



Department  
for Work &  
Pensions



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# Qualitative Research with Move to Universal Credit Tax Credit Couples

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

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# Background and methodology

## Research Objectives

The objectives of this research were to better understand tax credit customer couples' experience 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
- Couples' perceptions of and attitudes to UC and how these shaped their approach to the claim process
- 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

## Methodology

Interviews were conducted with two groups: claimant and non-claimants (30 couples in total).

### Claimant couple methodology

Claimant couples were interviewed using two methodologies.

Twelve UC claimant couples were interviewed in paired face-to-face interviews lasting 90 minutes. Twenty-four follow up telephone interviews were conducted with the same couples individually, each lasting between 30-45 minutes.

Separately, 18 individual interviews of up to 1 hour were held over the telephone with one partner of a claimant couple. This included interviews with six late claimant couples.

### Non-claimant couple methodology

Nine couples were interviewed across 18 individual telephone interviews lasting around 1 hour each.

# Sampling and recruitment

## Sample

The sample of customer contacts for this study was provided by DWP. The groups for the research were defined in the following ways:

- Non-claimants were those who had not claimed or had begun the claim process and had withdrawn before receiving any UC payments
- Claimants were those who had claimed before their migration deadline
- Late claimants were those who claimed after their migration deadline.

The definition of a non-claimant needed to be adapted throughout fieldwork. The definition initially began as those who had not started the claim process. However, during recruitment we found many couples had started but not completed the process. We then revised the definition of non-claimant in response to this to capture what was happening on the ground.

Interviews were conducted with tax credit customer couples who had received, and read, a migration letter. We did not recruit anyone who did not recall the migration letter.

No quotas were set apart from region to maximise recruitment opportunities for non-claimants. Age, gender and tax credit type were monitored for a mix across the sample.

## **Recruitment**

Couples who had previously been claiming tax credits were recruited from 2 batches of sample provided by DWP. The first batch of sample consisted of c.500 couples and was provided by DWP in October 2023. A second batch of sample consisted of c. 9,000 couples and was provided by DWP in January 2024.

Participants were sent a letter in advance which informed them about the research and gave them the option to opt out or into the research. This could be done over telephone or email.

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

### **Methods to boost non-claimant recruitment:**

Recruitment of non-claimants was particularly challenging. We used the following approaches to maximise recruitment amongst this group.

We used a method called tele-matching to match couples' personal information with a potential phone number. This approach was used if the DWP sample information had missing or out of date telephone numbers. Results were limited given personal details were often out of date.

The recruiter sent targeted SMS to these couples with a link to a short survey to answer to check their eligibility and interest in taking part. This quickened the triage period as couples' claim status within the DWP sample was not always up to date.

Finally, we offered interviews to only one partner in a couple if the other partner was not interested in taking part.



## Findings

### Impact of employment type

Whether participant couples were self-employed or employed, or had computer-based jobs, were indicators of how easy or difficult they found the claim process.

#### Self-employed

Amongst the self-employed customers in our sample, occupations included: window cleaning, farming, gardening, painting & decorating, postnatal counsellor, air conditioning engineering, delivery driving, and computer repair.

For these customers, work was commonly irregular or seasonal. This meant their incomes fluctuated monthly or seasonally, making it hard to predict their monthly income. This made managing their UC claim more complex.

“It's quite time-consuming. We've spent a lot of time filling in forms and travelling backwards and forwards and talking to different people, having to prove who you are and everything. Things I wouldn't have thought were really necessary.”

Claimant, self-employed, Child Tax Credit

For the self-employed, particularly farmers, while one claimant was primarily responsible for running the business, the other partner was involved or supported them.

#### Employed

Amongst the employed customers in our sample, occupations included: customer service management, NHS apprenticeship, customer service, clinical administration, construction, education, and food distribution.

These participants were in long-standing jobs with monthly pay through PAYE. This meant that managing their UC claim was straightforward.

“It [UC] is more reactive, so you have to do less. With Child Tax Credit if your income dropped you have to report that. With UC, they just pick up on it instantaneously.”

Claimant, employed, Child Tax Credit

### Understanding and perceptions of UC prior to receiving the Migration Notice

Before receiving the Migration Notice participant couples felt negatively disposed towards UC, however, it felt like a distant concept.

Participant couples understood the purpose of UC and had high awareness that it was replacing tax credits. They assumed the purpose of UC was to streamline tax credits into one benefit in one place. They were aware that tax credit claimants would move to UC but not when it would happen.

Amongst participant couples who had negative attitudes towards UC, there was a feeling that UC would be less supportive, more restrictive, and more demanding than tax credits in terms of the eligibility requirements and claim management.

