Why is this?
Probe: establish whether they have a joint account or individual ones. Which account were Tax Credits paid into? What impact does this have on managing their finances?
- Are you renting, or do you own your own home? How do you manage the responsibility of paying your rent/mortgage between you?

Are there any other factors which influence how you manage your finances as a couple?

MODERATOR: REMIND PARTICIPANTS THEY DO NOT HAVE TO SHARE ANYTHING THEY ARE NOT COMFORTABLE TALKING ABOUT. THEY WILL NOT BE ASKED TO SHARE DETAILS ON ANY AMOUNTS OF MONEY INVOLVED.

- *Probe:*
 - Debt (individual/as a couple) – credit cards, loans, other financial difficulties
 - Unexpected drops in income e.g., changes in employment, health concerns/costs

How much do you discuss your finances with your partner?

- Why is this?
- How easy or difficult is it to talk about this subject? Why?
- Is there one person that feels more comfortable speaking about it than the other? For what reasons?

How do you decide your priorities when making financial decisions as a couple?

- Is there anything that helps you make these financial decisions? Or makes it more difficult?
- How are they the same or different from each other?
- How did they impact how you decided not to claim Universal Credit?

To what extent do you seek advice when making financial decisions? Individually or as a couple? *For example, getting a loan, paying off debt etc.*

- *If none:* why not? Is there anything that puts you off? Or prevents you?
 - *If yes:* Where do you look for advice or from who? What makes you choose these sources? E.g., *family, friends*, via telephone, websites, online calculators, GOV.UK website. *Third party: Citizens Advice*, other charities.
- What types of decisions do you feel advice/information is needed for? Why? How are different sources of information used?
- What kind of impact does this advice or information have on your financial decisions?

5. Understanding the impact of attitudes and personal circumstances

25mins

Let's move on, I'd like to talk about context and how your personal circumstances might have affected your decision not to apply for Universal Credit.

MODERATOR: THIS SECTION SHOULD BE PROBED SENSITIVELY

Thinking back to the decision not to apply for Universal Credit, how was this made?

- *Probe: conversations, considerations, future plans, reactions.*
 - To what extent did you discuss your decision together?
- How did you feel about the prospect of claiming UC?
- What did you and your partner understand about what you would need to do to claim?

Why did you decide not apply for Universal Credit?

- How easy or difficult did you find making the decision not to claim? What were your reasons for deciding not to claim?
- Was there anything that made it difficult for you to claim? *Probe on difficulties mentioned: lack of understanding of the process, issues with internet, limited English, not financially worth it*

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

- How did you find this out? From who, or what sources?
- How did you feel about these differences? How did they affect your decision about claiming Universal Credit?
- What impact did you expect UC to have on your overall benefit payment amount when considering claiming? In what way? *Probe: did they expect to receive the same amount as they did claiming Tax Credits?*
- *If not already mentioned:* What is your understanding of the individual work conditionality requirements for claiming UC? *Probe fully on role of household and individual Claimant Commitments; potential for sanctions*
- *Explain if needed:* UC claims are based on specified household as well as individual earning thresholds. If one individual in a household does not meet the conditions of their Claimant Commitment the couple's income could be sanctioned.
- Have you ever had contact with the Jobcentre before? For what?
 - What impact does the prospect of having to go to a Jobcentre as a UC claimant have on how you feel about claiming UC?

This section aims to colour the participants' context and background with more detail. We are looking for how their circumstances have influenced their decision to not claim Universal Credit

- Do you think there is anything more appealing about claiming Universal Credit compared to Tax Credits? Or Tax Credits more appealing to Universal Credit? In what way? How did this impact you?
- [If renting: What do you know about the support for housing costs as part of UC?]
 - *If yes:* how did you find this out?
What impact does this have on how you see UC / your experiences of claiming?
- Have you heard of transitional protection?
 - (If yes – ask all) What is your understanding of transitional protection? How did you learn about transitional protection? How did this impact whether you made a claim by your migration deadline? Why?
 - (If no – explain to all:) “Transitional Protection means that if the payment you are entitled to on Universal Credit is lower than what you were getting on your previous benefit, you can get a top-up payment to make up the difference. This top-up will ensure that, when you first move onto UC, your payments will not be lower than the payments you were getting with the previous system. The top-up payment will continue unless something changes in your circumstances.”
 - Have you heard about this before? What do you know about it? To what extent do you think this should be highlighted further in DWP communication? What would this do?
- Have you heard of a Universal Credit advance payment?
 - (If needed: "If you don't have enough to live on while you wait for your first Universal Credit payment you may be able to get an advance, which is a loan that you pay back from your future Universal Credit payments.")
If aware of advance: how did you hear about this? Do you think this would have affected your decision not to claim?

Can you talk me through your understanding of the process of claiming Universal Credit, step by step?

- Did you look at the application process to see what you would need to do to make a claim?
- How difficult or easy did it seem to you to make a claim?
Probe:
 - Making a claim online / starting and not completing the application
 - Completing joint partner claim and receiving the linking code

- Verifying ID
- To what extent did your decision not to claim relate to the process of claiming?

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? *E.g., family, friends, websites, online calculators, Jobcentre Plus, DWP helpline, guidance webpages, GOV.UK website.*
- 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 not to claim? In what way?
- Did you use a benefit calculator at any point? How did this affect your decision not to claim?

[If not covered]: Have either you or your partner communicated with DWP about UC?

- *If no:* why?
 - What would your preferred way be to communicate with DWP? *E.g., online, telephone, face-to-face, video calls.* Why is this?
 - What type of situation or query would prompt you to contact them?
- *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? How would you keep each other up to date about this communication?

How has your decision not to claim Universal Credit and the end of your Tax Credits income affected your employment, if at all?

- The hours you worked, how much you earn?

How has your decision not to claim Universal Credit and the end of your Tax Credits income affected your income, if at all?

Were any other benefits you received affected by your decision not to 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
- Did you seek advice or information about how you could be impacted? From who? What sources? How did you apply this? What impact did it have?

If they are no longer eligible for passported benefits: How has this impacted them?

