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Move to Universal Credit DWP Legacy Benefit Customer Qualitative Research

Final Report

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Glossary

- **Alternative Payment Arrangement:** These are considered for customers who are identified as needing additional support, such as those who cannot manage their single monthly payment. The following Alternate Payment Arrangements are available: paying housing costs directly to the landlord; more frequent payments instead of once a month; and a split payment of an award between partners in a couple.
- **Benefit calculators:** These are independent, free and anonymous calculators for prospective benefit customers to check what they could be entitled to on benefits. They provide estimates of the benefits they could receive and how much they might receive in payments.
- **Carer's Allowance:** A non-means-tested payment that can be paid to carers who look after people who need full-time care and attention. Customers can claim Carer's Allowance whilst claiming Universal Credit. However, their Carer's Allowance award will be deducted pound for pound from their Universal Credit award.
- **Conditionality:** Activities a customer will be asked to complete in order to receive their full entitlement to Universal Credit.
- **Contribution-based Employment and Support Allowance:** A non-means-tested benefit for people with disabilities or long-term health conditions that affect how much they can work. Contribution-based Employment and Support Allowance is intended to support with living costs for those unable to work and support to get back into work for those able to. Customers can apply for Contribution-based Employment and Support Allowance if they are employed, self-employed or unemployed. It is based on National Insurance contributions, not income or savings.
- **Council Tax Reduction:** A reduction in Council Tax for people either on a low income or in receipt of benefits. This support is administered by local authorities.
- **Enhanced Support Journey:** A non-linear Universal Credit claim support process provided by the Department for Work and Pensions for Income Support and Employment Support Allowance customers who have not made a claim for Universal Credit 11 weeks after receiving their Migration Notice. The enhanced support journey starts in week 12, before the deadline date. It involves different interventions ranging from outbound calls, system checks, home visits and contact with support organisations in the local community.
- **Income-related Employment and Support Allowance:** A means-tested benefit for people with disabilities or long-term health conditions that affect how much they can work. Income-related Employment and Support Allowance is intended to support with living costs for those unable to work and offer support to get back

into work for those able to. Customers can apply for income-related Employment and Support Allowance if they are employed, self-employed or unemployed.

- **Legacy benefit customer:** An individual receiving one of the six benefits that the Department for Work and Pensions is replacing with Universal Credit. The legacy benefits are income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Housing Benefit (HB), Income Support (IS), Working Tax Credit (WTC) and Child Tax Credit (CTC).
- **Means-tested benefit:** A benefit where eligibility depends on the customer's income and capital (savings).
- **Migration Notice:** A letter sent by the Department for Work and Pensions to customers informing them that their current benefits are ending, and inviting them to claim Universal Credit by a specified deadline (usually 3 months after the letter arrives) to continue receiving financial support.
- **Migration Notice Helpline:** This is a specific telephony helpline set up by the Department for Work and Pensions for legacy customers who have received a Migration Notice informing them they need to move to Universal Credit to continue receiving financial support payments.
- **Non-claimant:** In the context of this report, a legacy benefit customer who has received a Migration Notice but had not made a claim for Universal Credit at the time of interview.
- **Transitional Protection:** Financial support for eligible legacy benefit customers so to avoid a cliff-edge in entitlement on claiming the single digitally delivered benefit. For those notified to claim Universal Credit, this comes in three forms:
 - the student disregard (which disapplies rules on entitlement to Universal Credit for those in full-time education, until the end of their course)
 - the capital disregard (that allows former tax credit customers with capital and savings in excess of £16,000 to claim UC for 12 assessment periods.)
 - the award of Transitional Element (an additional amount added to the customer's UC award, so their Universal Credit entitlement is not lower than their total legacy amount).

In this research, the Transitional Element was referred to participants as "Transitional Protection" to correspond with the terminology used in their Migration Notice.

- **Universal Credit:** A payment replacing six legacy benefits, aimed at simplifying the benefits system.
- **Universal Credit Helpline:** This is the telephony helpline set up by the Department for Work and Pensions, available for all those either currently claiming Universal Credit or planning to make a claim to Universal Credit and would like more information.

Abbreviations

- CA – Carer's Allowance
- CTC – Child Tax Credit
- CTR – Council Tax Reduction
- ESA – Employment and Support Allowance
- HB – Housing Benefit
- IS – Income Support
- JSA – Jobseeker's Allowance
- PIP – Personal Independence Payment
- UC – Universal Credit
- WTC – Working Tax Credit

Summary

Background

Universal Credit (UC) is a means-tested benefit that was introduced in the UK to replace 6 'legacy' benefits: income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Housing Benefit (HB), Income Support (IS), Working Tax Credit (WTC), and Child Tax Credit (CTC). By 2018, all new customers were required to apply for UC, while existing legacy benefit customers continued receiving their awards.

The Department for Work and Pensions' (DWP) strategy for moving these remaining households to UC was set out in the department's Completing the Move to UC policy document, published in April 2022¹.

These households have been invited to move to UC in different phases depending on which legacy benefits they were claiming. Several discovery stages were conducted to understand how the transition to UC worked in practice for different customer groups and to inform future transitions.

During the programme, the Department has published several insight documents setting out learning to date, as well as qualitative and quantitative research with cohorts invited to move to UC.

Following initial Discovery work with customers invited to move to UC in May 2022, the DWP concentrated on understanding the experiences of the move for households on WTC and CTC, with research published in December 2024.

In September 2023, the DWP conducted additional Discovery work, inviting a small number of households claiming income-related ESA with CTC, income-based JSA, HB, and IS in Harrow, Manchester and Northumbria to move to UC. The first phase of this research focuses on the experiences of this cohort of former legacy benefit customers.

The DWP began inviting households who were claiming IS to move to UC at scale from April 2024, and HB only from July 2024. The DWP also started inviting a small number of households receiving only income-related ESA or income-related ESA with HB in June 2024, in preparation for future transitions. The second phase of this research focuses on these specific legacy benefit cohorts who were moved onto UC from April 2024 onwards.

Research objectives

The DWP commissioned Ipsos UK to conduct qualitative research to explore participants' experiences of transitioning from specific legacy benefits to UC. The

¹ [Completing the move to Universal Credit - GOV.UK](#)

research aimed to provide a deeper understanding of the legacy benefit customer journey, from the point of being notified of their move to UC through to either making a claim or deciding not to claim.

Fieldwork for the research was paused during the pre-election period from May to July 2024. A decision was made to conduct a second phase of the research and focus on a wider group of benefit cohorts, who had since been invited to move to UC. More detail on this is set out in the next section.

Both phases of the research aimed to give insight into:

- Legacy benefit customers' knowledge, awareness and understanding of UC and their attitudes towards it, prior to receiving the Migration Notice
- Customers experiences from receiving a Migration Notice onwards, either through making a claim or deciding not to claim
- Why customers decide to make a claim for UC or why they decide not to
- Any barriers to customers successfully making a claim for UC and how these can be addressed through improvements to the process or support offered
- Early customer experiences of the migration process and what further support they may need from the DWP to successfully make a claim for UC

Research methodology

Phase 1 of this research took place between February 19 and April 5, 2024, for single customers and between May 16 and May 21, 2024, for couple customers. Interviews were conducted with 50 legacy benefit customers (income-related ESA with CTC, income-based JSA, IS and HB) from three locations: Harrow, Manchester and Northumbria. Strict quotas were used to ensure sample diversity across a mix of legacy benefits. Soft quotas ensured demographic diversity. Single customers interviewed received the initial Migration Notice between September and October 2023 and couples received an initial Migration Notice in February 2024. Interviews were conducted with single participants and participants in a couple to see if there were any experiences specific to single or couple claims. A small number of couples were interviewed because the fieldwork was paused before quotas had been achieved, due to the pre-election sensitivity period.