Participant couples who expected to be financially worse off felt apprehensive and uncertain about what to expect from UC, feeling it was likely they would be worse off financially.

“I knew it was being phased in, and had been for quite a few years, and that it was meant to in theory roll all benefits into one.”  
Claimant, out of work, Child Tax Credit & Working Tax Credit

“I know some people on UC and I’ve heard it is a pretty ridiculous system [...] from what I’ve heard, it sounds like they are extremely aggressive.”  
Claimant, employed, Child Tax Credit & Working Tax Credit

Participant couples conducted limited proactive research and relied heavily on social media and media coverage of UC, which was largely negative. Their perceptions of UC were shaped by negative media attention, word-of-mouth and social media. They relied on third party sources for information about UC which negatively shaped their expectations.

Some participant couples believed that all those eligible for UC were being transferred from tax credits to the new system at the same time, which they assumed would mean their Move to UC date would be delayed.

Trust in DWP and the government was low and this was reinforced by negative media coverage. This low trust extended to UC. For example, participant couples often felt that the move to UC was designed to reduce payments or encourage people to stop claiming.

“It seemed like an opportunity for government to reduce the benefits they were paying out.”  
Non-claimant, out of work, Child Tax Credit & Working Tax Credit

Many participant couples initially believed their claim would automatically be transferred from one system to the next. This meant participant couples had high expectations. When they found out they would have to make a new claim, this felt like a lot of effort, making positive views of the move less likely.

## **Non-claimant participant couples**

Non-claimant participant couples demonstrated particularly negative attitudes towards UC and were also likely to be less financially reliant on their benefit claim.

There was a universal dislike for UC and higher levels of mistrust towards DWP and the government amongst non-claimants. For those who started the claim process, the experience reinforced rather than challenged these assumptions.

Non-claimant participant couples were more likely than claimants to rely on word-of-mouth as a source of information and less likely than this group to have conducted research prior to receiving the Migration Notice.

Participant couples expected that their saving amounts could make them ineligible for UC. An assumption that they would be ineligible and the belief that they would receive less income from benefits on UC than tax credits made them less likely to initiate any research or the claim process.

“Definitely yes, the savings limit was the main factor that made us think we either had to invest our money into something so it was not in the bank account, or we couldn’t apply. And we didn’t want to make any flash decisions on that.”

Non-claimant, self-employed, Child Tax Credit & Working Tax Credit

## Reactions to and understanding of the Migration Notice

### Participant couples’ context

Participant couples whose financial and personal lives were highly connected wanted this to be acknowledged. For some it was important that their wife/ husband was referred to as such and not ‘partner’: Older participant couples in particular liked to be addressed and communicated with as a couple.

“I hate it when they say, ‘Oh, your partner.’ No, it’s not my [expletive] partner, it’s my wife. Sorry. I hate it when they say, ‘Your partner.’”

Claimant, self-employed, Working Tax Credit

Participant couples’ financial lives were often closely intertwined. They often shared a bank account and had only one account for all expenditure.

Participant couples who were less digitally active only had one email address as they did not see two as necessary. This created challenges with making a claim for UC, as each member of the couple needed a separate email address. In one case, one partner used her father’s email address but found this was not practical due to the volume of messages received. These participant couples were reluctant to set up a further email address as they felt they did not need it, except for managing their UC claim.

## **Reaction to receiving the migration notice**

Participant couples followed a similar process after reading the migration notice letter. While participant couples were not surprised by the Migration Notice, they were not expecting to receive it so soon. Most participants read the letter immediately and put it to one side to deal with closer to the move date.

Often both partners in a couple would read the letter. One partner explaining the letter to the other was common in participant couples that already tended to divide financial tasks or if one partner could not read the letter for example due to a language barrier or a health condition or disability.

The initial response to the migration notice was stress and worry about what the move to UC meant for them. Participant couples discussed this between themselves.

Whilst most participant couples in our sample intended to apply for UC only a small minority took immediate action to do so.

## **Understanding the Migration Notice**

Overall, participant couples felt that the letter was easy to understand and was not missing any information. Understanding of the migration letter was not a barrier to claiming, however, important details or signposting were sometimes missed.

Participants understood from the migration letter that tax credits were ending and that they needed to apply to UC to continue receiving benefits. The deadline was communicated clearly and overall, the letter contained little new information.

However, information on transitional protection could be missed. Awareness of transitional protection was more common amongst the more digitally confident who also had a more detailed understanding of UC overall but was missed amongst those with lower understanding of UC overall. Transitional protection is key information for this audience and helps to mitigate concerns about being worse off on UC, so it is imperative that it is clearly understood.