(For those with savings): How did your savings influence your decision to not claim Universal Credit?

- What did you know about how having savings affects a Universal Credit claim?
- What impact did this have on your decision not to claim, if any?
- Were you aware of the savings exemption of 1 year under the move to Universal Credit for couples?
 - *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.
 - What do you think about this?
 - *If yes:* can you explain it to me in your own words? How did this affect your decision not to claim?

Was there anything else that influenced your decision not to apply for Universal Credit?

- Were there any other factors that influenced your decision not to claim Universal Credit that we haven't. Any positives? Negatives?

Can you recall receiving a reminder letter about the move from Tax Credits to Universal Credit?

- How helpful was it, if at all?
- How did you feel about the way information was delivered?
- Can you recall a reminder also in the form of a text?
 - IF YES: How do you feel about a reminder in this format? Did it prompt any conversations between you both?

Would you consider claiming for Universal Credit in the future?

<ul style="list-style-type: none"> • Is there are a particular time in the future that you would consider claiming? Why is that? <p><i>Probe on factors influencing this</i></p> <ul style="list-style-type: none"> • Employment changes • Childcare costs 	
<p>7. Summing up</p>	<p>2-3mins</p>
<p><i>We are coming to the end of the interview, but I have a few final questions before we finish.</i></p> <p>If there was one thing that DWP could do to best support you going forward what would it be?</p> <p>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?</p> <p>Finally, is there anything else you would like to mention that we haven't had the opportunity to discuss?</p> <p><i>Thank and reiterate confidentiality. Incentives = a £40 e-voucher or paper voucher each as a 'thank you' from Ipsos for their time and contribution.</i></p> <p>Signpost for further information / if any concerns about discussion: gov.uk/universal-credit, citizensadvice.org.uk</p>	<p><i>Brings the conversation to a close, and allows participants time to mention anything that has not already been covered.</i></p>

2.7 Claimant discussion guide

Aims and objectives

The Department for Work and Pensions (DWP) has commissioned Ipsos to conduct qualitative research to understand reactions among couples who are being asked to move to Universal Credit. All couples will have been sent a migration notice about this move prior to the interviews (in late May and June 2023). This discussion guide has been designed for use with couples who chose to make a claim for Universal Credit, to explore their journey to making a Universal Credit claim as well as their reactions to the migration notice.

Claimant couples have been selected on the basis that they have made a claim within 3 months of receiving their migration notice. **Late claimants** will have made a claim their migration deadline, and received a migration notice up to 4 months prior. Specific questions have been added for those claiming after the deadline to capture reasons for late claims. There is a separate discussion guides for couples who have chosen not to claim.

This discussion guide is to be used in 90-minute face-to-face paired interviews. Follow-up interviews will take place with these participants individually over the telephone – a different discussion guide will be designed for this.

Among claimant couples, this research aims to:

- Understand couple dynamics and how these feed into their financial decision-making processes, particularly in relation to moving to Universal Credit.
- Explore how lifestyle choices and personal circumstances impact decisions relating to Universal Credit.
- Understand the rationale for applying for Universal Credit, including knowledge and perceptions of it and the process for claiming, agreement on “lead carer” (where relevant), barriers and expectations.
- Examine their experiences of the application process, identifying barriers and enablers.

Among late claimant couples, we want to understand:

- Their reasons for a delayed claim for Universal Credit as a couple and circumstances which influenced this, including couple dynamics.
- Any potential enablers which helped them make their claim and barriers which

were experienced before they made a claim.

- Their understanding of the migration notice and how this affected their delayed claim as well as their attitudes to Universal Credit.
- The support that may have been needed to enable an earlier claim.

Interviewer information:

- Fieldwork will run between **27th November – 8th December 2023 and 19th – 29th February.**
- **12 couples** will be interviewed – x5 couples who claimed UC after the migration deadline, x7 couples who made a claim before the migration deadline.
- Participants will be given a **£40 shopping paper voucher each for taking part** in the initial paired interview (i.e. £80 in total per couple). They will be offered the same vouchers each for taking part in the follow-up telephone interview.
- The paired interviews will be conducted **face-to-face** at a time and place arranged with the participant and interviewer, most likely in the couple’s home. Follow-up interviews will be conducted remotely.
- The interviews will be recorded as well as interviewer notes in an analysis grid.
- An analysis session (2 hours) will be held after the paired interviews, after which a brief summary of findings will be provided.
- It will be important to ascertain both individuals’ reactions within the couple as there is often a partner who will lead the conversation – do not lean on lead partner reactions/couple reactions although these are important too. Please ensure that both members of the couple are encouraged to answer each question.
- **Moderators should check the migration deadline of each participant in the sample information before conducting the interview.** This is to ensure all couples have claimed by this date (late claimers up to 1 month after the deadline).
- **Among late claimers:** we want to understand what contributed to them making a claim after their migration deadline, and how DWP can help others in the future to claim by the deadline.

1. Introduction	2-3 mins
<ul style="list-style-type: none"> • Thank participants for taking part. Introduce self and explain nature of interview: informal conversation; all opinions valid. Interviews should take around 90 minutes. 	<i>Orientates interviewee, prepares them</i>