Phase 2 of this research took place between November 18 and March 4, 2025. A total of 75 interviews were conducted with a sample of legacy benefit customers (IS, HB only, income-related ESA only or income-related ESA and HB). All of the sample received their initial Migration Notice between June and August 2024. This phase distinguished between UC claimant and non-claimant (participants who had not claimed UC by the time of the interview) groups, and further analysed geographical variation across England, Wales, and Scotland.

The accompanying technical report contains more detailed information about the research methodology.

Key findings

This chapter summarises the key findings of each section in this report.

Awareness, understanding and perceptions of UC prior to claiming

Awareness and understanding of UC

In both phases, participants were aware of and had heard about UC before receiving a Migration Notice. In both phases, they also generally understood that UC was a new benefit that replaced existing legacy benefits. However, participants who were unemployed or had health conditions frequently had lower awareness and understanding of UC in general including what it is, its implications for them, what it involves and the support available, compared to other groups.

In addition, understanding of the specific UC features and rules was low. There were exceptions among participants who were more familiar with the benefits system because they had prior personal experience or had friends and family who were already claiming UC.

Understanding of which benefits UC replaces

Across both phases, understanding of which benefits would be affected or replaced by the migration to UC caused some confusion, despite the Migration Notice containing a list of the benefits that were being replaced by UC.

While confusion around Carers Allowance (CA) and Personal Independence Payment (PIP) were resolved once participants had started to receive their UC payments, uncertainty around contribution-based ESA and Council Tax Reduction (CTR) schemes sometimes persisted.

Transitional Protection

Across both phases, awareness and understanding of Transitional Protection was low and generally participants either said they had not heard of it, or they did not know what it was. Participants in phase 2 also said they would like to have had more information on whether Transitional Protection had an end point and, if so, when that would be.

Perceptions of UC prior to claiming

In both phases, participants' perceptions of UC prior to making a claim were informed by word of mouth, the media, official sources and third party organisations.

Word of mouth and the media

Participants who had heard about UC in the news felt neutral or negatively towards UC, depending on the content of the article they had seen. Those who read about payment gaps in the news were concerned that this would happen to their UC claim. Others had negative perceptions in cases where their friends and family experienced difficulties claiming and managing their UC claims. There were exceptions among participants in phase 1 who had heard positive stories from friends, who reassured them and gave advice about moving to UC.

Sources of information on UC

Across both phases, participants typically used official sources and third party organisations (e.g. GOV.UK, Jobcentre Plus, Citizens Advice) for advice and information about UC, and making a claim, to understand what UC was, how it would affect them and what they needed to do to make a claim. Across both phases, third party organisations' individual advisors' level of understanding and experience of UC affected the quality of advice and support they gave participants.

Reactions to the Migration Notice

The Migration Notice informs legacy benefit customers that they need to claim UC by a specified date, usually three months from the date of the letter, to keep receiving financial support. It covers essential information about the move to UC. An example of a Migration Notice sent to a customer is provided in the annex of this report.

Immediate reactions to the Migration Notice

Emotional reactions to the Migration Notice

In both phases, the Migration Notice triggered a negative emotional response amongst participants with prior negative perceptions of UC.

Perceptions of the financial implications of being on UC

Those participants whose perceptions of UC were shaped through the media, social media or the experiences of friends or family rather than trusted official sources or third party organisations were more likely to have mixed views on the potential financial impact of the migration to UC. In general, their impressions were that they would likely be worse off on UC, both financially and practically, due to how claims worked, and conditionality.

There were also some cases of participants being concerned around gaps in payments due to information gained through word of mouth and on the news. This meant that some did not claim UC immediately so they could prepare for the transition first.

Across both phases, participants expressed concerns about the amount of money they would receive on UC and their ability to transition from fortnightly legacy benefit payments to monthly payments once claiming UC. Participants were concerned about shifting Direct Debits to their new UC payment dates as they were previously linked to their legacy benefit payment dates. Participants also felt anxious about being able to manage their money over an entire month without running out towards the end.

HB customers who were already responsible for paying their rent to their landlord did not view moving to UC as a major change to their financial management. However, participants who were claiming multiple legacy benefits and those who were not used to handling rent payments themselves often reported being anxious about the financial impact of migration and how well they would cope with it.

Content and timing of the Migration Notice

Across both phases, participants agreed that the Migration Notice clearly communicated the action they had to take and when. During the interviews in both

phases, participants had strong recall of key information in the Migration Notice, such as their migration deadline date, despite receiving it at least three months before the time of interview.

The timing of receiving the Migration Notice affected whether participants wanted to act immediately and move to UC, or purposely delayed making their claim. There were cases across both phases where participants delayed making a claim to ensure they had guaranteed income over Christmas and there were other participants who noted the migration deadline and decided to delay their application until the last moment.

Across both phases, there were also cases where participants with physical and mental health conditions had a particularly negative emotional response to the Migration Notice and so they put it aside and said they wanted to forget about it. They were anxious about the move to UC and did not want to go through the process. These participants understood they would have to move but required extra support and hoped to receive a phone call from the DWP to help them with the process.

Support organisations

Participants who had relationships with support organisations (e.g. Citizens Advice, Disability Rights UK), or specific support workers (Housing Officers and mental health support workers) tended to approach them for advice and guidance about UC. This included asking for help to understand what was happening, what they needed to do, what impact migration might have on their money, and what practical support was available to help them make a UC claim.

Across both phases, it was generally found that HB customers did not have much contact with their local authority about the migration to UC and typically they were surprised to find out that HB was being replaced.

There were examples of participants who had a strong relationship with their Housing Office and sought specific support from them, and others who were anxious about what the move to UC might mean for them or who felt ill equipped to handle the migration process themselves.

Impact of reminders

A reminder is sent to a legacy benefit customer if the system has not registered their UC claim. The first reminder is a letter sent in week 7 of the process. If the UC claim is not made after the first reminder, then a second reminder is sent in week 10 of the process. The second reminder is in the form of a SMS text message.

Across both phases, the reminder letter prompted participants who had not yet acted to take the next steps in their UC application. Participants who received a reminder letter appreciated it because they had either forgotten to claim UC, had not made time to act, or had put off moving to UC because they were worried about the process.

However, there were examples of participants with mental health conditions or caring responsibilities who found the urgency of the reminder letters distressing. The

reminder letter was ignored by participants who had decided that they would hold off claiming until the migration deadline or a more convenient time for them to claim.

Reasons for claiming UC or not

Reasons for claiming UC (claimants)

Overall, participants viewed their benefits as indispensable income. They therefore saw the migration to UC as a continuation of their legacy benefit claims and their decision to claim felt both inevitable and essential. Generally, these participants said that they did not see any alternatives to claiming UC as they felt they were unable to work, or work more, often due to low confidence around entering the labour market, ill health, disability or caring responsibilities.

Reasons for not claiming (non-claimants)

Participants who had not made a claim by the time of the research typically intended to claim, but had specific reasons for not claiming UC, and some faced several practical barriers which resulted in them not being able to claim by the time of their interview.

Reasons related to eligibility

Migration Notices are issued based on the information held about the claimant's circumstances at the time of sending. Where these circumstances are not up to date in the information held, a small number of HB only claimants in temporary or supported accommodation may have received a Migration Notice in error. A cancellation was available in these circumstances.

In this research, there were HB customer participants living in temporary housing who, when they tried to claim UC, were told that they were not able to. In these instances, their HB claim continued. Typically, these participants were able to get advice about the notice and took no further action, for example, as reported by those who were already claiming UC for out of work benefits. Others recalled being told by their Housing Officer or local authority (3 or 4 years ago) that they would be automatically moved to UC from HB. When they received reminders to claim they followed the instructions and attempted to make a claim but were not able to proceed once they selected their housing type.