Participants who were less digitally confident were more likely than those with higher digital confidence to want more information in the Migration Notice to inform their next steps about the move to UC. This group valued having information in one place as this felt more easily accessible due to their low confidence searching for information online. For example, tailored information in one tab on the UC website.

Highlighting helplines further in the Migration Notice could be helpful in providing reassurance about participant couples' recourse if there is a problem later in the claim process.

Highlighting 'transitional protection' in the Migration Notice will help improve perceptions of UC, if the amount participant couples receive is the same as their tax credit payments.

### **Non-claimant participant couples**

Non-claimants and claimants interacted with and responded to the Migration Notice differently.

Amongst non-claimant participant couples it was more likely for only one partner to read the letter. This created higher dependency on them from the other partner, meaning they had more responsibility for managing the claim.

The reasons why one partner read the letter were similar to why one partner would lead the claim process. For example, where one partner led more generally on household financial management, had higher digital confidence or if one partner had a long-term health condition which prevented them from completing an application.

Non-claimants in our sample intended to claim after reading the letter but encountered barriers in the claim process, resulting in them withdraw. They often faced technical difficulties with the online application as well as practical barriers to completing the claim.

### **Claimant participant couples**

In cases where the letter was read by both partners this increased the likelihood for shared responsibility of a claim. Claimants were more likely than non-claimants to think claiming was a necessity.

“I knew straight away I would claim because we rely on the tax credits a lot.”

Claimant, out of work, Child Tax Credit & Working Tax Credit

“We both read it and resigned ourselves to the fact that it was happening.”

Claimant, employed, Child Tax Credit & Working Tax Credit

“We read the letter, registered online [...] and went through the process of proving identity.”

Claimant, employed, Child Tax Credit & Working Tax Credit

## **Attitudes towards moving to UC**

### **Influence of work status**

Claimants' attitudes to Universal Credit were shaped by whether they were employed, self-employed or out of work.

Those who were employed had more positive experiences because they found the UC system straightforward and easy to navigate. They recognised that some adjustment was needed to adapt to UC monthly payments but were more likely to think this change helped with budgeting.

“There’s a lot more you can do on there [UC portal] – you can update everything, it gives you a payment breakdown every month. You can submit sick notes easier.”

Claimant, employed, Child Tax Credit & Working Tax Credit

For those who were self-employed the process felt complicated and participant couples could not find answers to their queries online or at the Jobcentre Plus. Participant couples felt they were being constantly assessed due to the regularity of input needed from them. They felt there was additional conditionality on claiming UC relative to tax credits. They suggested that tax credits worked better for their fluctuating income as they were assessed once a year on annual income. UC requires partners to submit accurate information monthly which was perceived as stressful and more effort.

“Working tax is straightforward, you know where you are. UC is the complete opposite, you haven't got a clue.”

Claimant, self-employed, Working Tax Credit

Out of work participant couples sometimes felt the work requirements and the frequency of the visits needed with their work coach were too demanding. This left them feeling stressed and worried about UC.

“There is a whole work element with UC – it seems completely confusing. I've made it clear that we are only applying for UC because we got child tax credits before. And that I am not looking for work.”

Claimant, out of work, Child Tax Credit & Working Tax Credit

UC was seen relative to tax credits among claimants and non-claimants – perceptions depended on the positives / negatives of the tax credits system.

## **Wider perceptions of UC**

Beyond their employment status, participant couples’ approach to and interactions with the UC claim process were shaped by their: perceptions of UC, approach to seeking advice, the impact of not claiming on their income, understanding of transitional protection, and the perceived impact of the work requirements. These are explored in further detail below.

### **Perceptions of UC**

Non-claimant participant couples’ negative attitudes towards UC acted as a barrier to investigating UC further, among other factors.

Claimant participant couples were more likely to feel that they had no choice but to claim UC. However, they were also more likely than non-claimants to see the benefits of UC.

### **Seeking advice**

Information seeking was limited. When advice about UC was sought, it was influential in deciding whether participant couples claimed.

### **Impact on income:**

Participant couples were unclear how much they could expect to receive from UC when making a claim or month to month. This was described as stressful and making the benefit feel less reliable.

### **Reassurance about income**

Transitional protection was seen as the most beneficial feature to help move to UC however awareness was low. Participant couples felt it should be highlighted further in DWP communication. Participant couples who reported receiving less through UC than they had on tax credits questioned whether transitional protection had been applied or how it worked.

### **Work requirements**

Participant couples recognised that UC placed a bigger emphasis on getting back to work or seeking work. For non-claimant participant couples, this added to the perceived pressure of claiming. However, for claimant participant couples the work requirements played a limited role in how participant couples initially viewed UC.