<ul style="list-style-type: none"> • 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 among couples who have been asked to move from Tax Credits to Universal Credit. This interview is to learn a bit about you as a couple and how you make household decisions together. We will be asking you some questions about how you manage your household finances, but we will not ask you for any actual figures about your income or outgoings, or for details of your spending. I'd also like to discuss how you made the decision to apply for Universal Credit, the actions you took to do this, and your experiences of the application process. In follow-up interviews after Christmas, we'll speak again to each of you individually to explore how you have found the experience of being on Universal Credit and how it compares to Tax Credits. • 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. • 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 on their Universal Credit claim or any dealings with DWP or HMRC now or in the future. • 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 	<p><i>to take part in the interview.</i></p> <p><i>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and GDPR guidelines).</i></p>
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<p>your consent which you are free to withdraw at any point during or after the research (up until the beginning of January 2024 - after this time the data would have been analysed and cannot be removed). Are you happy to continue?</p> <ul style="list-style-type: none"> • Confirm the couple a) received a letter about the move from tax credits to Universal Credit i.e., the migration notice b) have made a claim for Universal Credit. • Any questions before we begin? 	
<p>2. Background and context</p> <p><i>To start off with, I'd like to ask a few questions about yourselves.</i></p> <p>Warm up: Names, how long they have been together, hobbies/activities they like to do in their spare time (individually or as a couple).</p> <p>Cover briefly: Can you tell me a bit about yourselves? Probe:</p> <ul style="list-style-type: none"> • Family and home life – who else lives with them, any other caring responsibilities,. • Housing - how long they have lived in their area? In their current home? • Work – work status for both. Self-employed or employed? <i>Take note of this for later.</i> • Work history – if currently working, have they always done this type of work, if not, what did they used to do, any non-working spells. • Benefits – are they receiving any outside of Universal Credit, together or separately. How are these claimed? <ul style="list-style-type: none"> ○ How long were you claiming Tax Credits? <i>Record length of time per partner.</i> • Any changes in their lives recently? Do you expect there to be any changes in the near future? For example, moving house, having a baby, changing jobs, receiving a promotion etc. • Universal Credit - How have you found claiming Universal Credit overall? <i>Check for general understanding and spontaneous views of Universal Credit briefly to help frame the rest of the discussion. We will talk about it in more detail in the next section.</i> 	<p>10mins</p> <p><i>Cover this section briefly but it contains key contextual information to understand how they approach their UC decision together – take note for later in the discussion</i></p>
<p>3. Initial understanding of migration letter</p> <p><i>Now I'd like to talk a bit more about Universal Credit and your initial response to the letter you received about your benefits. I would like to understand how you became aware of the move to Universal Credit from DWP's communication. I understand it might be difficult to remember</i></p>	<p>10mins</p> <p><i>Collect information about their previous</i></p>

some of the details, please just tell me what you remember. We are interested in the process so DWP can improve on it in the future.

(Ask both) What did you know about how Universal Credit might affect you before receiving the letter about it? *Probe on sources of information.*

- What new information did the letter give you? *Probe individually.*
- Were you expecting to move to Universal Credit?
- How did you feel about this?
- **Late claimers:** what were your perceptions of UC at this point? How did they impact your claim? *Probe for feelings of hesitancy and reasons why.*

(Ask all) What did you do with the letter when it arrived? *Probe on: read it immediately, filed to read later, skim read it.*

- **Who has read the letter?** *Moderator probe to explore if both have read it or one has read and told the other one about it.*
- *If one person hasn't read it: why is this?*

What happened next? *Probe on how they engaged with other partner about letter.*

MODERATOR: For the questions which follow, probe appropriately depending on if both partners have read the letter or only one.

In your own words, can you describe what the letter told you? *Probe both partners for understanding. If one partner did not read the letter – probe on what partner relayed to them.*

- From the information in the letter, can you describe what you needed to do to claim Universal Credit?
- 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?
- How did your initial understanding of the letter impact your decision to claim? *Probe both partners.*

How did you feel immediately after reading the letter? *If one partner did not read the letter – probe on how they felt after being told.*

- Were you surprised to receive the letter?
 - *If surprised: Why were you surprised by the letter?*
- How did this affect when you made a claim, if at all? Why?

understanding of UC and their initial thoughts after reading the letter from DWP regarding moving to UC

<p>How easy or difficult was it to understand the letter? <i>If one partner did not read the letter – probe on how easily they understood when their partner described / explained the contents to them.</i></p> <ul style="list-style-type: none"> • <i>Probe on the extent to which the below points impacted them claiming before or after their migration deadline (individually or as a couple).</i> • Did you receive any support in understanding or interpreting the letter? [examples: from family, friend, Citizens Advice, websites. • Are there any aspects of the letter that you found confusing? <i>If yes: which aspects?</i> • How comfortable did you feel communicating this information to your partner? Why is that? <i>Probe complexity or format of information.</i> • Late claimer: What could DWP have changed about the letter to encourage you to claim earlier/by your migration deadline? <p>Was any information missing which would have been helpful to include?</p> <ul style="list-style-type: none"> • Late claimers: <i>probe on how below points might have encouraged them to claim by their migration deadline.</i> • What information would have been helpful in the letter? • <i>(Ask partner who has/had <u>not</u> read the letter)</i> Did your partner highlight certain parts of the letter for you? Do you think this would have made a difference? <i>E.g., the deadline to move to UC, that they had to make a joint claim.</i> • Are there any other ways you think the letter could have been improved? <p>What did you think about the format of the letter? <i>Probe on: length, amount of text, text size, colour, pictures etc.</i></p> <ul style="list-style-type: none"> • Do you have any special arrangements with DWP to format their letters in a way that works for you? How well did this work for you? • <i>If not well:</i> What about it did not work well for you? <i>(as a couple / individually)?</i> How could the letter have been improved? • Late claimers: what effect did the format have on your claim, if any? As an individual, or as a couple? <i>Probe on causing delays to their claim.</i> Is there anything DWP could do differently to improve the format to help people claim earlier / by their deadlines? How would this help? 	
<p>4. Understanding couple dynamics and responsibilities</p> <p><i>Next, I'd like to talk a bit about your home life and how you make household decisions as a couple. This will be helpful to understand the factors that might have influenced your decision to claim Universal Credit and when you did it.</i></p>	<p>25mins</p> <p><i>Explore how the couples make financial decisions</i></p>