Specific reasons for customers with caring responsibilities

Participants also reported issues with being able to apply online or over the phone due to their caring responsibilities. They reported finding the request to move to UC overwhelming, especially when managing claims for their household where family members were unable to help due to health conditions or disabilities.

Practical Challenges

There were also cases where participants had struggled to finalise their claim so ended up not finishing making their UC claim. These participants reported that they faced practical difficulties in finalising claims, such as sourcing the required information like payslips or visiting Jobcentre Plus with relevant evidence to support their claim. In particular, these non-claimant participants reported frustration with the Jobcentre Plus booking system. For participants with busy schedules and

commitments, particularly HB and IS customers who often had caring responsibilities and/or were in employment, it was difficult to be flexible and to attend these appointments, and they reported it was a challenge to have the appointments changed.

Experiences of making a UC claim

Experiences of the Enhanced Support Journey

The enhanced support journey is a non-linear UC claim support process provided by DWP for IS and income-related ESA customers who have not made a claim for UC 11 weeks after receiving their Migration Notice. The enhanced support journey starts in week 12, before the deadline date. It involves different interventions ranging from outbound calls, system checks, home visits and contact with support organisations in the local community. There were participants in this research who had received outbound calls from the DWP as part of this support process.

Overall, participants who had received a call from the DWP found the support they were offered helpful. Participants used the opportunity to ask questions about the process, asking advisors for clarifications about their benefits and any changes in payments that could occur as a result of claiming UC.

There were cases where participants requested an extension to their migration deadline on these calls and appreciated the flexibility offered. The extensions were particularly important for participants who needed additional time to claim UC due to personal circumstances such as caring responsibilities or health issues.

Experiences of online claims

In both phases, participants who were digitally confident largely reported no issues with claiming online, although felt it was time consuming due to the volume of information and documentation required. On the other hand, participants who reported lower digital confidence found claiming UC online more challenging.

Participants in phase 2 who considered themselves less digitally confident often relied on support to complete the application. It was common for these participants to attempt to claim online and to call the Migration Notice helpline after encountering an issue, or to sometimes call without attempting at all. When calling, participants were often told by helpline agents to persevere with the online application which they found stressful and so they sought support elsewhere, such as Citizen's Advice or friends and family.

Experiences of phone claims

Participants in both phases were asked about their experiences of claiming UC over the phone. Participants who were not digitally confident found the telephony helpline helpful in providing information and support to claim. In particular, those who had started the online application but struggled to complete it called the Migration Notice helpline number and were happy to be able to complete the application that way. Participants found it useful that completing the claim on the phone meant they could ask question about the information they needed to claim to ensure this was correct.

At phase 2, there were cases where participants reported facing certain challenges with trying to claim on the phone. They reported that the DWP telephony lines were often busy, and it could be difficult to get through to an agent on first attempt. Further, at phase 2, participants who did get through to a telephony agent reported that they were often first pushed to keep trying to use the online system rather than being supported to claim on the phone.

Experiences for Housing Benefit Customers

Phase 2 included HB customers who were not always aware that their UC award would be based on the rent figure in their tenancy agreement, which was sometimes out of date, rather than the current rent figure they provided in the UC claim. They were not aware that having the incorrect figure in the tenancy agreement would be a problem until after they submitted their UC claim. In some cases, the issue was raised by the DWP via the journal or on the phone whilst processing the claim, and participants were able to get a renewed tenancy agreement, but others said they were not told of the issue and only realised when their first payment came through and was much lower than expected.

Experiences after submitting a UC claim

ID Verification

Face-to-face meetings at the Jobcentre Plus

As outlined in Figure 2, customers claiming UC are required to verify their ID. They can do this by going into the Jobcentre to have a face-to-face appointment or attending an online ID appointment if they are eligible and have biometric ID.

Participants who were able to verify their ID online reported that the process was easy and straightforward. However, in-person meetings at Jobcentre Plus to verify ID presented considerable challenges to many participants with a physical or mental health condition or a disability, who said that they felt unable to cope with the journey, or with being in the Jobcentre Plus environment. For participants with physical disabilities, these barriers included a lack of available nearby parking and a lack of suitable seating in their local Jobcentre Plus.

Background and context

Context

In 2013, Universal Credit (UC) was introduced as a means-tested benefit designed to simplify the welfare system by replacing the following legacy benefits: income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Housing Benefit (HB), Income Support (IS), Working Tax Credit (WTC) and Child Tax Credit (CTC).

By the end of 2018, UC was rolled out to all Jobcentre Plus sites for new customers. However, there remained a substantial number of households claiming legacy benefits beyond this date. The Department for Work and Pensions' (DWP) strategy for inviting these remaining households to move to UC was set out in the department's 'Completing the Move to UC policy document', published in April 2022.²

After conducting initial Discovery work (the Earliest Testable Service) which involved inviting a small number of households claiming legacy benefits to move to UC in May 2022, the DWP shifted its focus to households that were solely in receipt of WTC and/or CTC. Research to understand the experiences of tax credits customers was published in December 2024³.

During the programme, the Department has published several insight documents setting out learning to date, as well as qualitative and quantitative research with cohorts invited to move to UC.

Whilst migrating WTC and CTC customers at scale, the DWP began preparing for the next phase of Move to UC, which involved inviting households in receipt of other combinations of legacy benefits to move to UC.

In September 2023, the DWP conducted additional Discovery work inviting a small number of households claiming income-related ESA with CTC, income-based JSA, HB, and IS in Harrow, Manchester and Northumbria to move to UC. The first phase of this research focuses on the experiences of this cohort of former legacy benefit customers.

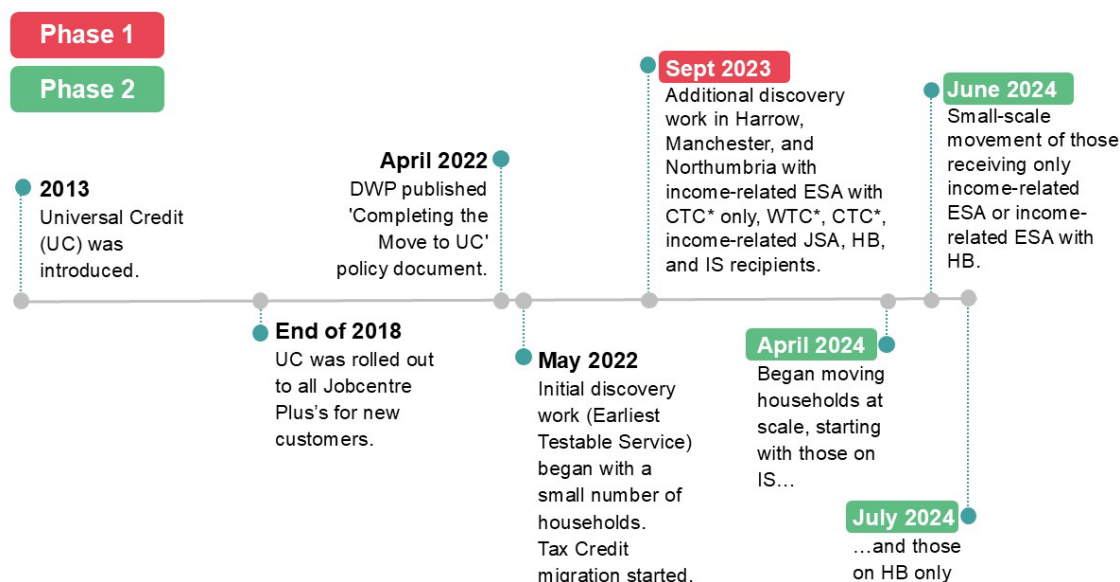
The DWP began inviting households who were claiming IS at scale from April 2024, and HB only from July 2024. The DWP also started inviting a small number of households receiving only income-related ESA or income-related ESA with HB in June 2024, in preparation for future transitions. The second phase of this research

² [Completing the move to Universal Credit - GOV.UK](#)

³ **Move to Universal Credit – insight on Tax Credit migrations and initial Discovery activity for wider benefit cohorts**, published 29 February 2024; <https://www.gov.uk/government/publications/move-to-universal-credit-insight-on-tax-credit-migrations-and-initial-discovery-activity-for-wider-benefit-cohorts/move-to-universal-credit-insight-on-tax-credit-migrations-and-initial-discovery-activity-for-wider-benefit-cohorts#discovery-2023--initial-insight-on-wider-legacy-benefit-migrations>

focuses on these specific legacy benefit cohorts who were moved onto UC from April 2024 onwards.