Overall, non-claimants were particularly likely to see UC as worse than tax credits and less likely to see the positive aspects of UC. Non-claimant participant couples saw UC as an out of work benefit, less reliable than Tax Credits, less flexible, less generous and discouraging savings.

“Tax credits were amazing, the way it supported families who have low incomes or who are self-employed working in your own niche area where you couldn’t quite make enough to live on... It sustained that.”

Non-claimant, out of work, Child Tax Credit & Working Tax Credit

## **Perceptions of UC relative to tax credits**

### **Negative perceptions**

Negative perceptions of UC relative to tax credits were

- The amount of information required relative to tax credits
- The additional work to make and manage the claim
- Monthly variation in payment amount which meant that claimants didn’t know how much they would receive until a few days before which was seen as more stressful
- The taper rate meant that claimants did not feel the financial benefit of overtime or a bonus

### **Positive perceptions**

Positive perceptions of UC relative to tax credits were:

- There was perceived to be no risk of overpayments due to payments being calculated monthly
- There was perceived to be less risk of fraud
- Overall UC was seen as being a more modern and up to date system

The implications of this for DWP are that the negative discourse about UC continues to be strong. It is essential to emphasise the positive angles to help overcome this.

## **Practical considerations which impacted attitudes to UC:**

### **Understanding of work requirements**

There was low pre-existing awareness of the details of work requirements. Participant couples understood that they would probably have to work a certain number of hours, apply for jobs and not earn over a specific amount. When the description was provided, the work requirements were perceived as tough, and some felt it was not clear that one person's work requirements would affect their partner.

### **Sanctions**

Claimant participant couples felt clear overall about sanctions. These acted as a source of additional stress as they worried about making a mistake and incurring a penalty. Non-claimant participant couples were unaware of sanctions.

### **Perceptions of Jobcentre Plus which impacted attitudes to UC**

Jobcentre Plus was seen as an uninviting and intimidating environment. Claimant participant couples did not want to go to Jobcentre Plus as it felt stigmatised and associated with being out of work. They accepted it as a condition of claiming, which they needed to do. Non-claimants were more likely than claimants to be put off claiming because of negative associations with Jobcentre Plus.

## **How participant couples decided to claim Universal Credit**

The decision to claim UC depended on how much participant couples relied on tax credits financially and the value of their savings. The factors influencing their decisions were: financial necessity, the capital limit, how much information they received. When participant couples made their claim was determined by their attitudes to UC. This is explored further below.

### **Financial necessity**

#### **Non-claimant participant couples**

Tax credits were a small, but for some important, part of their income. Low financial reliance on tax credits already combined with the perceived effort of making or managing a claim, particularly for the self-employed, acted as a barrier to claiming.



### **Claimant participant couples**

Those who were highly financially reliant on tax credits needed the money so felt they did not have a choice about whether or not to claim. Those who were not heavily financially reliant on tax credits wanted to benefit for as long as possible.

“I don’t like claiming benefits, never have done, but it was a decision that had to be made, and I wasn’t going to allow us not to have a roof over our head.”

Claimant, employed, Child Tax Credit

### **Capital limit**

Participant couples who were below the capital limit believed that anyone who could save that much should not be eligible for UC. Those with savings above the capital limit felt DWP was discouraging savings, which they contrasted negatively to tax credits.

### **Non-claimant participant couples**

Participant couples whose savings exceeded the capital limit did not claim. Given the impact they expected their savings to have on their payment amount, they did not think it was worth going through the process to claim. These participant couples usually had these savings for a specific purpose or reason. For example, a payment from life insurance, saving for healthcare equipment for a claimant with a health condition or saving for retirement (not in a pension).

Some with savings above the capital limit planned to make a claim if/ when their savings went below the limit.

### **Claimant participant couples:**

Participant couples who had little or no savings were unaffected by the capital limit. One couple whose savings amount exceeded the capital limit reported being encouraged by Jobcentre Plus staff to spend some of their savings to be eligible for UC, which they did.

## **Information Seeking**

### **Not seeking further information**

Participant couples demonstrated little appetite for seeking information on UC or other topics.

Participant couples who felt they did not need further advice relied on the Migration Notice. These participant couples were likely to think they did not need further information/ advice, at times because they felt they had no choice but to claim. They were also likely to feel that finances were private and they did not want to discuss them with others, or that they would seek information on specific topics e.g. their mortgage.

### **Information seekers**

When advice about UC was sought, it was influential in deciding whether participant couples claimed. Those who sought advice mostly used online benefit calculators and there was confusion if these varied from their award amount.

Information about the capital disregard was significant in influencing whether participant couples claimed. There were participant couples who expected they would be ineligible because of the value of their savings (although they were not familiar with the exact capital disregard requirements); others who had familiarised themselves with the requirements and understood they were ineligible due to their savings; and participant couples who felt claiming wasn't worth the effort due to the perceived impact of their savings on their UC payment amount.