<p><i>MODERATOR: THIS SECTION SHOULD BE PROBED SENSITIVELY – if it seems like a particular topic is uncomfortable to discuss, move on.</i></p> <p>In terms of roles and responsibilities at home:</p> <ul style="list-style-type: none"> • Who does what in terms of responsibilities at home? • How did you decide on this? • <i>Those with children:</i> how does childcare work in your household? Would you describe someone as being the lead carer? <i>Probe on use of formal / informal childcare.</i> • Do you get any help or support from anyone, for example other family members? What with? <i>Probe on: financial management; childcare; household management (cleaning, cooking); paying bills.</i> <p>Both: How do any other responsibilities you have outside of the home affect your responsibilities at home? Your work? <i>If needed probe on: volunteering, caring responsibilities.</i></p> <p>Both: How do you manage your household finances?</p> <ul style="list-style-type: none"> • Who does what? Why? Do either of you have certain tasks or roles? <ul style="list-style-type: none"> ○ Probe on budgeting and whether / how they do this. ○ What is similar or different about how you each manage finances? <p>How confident do you feel doing tasks related to your finances online? <i>Probe individually. Is this the same / different to how you feel doing other activities online?</i></p> <ul style="list-style-type: none"> • <i>If less confident:</i> Why is this? Does this differ for other types of tasks? Why? • <i>If confident:</i> Is there anything that helps you feel confident doing these tasks? Why is this? <p>What would you say is your main source of income? <i>(If both work - do they consider one of them to be the main income earner, and who is it?)</i></p> <ul style="list-style-type: none"> • Where do benefit payments / did tax credits, fit into this? <i>Moderator to get a sense of whether these sources of income are essential vs. a nice to have/top up. Gauge level of participant reliance on Universal Credit / Tax Credits.</i> • Do you use benefit payments / Tax Credits to cover specific expenses? How do you decide this? • What other sources of income do you have? 	<p><i>together and how they communicate about them. Identify how they share responsibilities.</i></p> <p><i>Uncover any imbalances in the decision-making processes</i></p>
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- Are you saving / putting money away for the future? Listen out for but do not probe on use of Help to Save.

How much effort is managing your finances? *For example, administration behind it, tracking payment dates, completing forms, budgeting (if this is done), making payments etc.*

- To what extent and for what reasons? Is this the case for managing Tax Credit or Universal Credit claims? Is this done jointly or separately, and to what extent? Why is this? **Late claimers**: how did this affect when you applied for UC, if at all? Why?
- *Probe: establish whether they have a joint account or individual ones. Which account does UC go to? Were Tax Credits being paid to the same account that UC is now paid to? What impact does this have on managing their finances?*
- Are you renting, or do you own your own home? How do you manage the responsibility of paying your rent/mortgage between you?

Are there any other factors which influence how you manage your finances as a couple?

MODERATOR: REMIND PARTICIPANTS THEY DO NOT HAVE TO SHARE ANYTHING THEY ARE NOT COMFORTABLE TALKING ABOUT. THEY WILL NOT BE ASKED TO SHARE DETAILS ON ANY AMOUNTS OF MONEY INVOLVED.

- *Probe:*
 - Debt (individual/as a couple) – credit cards, loans, other financial difficulties
 - Unexpected drops in income e.g., changes in employment, health concerns/costs
 - **If relevant for late claimers**: to what extent did these other factors influence you to claim UC later? Were you aware how this might impact your claim?

How much do you discuss your finances as a couple?

- Why is this?
- How easy or difficult is it to talk about this subject? Why?
- Is there one person that feels more comfortable speaking about it than the other? For what reasons?
- To what extent did you discuss your decision to claim Universal Credit together? What type of things did you consider?

How do you decide your priorities when making financial decisions as a couple?

<ul style="list-style-type: none"> • Is there anything that helps you make these financial decisions? Or makes it more difficult? • How are they the same or different from each other? • How did they impact how you decided to claim Universal Credit? Late claimers: And when you decided to claim UC? <p>To what extent do you seek advice when making financial decisions? Individually or as a couple? For example, getting a loan, paying off debt etc.</p> <ul style="list-style-type: none"> • <i>If none:</i> why not? Is there anything that puts you off? Or prevents you? <ul style="list-style-type: none"> ○ <i>If yes:</i> Where do you look for advice or from who? What makes you choose these sources? <i>E.g., family, friends, via telephone, websites, online calculators, GOV.UK website. Third party: Citizens Advice, other charities.</i> • What types of financial decisions do you feel advice/information is needed for (<i>versus relying on their knowledge</i>)? Why? How are different sources of information used? What kind of impact does this advice or information have on your financial decisions? 	
<p>5. Understanding the impact of attitudes and personal circumstances</p>	<p>20mins</p>
<p><i>Let's move on, I'd like to talk about context and how your personal circumstances might have affected your decision to apply for Universal Credit.</i></p> <p>MODERATOR: THIS SECTION SHOULD BE PROBED SENSITIVELY</p> <p>Thinking back on the decision to apply for Universal Credit, how was this made?</p> <ul style="list-style-type: none"> • <i>Probe: conversations, considerations, future plans, reactions.</i> <ul style="list-style-type: none"> ○ To what extent did you discuss your decision together? • How easy or difficult did you find making the decision to claim? <ul style="list-style-type: none"> ○ Why did you claim at the time you did? <i>Probe influence of e.g., school holidays, benefits payments, rental payments, allowing time to save before claiming (in preparation for monthly payments/5 week wait before receiving first payment). Why was this?</i> <p>Can you tell me in your own words how Universal Credit differs to Tax Credits?</p> <ul style="list-style-type: none"> • How did you find this out? From who, or what sources? 	<p><i>This section aims to colour the participants' context and background with more detail. We are looking for how their circumstances have influenced their decision to claim Universal Credit</i></p>

- How did you feel about these differences? How did they affect your decision to claim Universal Credit? And when you made your claim (probe on before / after migration deadline)
- *If not already mentioned:* What is your understanding of the individual work requirements for claiming UC? *Probe fully on role of household and individual Claimant Commitments; potential for sanctions*
 - *[Explain if needed: UC claims are based on specified household as well as individual earning thresholds. If one individual in a household does not meet the conditions of their Claimant Commitment the couple's income could be sanctioned.]*
- How do you feel about going into the Jobcentre as a UC claimant?
 - Have you had much contact with the Jobcentre before? For what?
 - What impact did this have on how you felt about claiming UC?
- Did you find anything more appealing about claiming Universal Credit compared to Tax Credits? Or Tax Credits more appealing to Universal Credit? In what way?
 - How did this impact you? What impact did this have on when you made your claim for UC?
- **(For those who rent)** What do you know about the support for housing costs as part of UC? Under Tax Credits, this was paid separately as Housing Benefit.
 - *If aware of support:* how did you find this out? What impact does this have on how you see UC / your experiences of claiming UC? *How clear was it if you were eligible?*

To what extent did you seek advice when deciding whether 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? *E.g., family, friends, websites, online calculators, Jobcentre Plus, DWP helpline, guidance webpages, GOV.UK website.*
- 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? And when you made your claim?
- Did you use a benefit calculator at any point? How did this affect your decision to claim?