Figure 1 – UC migration timeline



*WTC and CTC customers were only moving in the Sept'23 discovery phase if they were in receipt of another legacy benefit. WTC and CTC who were **not** in receipt of any other legacy benefit were already being invited to move over at scale prior to this date

The Move to UC process

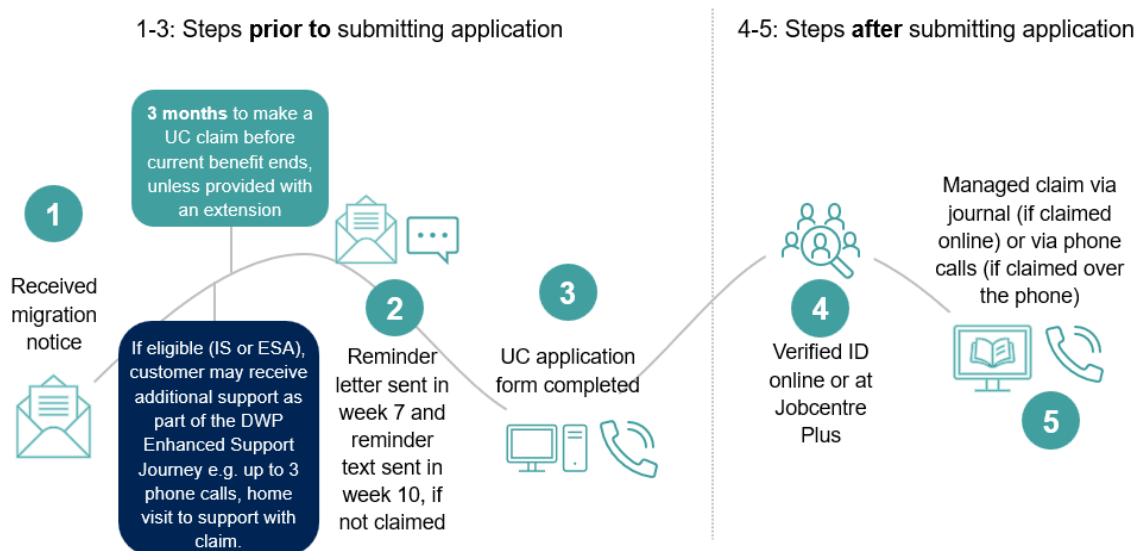
This report is structured around the broad steps of the Move to UC process which are outlined in **Figure 2**. However, there are variations in the support put in place by the Department for some benefit cohorts as a result of the higher support needs and vulnerabilities for these groups.

1. All customers who were informed they needed to migrate to UC received a Migration Notice which contained a migration deadline date that was typically dated 3 months from the Migration Notice's arrival.
2. If a UC claim was not made before week 7, then a reminder letter was sent. If the UC claim was not made after the first reminder, then a second reminder was sent in week 10 of the process. The second reminder will be in the form of a SMS text message.
3. Customers were required to complete UC claim application form online. If they were unable to do this online, customers were able to do their application on the phone using the UC telephony line. For those customers that did not make a claim by their migration deadline date (or after any extension offered to them) their legacy benefit ceased.
4. After completing the application, customers needed to verify their ID either at the Jobcentre Plus, face-to-face or online.

5. The UC claim is complete, and customers are asked to manage their claim either via updates in the online journal if they made an online claim or through phone calls with the department if they made a phone claim. If a claim was made over the phone, customers can also switch to an online claim.

Figure 2 – Move to UC Process

The infographic below is a simplified example of the Move to UC customer journey. The DWP official diagrams of the Move to UC customer journey can be found in the annex of this report.



Research objectives

The research had two phases of fieldwork which informed the research objectives:

- The first phase of fieldwork, conducted between February and April 2024 for single customers and in May 2024 for couples, aimed to identify any specific challenges encountered by DWP legacy benefit customers (income-related ESA, income-based JSA, HB, IS) during the additional move to UC Discovery work in September 2023, and how these challenges could be addressed effectively prior to the broader roll-out.
- The second phase of fieldwork, conducted between November 2024 and March 2025, followed a broader roll-out of the migration to UC (IS and HB only). It focused on specific benefit customer groups (IS and HB only) and those invited as part of the small-scale Discovery work in June 2024 (income-related ESA with HB or income-related ESA only), to understand their customer journey and any barriers they faced during the process.

Both phases of the research aimed to give insight into:

- Legacy benefit customers' knowledge, awareness and understanding of UC and their attitudes towards it, prior to receiving the Migration Notice

- Customers experiences from receiving a Migration Notice onwards, either through making a claim or deciding not to claim
- Why customers decide to make a claim for UC or why they decide not to
- Any barriers to customers successfully making a claim for UC and how these can be addressed through improvements to the process or support offered
- Early customer experiences of the migration process and what further support they may need from the DWP to successfully make a claim for UC

Overview of research methodology

This section provides an overview of the research methodology. Full methodological details are provided in the accompanying technical report.

A qualitative research approach ensured an in-depth understanding of the customer experience. It highlighted the intricacies of the Move to UC process and identified specific areas for additional support which measures could be tailored to. This qualitative research did not aim to be representative of the wider population.

Fieldwork for the research was paused during the pre-election period from May to July 2024. A decision was made to conduct a second phase of the research and focus on a wider group of benefit cohorts, who had since been invited to move to UC.

In both phases, interviews were conducted with single participants and participants in a couple to see if there were any experiences specific to single or couple claims.

In both phases, customers had received their UC Migration Notice months prior to recruitment for research interviews.

Phase 1

The DWP provided a sample of single (1,000 contacts) and couple (500 contacts) legacy benefit customers in the three pilot locations (Harrow, Manchester and Northumbria) who had been sent a Migration Notice. There were hard quotas to ensure a mix of type of legacy benefit claimed. There were soft quotas on demographic information like gender, age and employment status.

Phase 1 singles recruitment took place between 19 February and 5 April, 2024.

Phase 1 couples recruitment started on the 1 May 2024 and was stopped on 24 May 2024, before quotas had been achieved, due to the pre-election sensitivity period.

Between the 19 February and 5 April, 2024 a total of 42 telephone interviews were completed with singles and between 16 May and 21 May, 2024 and a total of 8 interviews were conducted with couples (3 telephone and 5 face-to-face). The profile of the achieved sample is shown in Table 1.

Table 1 Achieved interviews – Phase 1

Primary quota description		Singles	Couples
Legacy Benefit Claimed	Income-based Jobseeker's Allowance	6	0
	Income Support	12	2

Area	Housing Benefit	12	5
	Income-related Employment and Support Allowance + Housing Benefit / Child Tax Credit	12	1
	Harrow	9	3
	Manchester	25	3
	Northumbria	8	2
	Total	42	8

All participants in the phase 1 research were UC customers at the time of the interview.

Phase 2

The second phase followed a broader roll-out of the migration to UC (IS and HB only customers) and those invited as part of the small-scale Discovery work in June 2024 (ESA with HB or ESA only). It focused on specific benefit groups (IS, HB only, ESA only and ESA with HB customers). Phase 2 also aimed to recruit customers who had not made a UC claim by the time of the interview. WTC and CTC customers who were not in receipt of one of the other benefits covered in this research (Phase 1: income-based JSA, income-related ESA with CTC, HB, IS; Phase 2: IS, income-related ESA only, income-related ESA with HB, HB) were not included in either phase of this research because the DWP had already conducted research with these legacy benefit cohorts.