Those with computer-based jobs usually felt more confident looking for information online. Participant couples with low digital confidence tended to feel overwhelmed by the amount of information available online and were less likely to research in depth.

### **Using telephone helplines**

Awareness of telephone helplines varied with few participant couples opting to find out information this way. Those who used the helplines were generally older or preferred speaking to a human. Participant couples' attitudes to UC determined when they made their claim.

### **Timing of claim**

Participant couples' attitudes to UC determined when they made their claim. This was divided into two groups of participants.

#### **Participants who claimed as soon as possible**

Participants who claimed as soon as possible were more likely to be participant couples who:

- Saw claiming as a necessity
- Were more worried about receiving sanctions during the claim process
- Felt that the Migration Notice told them that they must claim UC
- Collaborated on household tasks and financial management

#### **Participants that claimed as close to the deadline as possible**

Participants who expected to receive a smaller amount of money than on tax credits, due to negative media attention or anecdotes, sometimes delayed their claims until the last possible point.

Participants knew they would not receive a payment for five weeks. This led participants to delay claiming at certain times of the year, such as waiting until after Christmas.

Non-claimant participant couples (who started a claim and dropped out) were more likely to wait until close to the deadline to apply.

## Experiences of the claim process

Couple dynamics affected how much responsibility each partner had in making the claim. Established roles within participant couples (including which partner(s) had previously managed tax credits) or partners' working hours determined who would lead on making and managing the claim.

### Reliance on one partner

One partner was more likely to lead the claim process in the following cases:

- They had the main responsibility for financial management
- They were more digitally confident
- One partner had language barriers or a long-term health condition.

Where one partner was mainly responsible for childcare, they were the lead carer – no difficulties agreeing this were reported.

“If it's to do with [husband's name] self-employment, he'll manage that, or if it's got to do with the care of my daughter, I'll manage that. We kind of have our own roles.”

Claimant, out of work, Child Tax Credit & Working Tax Credit  
Partner collaboration

Higher levels of collaboration were observed among participant couples who were both used to doing tasks online. These participant couples commonly shared household responsibilities more evenly.

“I think we were getting child and working tax credits – but not sure, as my wife deals with all that, she is the form filler.”

Claimant, employed, Working Tax Credit

### Approach to claim process

Participant couples reported a highly consistent approach to the claim process.

Participant couples completed the application form either together or separately, asking their partner questions as they went, if together. There were frustrations if partners did not have all the information needed and could not proceed to the next step. Participant couples sometimes helped each other fill in the application or asked an older child.

Participant couples who only had one email address between them experienced challenges as they needed their own. They used a different family member's email address for the application; however, they received more correspondence from DWP than expected which created challenges.

Participant couples with high digital confidence found additional support for completing the application form: one looked up examples of how to fill in the form for UC on GOV.UK which they described as helpful. Participant couples where one or

more person was self-employed found the claim process more difficult than those who were employed.

**Claimant participant couples:**

Employed participant couples found the application process more straightforward than those who were self-employed, yet still time consuming. They were able to find any information they needed to progress their claim.

“It [claim process] was quite a lot, quite intense at the beginning because they [DWP] wanted a lot more information at the beginning than tax credits in a certain way, like providing sick notes, so that was quite time consuming. But the overall switch was easy, the application was easy.”

Claimant, employed, Child Tax Credit

Self-employed participant couples found it difficult providing specific financial information as this had previously been done by their accountant on an annual basis. They lacked clarity about allowable expenses. This meant that participant couples were not always sure what income they should provide.

These participant couples' income often fluctuated month to month making it difficult to provide a figure. It was easier for self-employed participant couples to think about their income annually. They felt that claiming was complex, time consuming and not designed for self-employed customers and that they were unable to find the information they needed at the Jobcentre Plus, including from staff. This was highly frustrating and acted as a barrier to claiming.

**Non-claimant participant couples**

Non-claimant participant couples who started the claim process were more likely than claimants to perceive it to be high effort.

Participant couples who were not being fully informed about the process for making a claim for UC found that the process discouraged claiming. For example, participant couples who did not realise they would need to claim UC as a couple or that they would need to verify their identity. Those who did not have photographic ID found verifying their identity particularly challenging.

The perceived effort of managing their claim could also act as a barrier to claiming. For example, participant couples with a health condition who had to provide regular fit notes (including for a long-term condition) or those who were self-employed felt that the effort to make and manage the claim was too great.

“I remember saying could I claim UC and be self-employed, but when it came to it, this didn't seem possible, the system too rigid, you are either looking for work or you are not.”