What impact did you expect UC to have on your overall benefit payment amount? In what way? Probe: did they expect to receive the same amount as they did claiming Tax Credits? How did they feel about this potentially not being the case?

- How did these expectations influence whether you made a claim by your migration deadline, if at all? For what reasons?
- Have you heard of transitional protection?
 - **(If yes – ask all)** What is your understanding of transitional protection? How did you learn about transitional protection? How did this impact whether you made a claim by your migration deadline? Why?
 - **(If no – explain to all:)** “Transitional Protection means that if the payment you are entitled to on Universal Credit is lower than what you were getting on your previous benefit, you may be eligible for a top-up payment to make up the difference, provided there is no change in your circumstances during the move process. The top-up payment will continue unless something changes in your circumstances.”
 - Have you heard about this before? What do you know about it? To what extent do you think this should be highlighted further in DWP communication? What would this do? *Probe awareness of transitional protection availability one month after migration deadline.*
- Have you heard of a Universal Credit advance payment?
 - (If needed: "If you don't have enough to live on while you wait for your first Universal Credit payment you may be able to get an advance, which is a loan that you pay back from your future Universal Credit payments.")

If aware of advance: how did you hear about this? Have you asked, or are planning to get one?

(Ask both) How did your employment status feed into your decision-making process to claim UC?

- Probe specifically on when they made their claim.

(For those with savings): How did savings influence your decision to claim Universal Credit?

- What did you know about how having savings affects a Universal Credit claim?
- What impact did this have on your decision to claim, if any? **Late claimers:** *how did this impact the timing of your claim, if at all? For what reasons?*

- Are you aware of the savings exemption under the move to Universal Credit?
 - *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.
 - What do you think about this?
 - *If yes:* can you explain it to me in your own words? How did this affect your decision to claim? **Late claimers:** *probe if it affected when they made their claim.*

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

MODERATOR: EXPLORE EACH OF THE BELOW AREAS WITH EACH PARTNER INDIVIDUALLY AND WHETHER THEY WERE AFFECTED IN SIMILAR OR DIFFERENT WAYS.

- The hours you worked, how much you can earn?
- How did you expect UC would affect your employment, if at all? How was this made clear or through what sources?

Probe:

- Childcare costs
- Savings plans/habits/goals
- Future plans/goals in general, especially work-related

(Ask both) Were there any concerns you had at the time of making the claim? As a couple or individually?

- *Probe the influence the above points had on the timing of their claim, if at all.*
- How did this impact your decision to claim?
- Did any of these concerns become reality? *If yes:* how did this impact your claim?

Can you recall receiving a reminder letter about the move from Tax Credits to Universal Credit?

- How helpful was it, if at all?
- How did you feel about the way information was delivered?
- Can you recall the reminder also in the form of a text?
 - IF YES: How do you feel about a reminder in this format? Did it prompt any conversations between you both?
- What impact did this reminder have on when you applied for UC? *Probe: was it a useful prompt? If not, why not? What would be more a useful prompt?*

<ul style="list-style-type: none"> ○ How did you feel when you received it? ○ What did you do next when you received it? <i>Probe: did it prompt them to take initial steps to claiming UC / start discussions with their partner, if they hadn't already?</i> ○ Is there anything DWP should change about these reminders in your view? <i>Probe information included, when it was sent.</i> <p>Were there any other factors that influenced your decision to claim Universal Credit that we haven't discussed?</p> <ul style="list-style-type: none"> ● How did this change your approach to making a decision, if at all? <ul style="list-style-type: none"> ○ Any positives? Negatives? ○ Past learnings or experiences? ● Late claimers: was there anything else we haven't discussed that caused you to claim after your deadline? Why was this? <p>What was the deciding factor for you to apply for Universal Credit, if any? <i>Probe both partners</i></p> <ul style="list-style-type: none"> ● Why was this? <p>Late claimers: Why did you submit your claim after the migration deadline?</p>	
6. Understanding the Universal Credit journey	
<p><i>Next, I'd like to understand your journey to claiming Universal Credit and how you managed it.</i></p> <p>Can you talk me through the process of claiming Universal Credit, step by step?</p> <ul style="list-style-type: none"> ● What did you have to do? ● Did you complete the application at the same time or separately? <ul style="list-style-type: none"> ○ <i>If completed application at the same time:</i> how did this work? What made you decide to do this? ○ <i>If done separately:</i> can you remember which one of you made the first claim and when? How much later was it before the second claim was made? <p>To what extent did you help each other through the application process? Or did you do it separately? How did this work?</p> <p>How did you find the process?</p> <ul style="list-style-type: none"> ● How easy or difficult was it? <p>Probe:</p> <ul style="list-style-type: none"> ○ Making a claim online / completing the application ○ Receiving a linking code for second partner's UC claim ○ Completing joint partner claim ○ Verifying ID 	<p>20 mins</p> <p><i>Collect information about key points in their journey to claiming Universal Credit and how participants found the process</i></p>

- *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?
- Was there anything that put you off the application process initially, or prevented you from completing it? For what reasons?
 - **If yes:** What made you come back to it at a later stage? What do you think could be done to improve this?
- Did you have any problems in making a claim that haven't been mentioned?
 - As a couple or individually?
- Anything that helped you make a claim? Individually or as a couple? Did anything surprise you about the process?
- **Late claimers:** to what extent did the process influence why you claimed after the deadline, if at all? Why was this? How did you overcome this?

How did you find the input needed from you to claim UC compared to Tax Credits?