The DWP provided two batches of sample made up of single and couple legacy benefit customers who had received their Migration Notice. Each batch contained 2,000 contacts. There were hard quotas to ensure a mix of type of legacy benefit claimed, UC claim status and region. There were soft quotas on demographic characteristics including gender, age and employment status and UC information like length and mode of claim.

Phase 2 recruitment took place between 6 November 2024 and 28 February 2025.

Between 18 November 2024 and 4 March 2025, a total of 75 interviews were conducted (69 telephone interviews and 6 face-to-face interviews). The profile of the achieved sample is shown in Table 2.

Table 2 Achieved interviews – Phase 2

Primary quota description		Singles	Couples
Legacy Benefit Claimed	Income Support – any combination	11	11
	Housing Benefit only	16	11
	Income-related ESA (ESA only or ESA & HB)	14	12
UC Claimant / non-claimant	UC Claimant	32	29
	Non-Claimant	9	5
Region	England	34	28
	Wales	25	4

	Scotland	5	2
	Total	41	34

Findings

The report is divided into five sections which set out findings related to the move to UC customer journey outlined in **Figure 2**: awareness, understanding and perceptions of UC prior to claiming, reactions to the initial Migration Notice, reasons for claiming or not claiming UC, experiences of the application process and the management of a UC claim.

In each section, the findings from phase 1 and phase 2 have been integrated. Each chapter begins by highlighting the common themes, if any, across both phases. Findings that are unique to each phase are explicitly mentioned. The key difference between phase 1 and phase 2 participants was the benefits that they were claiming.

1. Awareness, understanding and perceptions of UC prior to claiming

This section explores legacy benefits customers' awareness, understanding and perceptions of UC in general prior to starting their UC claim.

Awareness and understanding of UC

In both phases, participants were aware of and had heard about UC before receiving a Migration Notice. In both phases, they also generally understood that UC was a new benefit that replaced existing legacy benefits. However, there were cases where participants felt that UC was a name change for existing support and struggled to differentiate it from their previous benefits. Common sources of awareness about UC were friends, family and the news.

“My mum had her letter a month before I had mine, so we knew it was coming anyway”

Single, UC Claimant, IS (Phase 2)

In phase 1, IS customers who also claimed CA and JSA customers were aware of UC from contact with the Jobcentre Plus:

“[Jobcentre] said ages ago that I would have to cross over to UC and that I might be better off”

Single, UC Claimant, HB & JSA (Phase 1)

Participants who were unemployed or had health conditions (particularly ESA customers) frequently had lower awareness of UC in general, including what it was, its implications for them, what it involved and the support available, compared to other groups.

In addition, understanding varied about more detailed aspects of UC such as that Transitional Protection⁴ is a top up and UC payments are monthly rather than fortnightly. Previously, participants received their legacy benefits separately and were paid bi-weekly, except for Tax Credit customers who were paid every 4 weeks. On UC, customers typically receive one monthly payment unless alternative payment arrangements are requested such as receiving more frequent payments.

Participants with a good understanding of UC were informed by prior personal experience with the benefits system, and by friends and family who were already claiming UC. For example, one HB customer understood from a friend that rent payments would no longer be automatically paid when claiming UC. On UC, eligible customers receive housing element as part of their monthly payment and have responsibility for paying full rent to their landlord.

“My friend told me that he had to pay his own rent out of the money he gets.”

Single, UC Claimant, HB & IS (Phase 2)

There were some ESA customers who had equated UC with JSA before receiving their Migration Notice. These participants did not expect to be invited to move because they did not claim JSA.

“When you're on ESA, that's completely different [to Jobseeker's Allowance], you've got problems when you're on that.”

Single, UC Claimant, ESA & HB (Phase 2)

Understanding of which benefits UC replaces

Personal Independence Payment (PIP), Carer's Allowance (CA), Disability Living Allowance for children (DLA), contribution-based ESA and contribution-based JSA are **not** part of the transition to UC and remain as separate benefit payments.

Participants in both phases reported uncertainty and confusion around which of the benefits they received would be affected by the migration to UC and how these claims would be impacted, even though Migration Notices contained a list of the benefits that were being replaced by UC.

The main benefits which participants were uncertain about whether they were being replaced by the move to UC were CA, PIP, and contribution-based ESA (different from income-based ESA which has been replaced by UC). There were also concerns about UC's interaction with Council Tax Reduction (CTR) schemes administered by local authorities.

Generally, participants who were carers said that they had not been aware that their CA would be deducted from their UC claim and only found this out when their UC payment started. CA is a non-means-tested payment that can be paid to carers who look after people who need full-time care and attention. Customers can claim CA

⁴ More details on awareness of Transitional Protection are provided later in this chapter.

whilst claiming UC. However, their CA award will be deducted pound for pound from their UC award.

There were also several cases where participants were going through a PIP reassessment at the same time as moving to UC, and so were not clear whether this meant the two streams of income were linked. Customers can also claim PIP whilst claiming UC.

“Currently my PIP claim is under review and I’m unsure if this is linked to UC claim as they are currently assessing whether I should be required to look for work.”

Single, UC Claimant, JSA & HB (Phase 1)

Additionally, in phase 2, participants claiming contribution-based ESA (either with income-related ESA or other benefits such as HB) reported feeling extremely confused and uncertain about whether, when and how UC would affect their existing contribution-based ESA claim. Initially, participants assumed that UC would replace their contribution-based ESA claim. Those who did not find clear information on this before claiming UC, did not realise until their UC claim started, and their contribution-based ESA payments continued. Contribution-based ESA is a non-means tested benefit for people with disabilities or long-term health conditions that affect how much they can work, and it is based on National Insurance contributions, not income or savings. Customers can claim contribution-based ESA whilst claiming income-related ESA.

There were participants in phase 2 who also said they had not been aware that migration to UC would mean that their CTR claim would end and that they would need to make a new claim. This lack of awareness meant these participants lost the support they received with their CTR for at least one payment and then needed to cover the additional outgoing while making a new claim.

CTR is one of a number of ‘passported benefits’ that are not administered by the DWP and are subject to change when a household moves from their legacy benefit(s) to UC. In the case of CTR, which is administered by local authorities, some local authorities require a household migrating to UC to make a new claim, while others do not.

While confusion around CA and PIP were resolved once participants had started to receive a UC payment, uncertainty around contribution-based ESA and CTR claims sometimes persisted.

Transitional Protection

Transitional protection provides financial support for eligible legacy benefit customers so to avoid a cliff-edge in entitlement on claiming the single digitally delivered benefit. For those notified to claim UC, this comes in three forms:

- the student disregard (which disapplies rules on entitlement to UC for those in full-time education, until the end of their course)

- the capital disregard (that allows former tax credit customers with capital and savings in excess of £16,000 to claim UC for 12 assessment periods).
- the award of Transitional Element (an additional amount added to the customer's UC award, so their UC entitlement is not lower than their total legacy amount)

In this research, the Transitional Element was referred to participants as "Transitional Protection" to correspond with the terminology used in their Migration Notice. In both phases, participants were asked about their understanding of Transitional Protection.

Across both phases, awareness and understanding of Transitional Protection was low. Generally, participants either said they had not heard of it, or if they had from the Migration Notice, did not know what it was.

"I think I kind of read it. I think it [Transitional Protection] was on the letter. Wasn't 100% sure what it was."