Non-claimant, out of work, Child Tax Credit & Working Tax Credit

## Impact of not claiming

### Significant reduction in income

For participant couples who expected to increase their earnings in the near future, the reduction in income was temporary. Those who did not expect to increase their earnings had to manage on a reduced income, recognising this would impact their standard of living. Those who were self-employed were more likely than employed participants to report they could make up the shortfall in income by working more than employed participant couples.

Few considered claiming in the future given the value of their savings; potential to earn more; effort of claiming or if their reason for not claiming remained. It is possible those who faced difficulties with the application would consider claiming in the future if help was provided.

“What we lost, we now have to compromise the whole family situation and keep up with all the bills and stuff. I would say yes, a significant decrease in income. And with prices going up every day, this being take away made life a lot harder.”

Non-claimant, self-employed, Child Tax Credit

## Practical barriers to claiming

Practical barriers existed which made the claim process more challenging for claimants and non-claimants.

### Accessibility

Those with low digital confidence found the website and journal difficult to use. They preferred smartphone or tablet apps as they felt easier to use. Participant couples where one or both had a language barrier or health condition which prevented them from completing online tasks found it hard to get help with their application.

### Adjustments for those with health conditions

Participant couples found the requirement to provide updated fit notes fortnightly stressful - particularly for those with a long-term health condition. They also questioned why a Work Capability Assessment was required if the person had a fit note or a long-term health condition, for example, Multiple Sclerosis.

### Uploading self-employment income information

Self-employed partners struggled to provide their income monthly. This was time consuming and they worried about providing the wrong information.

### Helpline waiting times

Long waiting times for helplines made resolving challenges difficult.

“It was terrible, it was the worst experience we've ever had, it was almost like it was made so difficult so that we wouldn't claim anything.”

Non-claimant, out of work, Child Tax Credit

“So DWP then said they would come to us [speaker’s home] and see if [my wife] could look for work. She can’t move her legs or arms, yet still they are going to do a work assessment. That’s still going on now, they sent me a form to fill in about 20 pages long to describe how [wife] is, if she can lift her arms above her head or look at a screen. She’s got the worst case of MS in the hospital in our area. I sent the form anyway as told I had to and that if I didn’t we wouldn’t get an UC payments”

Claimant, full-time carer/self-employed, Working Tax Credit

### **Technical difficulties claiming**

Non-claimant participants who experienced technical difficulties with the online application were more likely than those who did not to withdraw from claiming.

Technical difficulties experienced by non-claimants included:

- Application took a long time
- Difficult to correct errors in the application
- Claim closed with no explanation and no way of contacting DWP

In addition, these participant couples did not know who to contact/ how to contact DWP. This suggests the UC helpline needs to be more publicised.

“And so we were like, do we really need to go through this [claim process] again, and we thought lucky right now we don’t, so decided to disengage. But if we needed the money right now to get by it would have been incredibly demoralising.”

Non-claimant, employed, Child Tax Credit & Working Tax Credit

### **Lack of updates about claim status**

It was not always clear to participant couples if they had successfully made their claim.

Participant couples noted that the online application did not update them on whether they had finished the overall claim process or that elements had been completed incorrectly. Participant couples felt this led to instances where they did not realise more was required of them to complete the claim, which ended in their claim being closed.

Doing an application online sometimes felt impersonal and alienating, particularly for those with low digital confidence. Some claimants found it difficult to find help online if they encountered a challenge with the online application.

“No one has worked out what went wrong with the migration. We followed all the steps, on the online application, and put in everything we needed to do to migrate to UC...And I thought it was done. But apparently it wasn’t finished. But no one told us or contacted us to tell us we hadn’t finished the process. We had to

start all over again.”

Claimant, out of work, Child Tax Credit & Working Tax Credit

### **Experience with Jobcentre Plus appointments**

Participant couples found visiting Jobcentre Plus to verify their identity inconvenient and it negatively affected their experience of claiming UC.

Participant couples who experienced difficulty getting to Jobcentre Plus appointments were concerned about the time and cost of travel it took to attend. They found it difficult to fit the appointment around work and this meant that at times they had to lose out on potential earnings to attend (particularly the self-employed). Customers wanted evening or weekend appointments at Jobcentre Plus to accommodate their working hours.

Those with caring responsibilities or disabilities were sometimes unable to attend and needed someone to go for them or arrange for a DWP staff member to visit.

Given participant couples could upload documents during the initial application process, some questioned why this wasn't possible when verifying their identity or other documents (and so why they needed to visit the Jobcentre Plus office).

Participants who needed to visit twice, to have their ID checked and make their Claimant Commitment questioned why the meetings couldn't be combined.