- How did you approach this / who did what?
- How prepared did you feel for this level of involvement? Why?
Probe: if information provided by DWP was sufficient e.g., gave an accurate description of what the process would look like, how long, how many steps etc.
- What impact did this have on when you made your claim / how quickly you were able to make your claim?
 - How did you decide together whether it was worth making a claim? *Probe versus upkeep/commitment required, perceived stigma of being on UC.*
- Was one partner more prepared than the other to make a claim? For what reason? **How** did this affect when you made your claim? How did you overcome this as a couple?

(For those with children) How did you agree the “lead carer” for the claim?

- **PROBE SENSITIVELY:** How come you decided to choose this person? What difference did this make to the claim, if any?
- How did you feel about choosing a “lead carer”?
- How did this link to how you decided who the Universal Credit would to be paid to? How did this feel for both of you? (*Moderator: ensure both the partners' reactions are captured*)
- **Ask lead carer:** How did being the lead carer impact your work requirements on Universal Credit? How do you feel about this?
- **Ask both:** What impact did the lead carer's work requirements have on your family? How do you feel about this?

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?
- Did you seek advice or information about how you could be impacted? From who? What sources? How did you apply this? What impact did it have?
- **Late claimers:** 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?

Have you decided how you will manage Universal Credit claims as a couple in the future? For example, if DWP needed further updates on your circumstances, answering any other questions from DWP etc.

- How will this work?
- How did you decide this?
- How are you feeling about this?
- *We can talk more about this in the second follow-up interview.*

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

- *If no:* why?
 - What would your preferred way be to communicate with DWP? *E.g., online, telephone, face-to-face, video calls.* Why is this?
 - What type of situation or query would prompt you to contact them?
- *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?
 - How would you keep each other up to date about this communication?

<p><i>We are coming to the end of the interview, but I have a few final questions before we finish.</i></p> <p>If there was one thing that DWP could do to best support you going forward what would it be?</p> <ul style="list-style-type: none"> • Late claimers: <i>Probe on actions/support DWP could take or provide to ensure people claim UC by their migration deadline.</i> <p>What would be the most important thing for us to feed back to DWP about your experience of Universal Credit?</p> <p>Finally, is there anything else you would like to mention that we haven't had the opportunity to discuss?</p> <p><i>Thank and reiterate confidentiality. Incentives = a £40 e-voucher or paper voucher each as a 'thank you' from Ipsos for their time and contribution.</i></p> <p>Signpost for further information / if any concerns about discussion: gov.uk/universal-credit, citizensadvice.org.uk</p>	<p><i>Brings the conversation to a close, and allows participants time to mention anything that has not already been covered.</i></p>
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2.8 Follow-up claimant discussion guide

Aims and objectives

The Department for Work and Pensions (DWP) has commissioned Ipsos to conduct qualitative research to understand reactions among couples who are being asked to move to Universal Credit.

This discussion guide has been designed for use in follow-up interviews with individuals from couples who have made a claim for Universal Credit, to explore their experiences of managing their joint claim to date.

Claimant couples have been selected on the basis that they have made a claim since receiving their migration notice and by their migration deadline. **Late claimants** will have made a claim after their migration deadline, and received a migration notice up to 4 months prior.

This discussion guide is to be used in 30–45-minute follow-up telephone interviews with partners individually. This series of interviews forms the follow-up discussions to initial face-to-face paired interviews with the same participants. Topics covered will include various aspects of the participants' claim journey, focusing on how they manage their claim with their partner.

Among claimant couples, this research aims to:

- Understand couple dynamics and how these feed into their financial decision-making processes, particularly in relation to managing their Universal Credit claim.
- Explore how choices and personal circumstances impact decisions relating to Universal Credit.
- Examine their experiences of managing their UC claim, identifying barriers and enablers.

Among late claimant couples, we want to understand:

- If their decision to claim late has impacted how the claim is managed.
- Any potential enablers which helped them make and manage their claim and barriers which were experienced before they made a claim.
- The support that may have been needed to enable an earlier claim.

Interviewer information:

- Phase 2 fieldwork will run in two stages. Follow-up interviews to the phase 1 interviews (initial face-to-face interviews) conducted pre-Christmas 2023 will run between **22nd January – 1st February 2024**, and the post-Christmas phase one follow-ups between **1st - 16th April 2024**.
- **24 partners** will be interviewed individually as follow-ups to the paired couple interviews conducted at phase 1 (most will be claimants with a small proportion potentially being late claimants).
- **Interviews will last between 30-45 minutes.**
- **Interviewers should ideally interview the same couples they spoke to at phase 1 for consistency.**
- Participants will be given a **£40 shopping paper or e-voucher each for taking part.**
- The interviews will be conducted **over the telephone** 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 (2 hours) will be held after the follow-up interviews.
- **Interviewers will need to review notes in the analysis grid from the initial face-to-face interview.** These responses will be important to gaining an in-depth understanding of the claim management process by relating directly to the data already collected from participants.
- **Among late claimers:** we want to understand if claiming late has affected their claim in any way.

1. Introduction	2-3 mins
<ul style="list-style-type: none"> • Thank participants for taking part. Introduce self and explain nature of interview: informal follow-up conversation; all opinions valid. Interviews should take around 30-45 minutes. • Role of Ipsos – remind participants that Ipsos is an 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 among couples who have been asked to move from tax credits to Universal Credit. This interview is to learn about your experiences of managing your joint claim so far and how it compares to managing tax credits. We will not ask you for any actual figures about your income or outgoings, or for details of your spending. • Voluntary nature of discussion: reiterate that their participation is voluntary (they can withdraw at any time during the interview). You can 	<p><i>Orientates interviewee, prepares them to take part in the interview.</i></p> <p><i>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS</i></p>

<p>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.</p> <ul style="list-style-type: none"> • 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 provided an information leaflet after the initial interview including 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 on their Universal Credit claim or any dealings with DWP now or in the future. • 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 the beginning of February 2024 - after this time the data would have been analysed and cannot be removed). Are you happy to continue? • Any questions before we begin? 	<p><i>and GDPR guidelines).</i></p> <p><i>Remind participants what the research is about.</i></p>
<p>2. Background and context</p> <p><i>To start off with, I'm going to ask a few questions about yourself.</i></p> <p>Cover briefly:</p> <p>Have there been any changes in your life since [initial interview]?</p> <ul style="list-style-type: none"> • <i>This could include work routines, caring responsibilities, health...</i> <p>Can you tell me a little bit about your Universal Credit claim since we last spoke?</p> <ul style="list-style-type: none"> • How have you found the experience overall? Have there been any changes in your claim since we last spoke? • How many times have you received payments so far? 	<p>5 mins</p> <p><i>Cover this section briefly to get up to date with participants' circumstances and where they are with UC</i></p>