Single, UC Claimant, IS (Phase 1)

In phase 2, if a participant was unsure about Transitional Protection, then the interviewer read out the definition provided to them in their Migration Notice. When the definition was provided, participants recognised what Transitional Protection was, implying that simplifying the language used to define it and consistent use of Transitional Protection terminology in DWP written communications, and by DWP helpline advisors and advisors at Jobcentre Plus could support understanding.

Participants in phase 2 also said they would have liked to have received more information on whether Transitional Protection had an end point and, if so, when that was. There was also an example of one participant who, when reading about it in the Migration Notice, misinterpreted Transitional Protection as a warning that their UC payments would be lower than IS:

"[Transitional Protection] is another thing which set off the anxiety because clearly in the letter it was saying you are going to get less without that. Which means at some point they are going to put your money down and you are going to struggle more."

Couple, UC Claimant, IS (Phase 2)

Conditionality

Conditionality refers to the activities that individuals receiving UC are expected to undertake to receive full benefit payments. This could include finding work, increasing earnings, or engaging in training to improve employment prospects. Customers are placed into different work-related groups based on their circumstances, determining the specific activities they need to fulfil, if any.

Across both phases, there was a large proportion of ESA and IS customers, so there was generally low awareness and engagement with UC conditionality before making a claim. Expectations about how responsibilities or requirements might change once claiming UC depended on the legacy and other benefits the participants claimed.

Those who were not carers or living with a disability or health condition tended to have the highest level of awareness of work requirements in UC.

There were mixed feelings about UC work requirements. There were examples of participants who were worried about being required to work or change their working arrangements. These participants were concerned about having to make changes to established work schedules, or being required to get work support from the Jobcentre Plus for which they had negative perceptions and worried about being pressured to do unsuitable work. Others were prepared to start work or work more hours and welcomed the additional support they expected to receive from a Work Coach.

“Well, at that time, I wasn't actually doing anything at all. I knew I was going to have to start looking for work, and that's fine. I'm more than happy to be doing that anyway.”

Single, UC Claimant, HB & IS (Phase 2)

Customers with health conditions or caring responsibilities

Generally, disabled participants and carers did not expect to have any work search requirements when moving to UC. These participants typically did not consider any impact of moving to UC apart from how much they might receive, and the frequency of their payments.

Perceptions of UC prior to claiming

In both phases, participants' perceptions of UC prior to making a claim were generally quite negative. This was because of negative news stories, stories from friends and family and the quality of information sought about UC.

Word of mouth and the media

Participants who heard about UC in the news felt neutral or negatively towards UC, depending on the content of the article they had seen. Participants said they had read news stories about people with a negative experience of moving to UC because it created gaps between payments. As a result, some participants were worried that they too would be affected by payment gaps and therefore felt anxious about the move to UC.

“I knew about it from media and from reading news articles and personal stories online about claiming. What I read was mostly very negative.”

Single, UC Claimant, JSA & HB (Phase 1)

“When they started migrating people over, you'd hear when people started a new claim then you'd automatically go on UC and twelve, sixteen weeks with no money. So that was scary.”

Couple, UC Claimants, ESA, PIP & HB (Phase 2)

Other participants had negative perceptions in cases where their friends and family had a difficult experience claiming and managing their claims. For example, an IS

customer was worried about the UC payments taking a long time because of what her friends told her:

“I had some friends tell me that the payment would take a long time, when you change over, that you had to wait for ages.”

Single, UC Claimant, IS (Phase 1)

There were exceptions among participants in phase 1 who had heard positive stories via word of mouth, which made them feel relaxed about moving to UC. They had been reassured by friends that the process was straightforward and were given practical tips which included advice to have some money set aside during the transition in case of delays in receiving their first UC payment. By phase 2, UC had been more widely rolled out, and although perceptions remained largely negative, there were participants that had more balanced views:

"Well, we've heard about it on the news a lot. To me, it's the same as ESA and they've just named it differently and pay you monthly instead of fortnightly...that's about it. That's the way I look at it. There's not much difference".

Couple, UC Claimant, HB & ESA (Phase 2)

“They're just trying to move everyone onto the one system so that it's supposed to streamline it and be a bit more efficient. But obviously the press always goes on about the nightmares that happen but I wasn't put off by this”

Single, UC Claimant, HB & ESA (Phase 2)

Sources of information on UC

Across both phases, participants typically used official sources and third party organisations (e.g. GOV.UK, Jobcentre Plus, Citizens Advice) for advice and for information about UC, and making a claim.

Online sources, including GOV.UK and third party websites such as Turn2us were used by participants to find information about UC, including what it was, how it would affect them and how much they might be entitled to. These sources were the most useful for understanding which benefits UC would replace, what Transitional Protection was, and for accessing benefits calculators. For the most part, participants trusted the information they found on GOV.UK, although they didn't always fully understand everything that they found information about, for example Transitional Protection.

“[Searching GOV.UK] I did get the impression it was going to be easy, and I wouldn't have to worry about anything. I just thought it was all the same.”

Single, UC Claimant, IS & HB (Phase 2)

In phase 2, there were examples of PIP customers who mentioned following specific social media accounts on sites such as TikTok, to support them to make or renew a claim.

“I'd heard about it from somebody who talks about benefits and things online because I was trying to understand them.”

Single, UC Claimant, ESA & HB (Phase 2)

2. Reactions to the Migration Notice

This section explores steps 1 and 2 outlined in **Figure 2**. Specifically, it covers legacy benefit customers immediate **reactions** to the Migration Notice including the emotional response and perceptions of the financial implications of being on UC. After, it explores legacy benefit customers immediate **actions** after receiving the Migration Notice, including how the timing of the notice impacted behaviour, and where benefit customers went to for support. Finally, it covers the impact of reminders.

The Migration Notice is a letter sent by the DWP to customers informing them that their current benefits are ending, and inviting them to claim UC by a specified deadline (usually 3 months after the letter arrives) to continue receiving financial support. It covers essential information about the Move to UC including the benefits they will stop receiving, how they can claim UC (online or calling the Migration Notice helpline), how they can receive help, and information about how much money they will receive on UC which includes a definition of Transitional Protection. An example of a Migration Notice sent to a customer is provided in the annex of this report.

Immediate reactions to the Migration Notice

Emotional reactions to the Migration Notice

In both phases, the Migration Notice triggered a negative emotional response amongst participants with prior negative perceptions of UC.

There were also participants in both phases who felt surprised when they received the Migration Notice. There were cases where participants were surprised to receive their Migration Notice because it stated that their migration deadline was just before Christmas and they didn't think people should be expected to move benefits over this period.

“Because it was the Christmas period, you really shouldn't be moving people over from benefits from like, mid-November to mid-January.”

Single, UC Claimant, JSA & HB (Phase 1)

There were also participants across both phases who anticipated a Migration Notice, but not quite so soon because they thought that, with so many people being migrated to UC, they would be invited to move much later.

"I wasn't expecting it quite so soon; I was expecting it at some point. I heard they were moving people on Income Support over the next 2 years, so I was surprised to be in the first lot of that."

Single, UC Claimant, IS (Phase 1)

Additionally, in both phases there were participants who did not think that moving to UC applied to them due to a lack of awareness and understanding. This was more likely amongst participants with a mental health condition who were aware of UC but did not think that they would be invited to move.

"I hadn't expected it...I thought it was for other people and not me"

Single, UC Claimant, ESA, HB & CTC (Phase 1)

"I was surprised, I did not know I would be affected by UC."

Single, UC Claimant, HB (Phase 2)

There were cases where HB customers in phase 2 believed they had erroneously been told (sometimes by their Housing Officer or local authority 3 or 4 years ago) that they would automatically be moved to UC. They were surprised to find that they had to take action to move.

"I wasn't expecting to get something like that [Migration Notice]. I'd asked about this and was told [by Housing Officer] it would be done automatically. There's nothing for me to worry about. So I was surprised when that letter came through to say no, actually, you need to do it."