For claimants who mentioned cancelled appointments, this caused a lot of annoyance and stress among participant couples which sometimes led to them withdrawing claims. This 'hassle' also deterred non-claimants from reapplying.

Participants who felt positively about scheduling appointments had opportunity to provide their availability and received same-day confirmation of the appointment. Participants wanted more control over their ability to schedule appointments around their availability.

## **Outcomes**

Overall, participant couples reported experiencing greater financial uncertainty on UC. They felt it did not always act as an incentive to work more.

Participant couples reported they had less money on UC, despite transitional protection. They maintained some forms of previous income were not covered by transitional protection (e.g. severe disablement entitlement). Those who were better off on UC felt more positively towards it and wished they had claimed sooner.

Participant couples did not know what UC payment they would receive until a few days before. Compared to the fixed payments under tax credits this led to greater uncertainty, particularly for self-employed claimants. Awareness of UC payments levelling out across the year to the same total annual payment as tax credits was low. This may have potential to positively influence perceptions of UC.

Benefit calculators were not always accurate, which participants found made planning their income on UC difficult.

Participant couples recognised that the more hours they worked, the more their UC payments would be reduced. They expected they would not benefit enough financially from working more or getting a bonus. The residual amount left after the taper had been applied did not feel like enough of a financial benefit for working more hours.

“Yes [UC] will definitely affect my work, because if I am going to go to work for a couple of hours a week, and that will mean deducting my UC payments, then I will start to think it is not worth it. So it feels like a disincentive to do it. Like I am worried that if I cut the grass in the summer, lets say twice a week, and get £60 a month, and if I put that into the system, will they deduct that from our UC payments.”

Claimant, employed, Child Tax Credit

## Experiences of managing claims as a couple

Participant couples' experiences of making their claim set the scene for how complex or straightforward they expected managing their claim to be.

Those who were most digitally confident and / or had the most straightforward circumstances were most likely to see managing their claim as easy.

Participant couples felt they would continue with the existing arrangements for managing the claim. If one partner led communication and management, they were likely to continue to do so.

The time burden of claiming could act as a barrier to continuing to claim. Working claimants, particularly the self-employed, worried that the time needed to claim e.g. visits to Jobcentre Plus would be unsustainable longer-term or if they were busier. In this case, they reported that they would end their claim. This reinforced the belief that UC has been set up to reduce the number of claimants.

"We're hard-working people, never had to do that [go to Jobcentre Plus office] before. And going when you've been, it's been not so bad, but in the middle of summer, or from May through to September when you're just busy, you just won't have the time to do that."

Claimant, self-employed, Child Tax Credit

## Communication with DWP

Those with straightforward claims had little communication with DWP and were happy to communicate through the journal



## Communication frequency

After the claim had successfully been made there had been little ongoing contact with DWP, apart from reporting income and checking for updates on payments. However, self-employed claimants found the requirement to provide monthly income updates time-consuming. Claimants who had a health condition were most likely to have had ongoing communication with DWP, to have their Work Capability Assessment.

## Communication channels

Claimants had typically become accustomed to communicating through the journal. This was easier than communicating using a telephone helpline and was a key benefit of UC over tax credits. Preferences for ongoing communication (telephone or journal) were determined by personal communication preferences.

Working claimants or those with a health condition wanted to avoid visiting the Jobcentre Plus in person.

“With UC you can email them and send messages to ask questions, if you have to phone someone, you can be sat on the phone for an hour, better to be able to email and then get on with your life – and not have to listen to music for an hour waiting to get through to someone.”

Claimant, employed, Child Tax Credit & Working Tax Credit

“And when you write something [on the journal], it doesn’t go away, it’s there in black and white, a record of what you said, so there is no ‘they said, you said.’”

Claimant, employed, Child Tax Credit & Working Tax Credit

# Conclusions

## Participant couples context

Participant couples were comfortable with their tax credits claim and reluctant to move to UC.

Participant couples wanted their relationship to be acknowledged through the claim. For older participant couples who were married, it was important to recognise this. Participant couples in our sample stated they were completely at ease with sharing financial information between them.

## Perceptions of UC

Participant couples’ perceptions of UC were shaped by word of mouth, social media and other media sources. They were unlikely to conduct further research into UC,

illustrating the challenging environment into which the Migration Notice arrives. This highlights the importance of communications and PR in helping to address the negative discourse around UC.

Participant couples viewed UC in comparison to tax credits. There were both negative and positive perceptions of UC. Whilst it was seen as being more work to manage their claim, participant couples perceived that this meant there was no risk of overpayment and felt it made the system less vulnerable to fraud. These were key benefits of UC. Participant couples, particularly those with fluctuating incomes, found the uncertainty of only finding out how much UC they would receive a few days in advance stressful.