3. Experiences of managing UC as a couple	20-25 mins
<p>What has your experience of claiming UC been like to date?</p> <ul style="list-style-type: none"> • <i>Probe on how well prepared they felt to manage their claim; impact of the information in the migration notice on managing a claim; the amount of work involved in maintaining a claim.</i> • How have you found managing UC compared to Tax Credits? <ul style="list-style-type: none"> ○ <i>Probe on managing it as a joint claim.</i> ○ <i>Check if their tax credits were claimed individually or jointly. In this discovery phase of the UC couple roll-out, only couples who had previously claimed tax credits jointly were to be included. Probe whether participants view their UC joint claims any differently to their tax credit joint claims.</i> • Has it been similar or different to what you expected? <i>Probe on how much effort managing the claim has been.</i> • What have the challenges been? How easy or difficult were these issues to resolve? <ul style="list-style-type: none"> ○ <i>If fit note mentioned: what were you asked to do to get a fit note? Can you tell me what the process was like? Were there any challenges or confusion?</i> • What have the benefits / positives of moving to UC been? Have there been any negatives? In what way? • What is clear about managing your UC claim? What is less clear / what would you like clarification on? What would you change if you could? • [For late claimers only] You applied for UC after the deadline, has this affected your experience of claiming UC? In what way? <p><i>If made and managing claim online: How have you found managing your claim online?</i></p> <ul style="list-style-type: none"> • How often do you use the journal? What do you use the journal for? • <i>Moderator: review notes from initial interview, draw upon any concerns mentioned – how do you feel about those concerns now?</i> <p><i>If managing claim over the telephone: how have you found managing your claim over the telephone?</i></p> <ul style="list-style-type: none"> • How often do you call to make a query? • How do you find the process? • Why do you manage your claim over the telephone versus online? • <i>Moderator: in your initial interview you said you were concerned about [issues / concerns raised at initial interview] – how do you feel about those concerns now?</i> 	<p><i>Collect information about their expectations of UC, understanding of UC, support used and reflections on their Move to UC journey.</i></p>

Thinking about how and when you receive your UC payments, has this been as you had expected? If not, why not? *Probe on payment going into one bank account, and frequency / regularity of payments.*

- Are your UC payments higher or lower than your tax credit payments? [If payment amounts are different to tax credits] How has this change in payment amounts affected you?
- Have you heard of transitional protection? We may have spoken about this last time.
 - **(If yes – ask all)** What is your understanding of transitional protection? Does this affect your payments in any way? How so?
 - **(If no or reminder needed – explain to all:)** “Transitional Protection means that if the payment you are entitled to on Universal Credit is lower than what you were getting on your previous benefit, you may be eligible for a top-up payment to make up the difference, provided there is no change in your circumstances during the move process. The top-up payment will continue unless something changes in your circumstances.”
 - To what extent do you think transitional protection should be highlighted further in DWP communications, knowing what you know now? What would this do?

[IF UC PAYMENTS ARE LOWER]

- Do you know why you are receiving less money than you had been previously?
- Have you previously received an advance or budgeting or crisis loan from DWP? Was it explained to you that this may be deducted from your future UC payments?
- Sometimes, money can be taken off your UC payments if you have outstanding debt for things including utility bills, council tax, rent, services charges and court fines. Did you know that these can be deducted from UC? *(if appropriate, probe on whether or not this may be why payments are lower)*

[IF UC PAYMENTS ARE HIGHER]

- Do you know why you are receiving more money than you had been compared to tax credits?

Were any of the benefits you receive affected because of your claim for UC?

- *Which ones? How so?*
- *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

Were you aware of the UC joint capital allowance of £16,000 or the exemption to this for those who claim UC as part of the managed move to UC?

- *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.
 - What do you think about this?
- *If yes – use explanation above if needed:* Has this affected your claim in any way? How do you feel about this?
- *All:* How do you feel about savings being treated jointly under UC instead of on an individual basis?

What do you know about what you need to do to continue to claim UC? For example, looking for work, preparing to look for work, or seeking to increase your earnings.

- Have you found out any more about this since we last spoke?
 - *If yes:* Is this similar or different to what you expected?
- Were you aware that some people in work may need to meet with a Work Coach to discuss increasing their earnings?
 - *If yes:* What have you heard about this? Have you discussed increasing your earnings with a Work Coach?
 - *Probe whether they asked for more hours with their employer as a result, taking on a second job (including ease/difficulty of this combined with childcare if relevant), changing jobs, feeling about having to work more (if relevant).*
 - How do you feel about having these discussions and changes, if any?

Did you receive a separate information leaflet apart from the migration notice about the move to UC?

- *Moderator: please review the leaflet so you can prompt the participant if needed.*
- How did this information affect your decision not to claim, if at all?
- Can you tell me about any discussions you had with your partner because of it?

Do you manage your claims individually or does one person manage both? How do you help each other, if at all?

- Probe if self-employed: do they *sort out their income and expenses individually or together?*
 - *Probe all: are journal messages discussed with each other?*
- How do you feel about the level of responsibility you and your partner each have in maintaining your UC claim?
 - *Probe:*
 - *if any further discussions were had about this*
 - *feelings about sustaining the claim given how financial responsibilities are divided currently*
 - *expectations and feelings around going to the Jobcentre e.g. regarding going more or less to JCP*
- To what extent do you discuss managing your claims together? Are there any issues that come up frequently?

Since claiming UC, how often have you been into the Jobcentre, if at all?