Single, UC Claimant, HB (Phase 2)

Perceptions of the financial implications of being on UC

This section explores participants' perceptions of the financial implications of moving to UC.

Those whose perceptions of UC were shaped through the media, social media or the experiences of friends or family rather than trusted official sources or third party organisations were more likely to have mixed views on the potential financial impact of the migration to UC.

In general, their impressions were that they would likely be worse off on UC, both financially and practically, due to how claims worked, and conditionality. These expectations were a reason some participants, especially those claiming JSA, or those who expected to be required to look for work, delayed making a claim.

"Well, I just expected it to be a lot less money ... Friends have told me that obviously it's a lot less money. And so, I knew that then you're going to struggle a bit".

Single, UC Claimant, ESA & HB (Phase 1)

"I was hoping to have found work before I had to claim it. But that didn't happen. So effectively, I was forced to claim, obviously, having no money, I had no choice."

Single, UC Claimant, JSA (Phase 1)

Expectations on how much money they would receive

Across both phases, participants' expectations on how much money they would receive depended on their awareness and understanding of UC, including which benefits it was replacing, their awareness and understanding of Transitional Protection, whether or not they had savings, and their current work status. For example, participants who were not aware of Transitional Protection and did not have savings were concerned about receiving less money on UC and being unable to pay their bills.

Those who had accessed accurate information about UC, either online, on the Migration Notice helpline, or through a well-informed support worker or friend generally had an established understanding and positive view of the amount they would receive on UC prior to claiming UC.

Benefit calculators

Across both phases, participants who used benefit calculators, including those provided on third party websites, had mixed views on these. There were cases of participants who used these tools and found them reassuring as they discovered they would receive about the same amount, or slightly more, through UC than they received on their legacy benefits. While this information did not affect whether the participant made a UC claim, it did alleviate concerns about migrating.

"I think it said roughly I'd be getting about the same."

Single, UC Claimant, IS (Phase 2)

However, there were examples where participants felt that benefit calculators required so much information to give an outcome that it felt like making a claim and so decided not to bother, especially as they were certain they would make a claim regardless.

"It didn't make any sense to me; it was too hard to follow."

Single, UC Claimant, HB (Phase 2)

Monthly payments

Across both phases, participants expressed concern about their ability to transition from fortnightly legacy benefit payments to monthly payments. The main concerns were shifting Direct Debits tied to legacy benefit payment dates to the new UC payment dates and anxiety about managing money over an entire month without

running out. These participants lacked confidence about being able to adjust their financial management approaches to work with a single monthly payment and so they put off dealing with this until they had to.

“If you're hopeless with finances as I am, it's very hard. Weekly to monthly [payments] has made it more difficult...I needed them [bills] to come out on the same day. Bills are all over the place. It's about getting them to be a few days after UC comes in. I need to look at that.”

Single, UC Claimant, ESA, HB & CTC (Phase 1)

These concerns about the transition to monthly payments were held by participants with a range of circumstances. Participants who were caring for someone with complex needs, and those with disabilities or health conditions which affected their ability to manage money were particularly concerned. These participants anticipated they were likely to struggle to change their approaches to financial management due to a lack of time or ability to plan. Others also said that financial impulsivity was part of their condition, which meant they would find sustaining a monthly budget difficult.

“Claiming the benefit isn't the problem is, it's going from fortnightly to a month is hard.”

Single, UC Claimant, IS (Phase 2)

Rent payments

One aspect of UC that differs from HB is that on UC, HB customers have responsibility for making their rent payments. These will no longer be automatically paid direct to landlords. For those participants claiming HB, feelings about the transition to UC varied across both phases, depending on how their rent was currently paid and whether they were in receipt of other legacy benefits. Participants who were only claiming HB and were already responsible for paying this to their landlord, did not view moving to UC as a major change to their financial management.

“It doesn't bother me. I can handle that.”

Single, UC Claimant, HB (Phase 2)

Participants who were claiming multiple legacy benefits and those who were not used to handling rent payments themselves often reported being very anxious about the financial impact of migration and how well they would cope with it. This was a particular concern among participants who had experienced significant issues with debt in the past and those who found financial management challenging due to mental or physical health issues.

“It [rent] went to my landlord which was a lot easier. I've had problems with my finances in the past when we fell into a lot of debt.”

Couple, UC Claimant, IS and HB (Phase 2)

While worries about managing rent payments did not typically lead to delays in making a claim for UC, these participants did discuss it as a key concern, and many started their UC claims with requests that their rent be paid directly to the landlord. Participants had heard about the option to have their rent paid directly through word of mouth, and others asked because they did not want to manage rent payments themselves. There were examples of participants with severe mental health conditions who said that they would not have been able to manage their rent payment directly and that their request for an Alternative Payment Arrangement was granted.

Immediate actions after receiving the Migration Notice

Across both phases, participants found the content of the Migration Notice easy to understand and felt the notice clearly communicated the action they had to take and when. During the interviews in both phases, participants had strong recall of key information in the Migration Notice, such as their migration deadline date, despite receiving it at least three months before the time of interview.

Impact of the timing of the Migration Notice

The timing of receiving the Migration Notice affected whether participants wanted to act immediately and move to UC or to wait. In phase 1, single participants received the Migration Notice in September and October, and couple participants received their Migration Notice in January. The group who received their Migration Notice in September, with a migration deadline of December, were likely to make a UC claim straight away, so that they could move to UC before the Christmas holidays.

By contrast, participants who received the Migration Notice in October with a deadline of January often waited to claim until January to ensure a guaranteed income from their legacy claim at Christmas. In cases like this where the Migration Notice was received at a time when the participant did not want to act immediately, this felt stressful for participants.

In both phases, there were other participants who noted the migration deadline in the notice and decided to delay their application to as close to the migration deadline date as possible. There were cases where army veterans who were interviewed in phase 1 reported that they were advised by an armed forces charity with negative perceptions of UC to put off moving over for as long as possible because they would receive less on UC:

“Just don't do it. Just hold on. Just hold off. Then we'll be here to help you out if you need it”.

Single, UC Claimant, HB (Phase 1)

Others were not happy about the idea of needing to move into work or work more hours and so they delayed making their claim for UC for as long as they could to put

this off. These participants were JSA customers who felt secure in their legacy benefit claim and said they did not want to be “forced” into work.

“The way this world is curated, you have to work or if you're on benefits, they're going to harass me. So basically, what I'm doing now I'm just trying to find the least amount of hours I can do so the Jobcentre (Plus) don't harass me, so I can carry on doing what I want.”

Single, UC Claimant, JSA (Phase 1)

Also concerns around gaps in payments from information gained through word of mouth and on the news, meant that some participants did not claim UC immediately so they could prepare for the transition first. This included putting any money they could afford aside to help cover gaps in payments, ensuring that food cupboards were stocked, and avoiding migration in expensive months such as Christmas, school holidays or birthdays.

“Right about that time, it was my little one's birthday, and I didn't want it mess up and not be able to get nothing.”

Single, UC Claimant, IS, CTC (Phase 2)

“It was the waiting time that affected me. The uncertainty of not knowing what you were going to get. I couldn't plan. The potential gap of not getting anything. I stocked up freezer. It was really stressful, waiting for the outcome – I didn't know what was going to be entitled to.”

Single, UC Claimant, ESA, HB and CTC (Phase 1)

Those who had other sources of income, such as non-legacy benefits or income through employment, felt more secure than those who relied wholly on legacy benefits. Participants with savings felt best able to deal with migration, although there were examples of participants with savings who were worried about how their savings would affect their claim overall.

Across both phases, there were cases where participants with physical and mental health conditions had a particularly negative emotional response to the Migration Notice and so they put it aside and said they wanted to forget about it. They were anxious about the move to UC and did not want to go through the process. These participants understood they would have to move but required extra support. They often hoped to receive a phone call from the DWP to help them with the process.