Lack of understanding and awareness of key elements of UC including the childcare costs support meant participant couples did not have a clear idea of how their finances would be affected by claiming UC. This led some to delay claiming and others not to claim at all.

## Claiming UC and managing the claim

Participant couples' experiences of claiming were determined by the complexity of their circumstances. Participant couples with a self-employed partner were more likely to report that the experience of making and managing their claim was complex and time consuming. This was because their income fluctuated monthly which made inputting these details challenging. DWP could benefit from considering the process for making and managing a claim from the self-employed perspective, to ensure that the requirements are manageable for claimants.

The claim process and linking was seen to be straightforward. Participant couples' challenges with the claim process were more likely to relate to being self-employed than being in a couple. As with other claimant subgroups, the most digitally confident found the claim process easiest to manage. One particular challenge raised by the less digitally active was only having one email address to make the claim with.

How the claim process was managed by participant couples was determined by their pre-existing household dynamics. Where one partner was primarily or solely responsible for financial administration or management, or more digitally confident, they led the claim process. Where tasks were shared more equally, as was the claim process. Claim management followed the same pattern.

Participant couples reported that it could feel overwhelming if all communications about the claim process were sent to both partners.

participant couples Participant couples reported challenges and benefits to claiming UC: the belief that they would be worse off led them to delay their claim; providing regular fit notes was seen as frustrating for those with a long-term condition and attending the Jobcentre Plus at fixed hours around work was challenging. Participant couples wanted to be able to select the time of their appointment at the Jobcentre Plus and for late / weekend appointments to fit around their work.

Participant couples who exceeded or were close to the capital limit had this money for a specific purpose or for a particular reason (such as a life insurance payment from a child who had died or saving for medical equipment for a health condition). They felt that the UC savings limits did not consider their specific circumstances and that UC did not encourage saving. This contrasted negatively to their perceptions of tax credits.

Non-claimant participant couples in our sample were more likely to be less financially reliant on their tax credits and encounter challenges with making a claim. They had intended to claim but the barriers they experienced to doing so put them off and they decided not to.

## Reasons why non-claimant participant couples started a claim and withdrew from the claim process:

Participant couples who experienced technical difficulties with the application process which they did not know how to resolve, or felt that the effort of resolving was too stressful, decided to cancel their application.

Participant couples also experienced practical barriers which made claiming more challenging, particularly relating to accessibility. This included low digital confidence; language barriers; health conditions which prevented partners from completing an application form; difficulties uploading self-employment income documents; and long waiting times for helplines.

Participant couples who felt there was a lack of clarity on whether a claim was complete, information had been input incorrectly or if corrections were needed to finish the claim process also withdrew.

One couple's appointments at the Jobcentre Plus were repeatedly cancelled, which led them to withdraw their claim.

## Reasons for deciding not to claim and not starting the claim process:

Participant couples who thought, or knew, that their savings exceeded the capital limit for UC eligibility did not apply. There were participant couples who expected they would be ineligible because of the value of their savings (although they were not familiar with the exact capital disregard requirements); others who had familiarised themselves with the requirements and understood they were ineligible due to their savings; and participant couples who felt claiming wasn't worth the effort because their savings meant they would receive relatively little UC.

## Move to Universal Credit Among Tax Credit Couples

Participant couples who did not rely financially on tax credits did not think the amount of money they would receive through UC was worth the effort of making and managing their claim. Finally, other participant couples perceived they could receive more financial support from Tax Free Childcare than claiming UC.

# Appendix

## Detailed sample table

<b>Category</b>	<b>Criteria</b>	<b>*Achieved (Non- claimants)</b>	<b>*Achieved (claimants)</b>
Interview type	Individual (remote)	18	18
	Paired (in-person) + follow-up (remote)	/	24
When claimed	Within 1 month of deadline	/	36
	1-4 months after deadline	/	6
Tax credit benefit	Working Tax Credits only	6	7
	Child Tax Credits only	4	13
	Both	8	22
Gender	Female	9	21
	Male	9	21
Age of lead partner	20-34yrs	2	1
	35-49yrs	3	10
	50-64yrs	2	8
	65+yrs	2	2
Employment status	Self-employed	4	4
	Employed	9	23
	Not in work	5	15
Region	England	18	34
	Scotland	/	2
	Wales	/	6

Move to Universal Credit Among Tax Credit Couples

Presence of children <i>(per couple)</i>	Pre-school aged (up to and including 4)	1	5
	Primary school age (5-10yrs)	3	5
	Secondary school (11-18yrs)	3	12
	Dependent children aged 19+	2	9
	Children have all left home	2	2

\*Figures based on individual partners unless otherwise stated