- Does this differ to your experience whilst claiming tax credits?
- What do you think of the support offered by the Jobcentre?
 - *Probe if they have taken up childcare support and awareness of this pre-claim, if they were offered flexible support fund (FSF) e.g. to attend job interviews.*
- What do you think of the support offered by Work Coaches at the Jobcentre?
- What do you think of the Jobcentre environment?
- How easy or difficult is it to find relevant information in the Jobcentre?

Since claiming UC, have you looked for advice or information to help with managing your claim?

- What did you want to find out?
- Did you find what you were looking for?
- Where did you look for information?
- Have you used the journal to find information? How useful was this?
- Have you used the UC phonenumber to ask a question about your claim? [*moderator: probe on which phonenumber was used - the*

<p><i>dedicated Move to UC helpline (the phonenumber on the letter) or another phonenumber]</i></p> <ul style="list-style-type: none"> • What were you hoping to find out by using the phonenumber? • What was your experience of using the phonenumber like? • Did you contact HMRC at any point regarding moving to UC? Or any other organisations? E.g. Citizen's Advice. <p>Since claiming UC, do you think there is any information that DWP should have included in the migration notice that would have helped you better manage your claim as a couple?</p> <ul style="list-style-type: none"> • <i>Probe on:</i> <ul style="list-style-type: none"> ○ <i>Steps in the application process (e.g. Jobcentre visits to provide requested information)</i> ○ <i>What applying together would entail</i> ○ <i>Personal information or documentation needed during the application process (e.g. bank statements, sick notes, birth certificates)</i> ○ <i>The amount they would receive when claiming UC and if this would be the same or less than what they received through tax credits.</i> <p>What do you see as the positives to managing a joint claim, if any? <i>Probe monthly payments, online application process itself.</i></p> <p>Do you think you will continue to claim UC under the current claim process?</p> <ul style="list-style-type: none"> • <i>If no: Why is this? When do you think you will stop claiming?</i> • <i>Is there anything DWP could do to change this?</i> 	
<p>4. Couple dynamics and responsibilities</p> <p>How has your approach to managing finances as a couple changed since claiming UC, if at all? <i>Probe on effect of discussing finances together, how money is used or spent in the household.</i></p> <p>How have your roles or responsibilities in managing your finances changed since you started claiming UC, if at all?</p> <ul style="list-style-type: none"> • <i>Probe any shifting of responsibilities e.g., managing bills, payments for rent/mortgage. Moderator - review interview notes from initial discussion to probe on any changes in financial management.</i> 	<p>5mins</p>
<p>5. UC participant reflections</p> <p><i>Thinking more broadly about UC, I would like you to reflect on your experience knowing what you know now.</i></p>	<p>5mins</p> <p><i>Uncover post-UC learnings applicable to future</i></p>

<p>What advice would you give to other tax credit couple claimants who have received a letter from DWP telling them that their tax credits are ending and that they need to claim UC?</p> <p>Knowing what you know now, would you have responded the same way to receiving the letter, or differently?</p> <p>Could DWP have done any more to support you during the change from tax credits to UC?</p> <ul style="list-style-type: none"> • <i>Probe on ways to make it easier for those who are not digitally confident or used to manage claims via telephone.</i> 	<p><i>claimant couples</i></p>
<p>6. Summing up</p> <p><i>We are coming to the end of the interview, but I have a few final questions before we finish.</i></p> <p>Finally, is there anything else you would like to mention that we haven't had the opportunity to discuss?</p> <p><i>Thank and reiterate confidentiality. Incentives = a £40 e-voucher or paper voucher each as a 'thank you' from Ipsos for their time and contribution.</i></p> <p>Signpost for further information / if any concerns about discussion: gov.uk/universal-credit, citizensadvice.org.uk</p>	<p>2-3mins</p> <p><i>Brings the conversation to a close, and allows participants time to mention anything that has not already been covered.</i></p>

2.9 Participant information sheet

Further information for participants: Move to Universal Credit Couples Research

Thank you for taking part in an interview about your experience of claiming benefits as a couple. 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 questions about the research, please email UK-PA-DWP-claimingbenefits@ipsos.com or you can call the research team at Ipsos on 020 3059 5003.

Help with money and benefits

	<p>Citizens Advice give free, confidential information and advice about money, legal and other problems.</p> <p>http://www.citizensadvice.org.uk/</p>	<p>0800 144 8848</p> <p>Monday – Friday 9am to 5pm</p>
	<p>MoneyHelper is an organisation that provides free money guidance and debt advice.</p> <p>http://www.moneyhelper.org.uk/en</p>	<p>0800 138 7777</p> <p>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>http://www.turn2us.org.uk</p>	<p>0808 802 2000</p> <p>Monday – Friday 9am to 5pm</p>
	<p>StepChange is an organisation offering free debt advice and money management.</p> <p>http://www.stepchange.org</p>	<p>0800 138 1111</p> <p>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>https://www.relate.org.uk/</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>https://www.marriagecare.org.uk/</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>www.shelter.org.uk</p>	<p>0808 800 4444</p> <p>Monday – Friday 8am to 8pm</p> <p>Weekends and bank holidays 9am to 5pm</p>
	<p>Housing Matters is a charity in Bristol which provides advice, support and advocacy for housing in the surrounding areas.</p> <p>https://housingmatters.org.uk/</p>	<p>0117 935 1260 / admin@housingmatters.k</p>

Help for people with disabilities

<p>Disability Law Service Fighting injustice for disabled people</p>	<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>http://www.dls.org.uk</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>https://www.scope.org.uk/</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

 The logo for Mind, featuring a blue scribble that forms a circle with a cross inside, followed by the word "mind" in a blue, lowercase, cursive font.	<p>Mind is a mental health charity that provides confidential support for mental wellbeing, and information about mental health services.</p> <p>https://www.mind.org.uk/</p>	<p>0300 123 3393</p> <p>Monday - Friday 9am to 6pm</p>
 The logo for Samaritans, consisting of a green rectangular box with the word "SAMARITANS" in white, uppercase, sans-serif font.	<p>Samaritans offer confidential, free emotional support.</p> <p>https://www.samaritans.org/</p>	<p>116 123</p> <p>24 hours a day</p>

2.10 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

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



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.