“When I got the letter, I freaked out and put it into the drawer and put it off for as long as possible.”

Single, UC Claimant, ESA, HB & CTC (Phase 1)

“I was petrified, and I went into shutdown mode. I'm like, ‘I don't want to deal with it. I can't deal with it’. I put the letter to one side, and I kept putting it off, putting it off, putting it off.”

Single, UC Claimant, HB (Phase 2)

Seeking support about migration on to UC from organisations and support workers

Participants who had relationships with support organisations (e.g. Citizens Advice), or specific support workers, tended to approach them for advice and guidance about UC. This included asking for help to understand what was happening, what they needed to do, what impact migration might have on their money, and what practical support was available to help them make a UC claim.

In both phases, the advisor's level of understanding and experience of UC affected the quality of advice and support received by participants. Well-informed support, for example from JSA advisers at Jobcentre Plus or Housing Officers, had a positive impact, while advice offered by third parties varied in accuracy and on occasion created confusion and concern due to negative or incorrect information. Further details on support from Housing Officers can be found in the final section of this chapter.

“After speaking to this financial chap who appeared to have had training within the benefits system...He worked out that on this graph, I was going to be much better off. It was something ridiculous, like £800 a month”.

Single, UC Claimant, HB (Phase 2)

There were examples of participants in both phases, especially those with disabilities or health conditions, who relied heavily on support workers for advice and practical support in making and managing benefit claims. This included Housing Officers and mental health support workers who participants had well developed and trusted relationships with. Third party organisations, such as Citizens Advice and Disability Rights UK were also mentioned by participants who had used these sources to understand what benefits they could claim or in sought support to resolve issues with a claim.

“I was seeing the mental health team, and they got the Citizens Advice involved. Ever since then, they've been doing these forms for me because I can't do it.”

Single, UC Claimant, ESA & HB (Phase 2)

Support from local authorities prior to claiming UC

Local authorities are relevant to HB customers because they originally administered the benefit, including making eligibility determinations, calculating benefit amounts, and paying out the benefit to both tenants and landlords.

Across both phases, it was generally found that HB customers did not have much contact with their local authority about migration to UC and typically they were surprised to find that that HB was being replaced.

The exceptions to this were mainly HB customers who had a strong existing relationship with their Housing Officer, who they approached for support, and HB customers living in temporary housing. These participants described being in closer

contact with their local authority than others and felt more reliant on personalised advice and support about their HB claims.

“I wouldn't have been able to have done it without the Housing Officer and then probably be sitting here now not having applied for UC at all.”

Single, UC Claimant, HB (Phase 2)

Access to a Housing Officer or Housing Benefit team support varied and there were cases where participants said they had a strong relationship with their Housing Officer and had expected support to claim UC but did not receive it.

Impact of reminders

As outlined in **Figure 2**, a reminder is sent to a legacy benefit customer if the system has not registered their UC claim. The first reminder is a letter sent in week 7 of the process. If the UC claim is not made after the first reminder, then a second reminder is sent in week 10 of the process. The second reminder is in the form of a SMS text message.

Across both phases, the reminder letter prompted participants who had not yet acted to take the next steps in their UC application. Participants who received a reminder letter appreciated it because they had either forgotten to claim UC, did not make time to act originally, or had put off moving to UC because they were worried about the process. For example, one former IS customer said they had forgotten about the move to UC over the Christmas period, and the reminder prompted him to start his application.

However, there were examples of participants with mental health conditions or caring responsibilities who found the urgency of the reminder letters distressing.

The reminder letter was ignored by participants who had decided that they would hold off claiming until the migration deadline or a more convenient time for them to claim.

“I remember receiving it [reminder notice] but I had already decided to delay it as long as possible and wait and claim a few weeks before deadline so I just ignored it.”

Single, UC Claimant, HB and IS (Phase 2)

In phase 2, there were examples of participants who had completed their UC claim and shortly afterwards received a reminder letter. These participants said they were worried that they had not completed their claim correctly and they highlighted that reminder letters could be an inefficient way to remind customers due to the potential delivery time lag.

3. Reasons for claiming UC or not

After receiving the Migration Notice, legacy benefit customers are invited to make a claim. This section discusses participant's reasons for claiming UC or not. This would sit between step 2 and 3 in **Figure 2** of the Move to UC claim process.

Reasons for claiming UC (claimants)

This section explores the reasons why legacy benefit customers decided to claim UC. Overall, participants viewed their benefits as indispensable income. They therefore saw the migration to UC as a continuation of their legacy benefit claims and their decision to claim felt both inevitable and essential.

"No, I did not have a choice about moving to UC - if you don't do it, you don't get any money, so that is not a choice, I need the money, so I have to."

Single, UC Claimants, IS (Phase 1)

These participants described all existing income as vital and said they would not be able to cover essential costs without benefits. Generally, these participants said that they did not see any alternatives to claiming UC as they felt they were unable to work, or work more, often due to a combination of low confidence around entering the labour market, ill health, disability or caring responsibilities.

"I just felt like I didn't have a choice. I thought it was either that or find a job myself and go straight into a full-time job. And I'm not confident to do that."

Single, UC Claimant, ESA & HB (Phase 2)

HB customers who did not claim any other legacy benefits were typically in work, and more so than other groups interviewed. While these participants described being less reliant on legacy benefits overall, due to their work income, they generally felt they could not get by financially without HB support. There were examples of these participants already in full time work who said they would struggle to cover the whole cost of their rent without support. There were cases of HB customers who were not in full-time work who reported that they were limited in being able to work due to ill health or caring responsibilities.

"It was unbelievably needed...I definitely wouldn't have been able to stay here [without Housing Benefit]."

Single, UC claimant, HB (phase 2)

Participants were concerned with how they would manage the transition itself. This included timing the claim to reduce the chance, or length, of gaps between legacy benefit and UC payments, and having enough money aside to cover any gaps. As discussed above in Chapter 2.

Reasons for not claiming UC (non-claimants)

This section explores the reasons why legacy benefit customers in the sample had not claimed UC by the time of the interview (non-claimants). This included participants who hadn't made a claim within their deadline and not moved to UC, as well as, those who had not yet reached their deadline to move to UC because they had either started a claim but not completed it or had delayed making a claim (these participants would have received at least one extension). Non-claimants typically intended to claim, but had specific reasons for not claiming UC, and some faced several practical barriers which resulted in them not being able to claim by the time of their interview.

These barriers included personal circumstances, difficulties balancing caring responsibilities with meeting the deadline, accessing payslips and time constraints. Some HB customers in temporary accommodation were invited to claim, but did not claim as they were ineligible for UC despite being sent Migration Notices. The findings in this section are from phase 2 research only, as non-claimants were not interviewed in phase 1.

Reasons related to eligibility and personal circumstances

Housing Benefit customer ineligibility due to temporary accommodation

Migration Notices are issued based on the information held about the claimant's circumstances at the time of sending. Where these circumstances are not up to date in the information held, a small number of HB only claimants in temporary or supported accommodation may have received a Migration Notice in error. A cancellation was available in these circumstances.

In this research, there were participants claiming HB-only living in temporary housing who, when they tried to claim UC, were told that they were not able to. These non-claimant participants were typically aware before attempting to claim UC that it did not cover temporary housing costs and reported confusion at receiving a Migration Notice. In these instances, the HB claim continued.

Typically, these participants were able to get advice about the notice, for example, from those who were already claiming UC for out of work benefits and took no further action. Others recalled being told by their Housing Officer or local authority (3 or 4 years ago) that they would be automatically moved to UC from HB. When they received reminders to claim they followed the instructions and attempted to make a claim but were not able to proceed once they selected their housing type.

"I called the council to ask them, and they said, 'speak to your Housing Officer'. I called her and emailed but she never got back to me...I called the helpline, and they told me I couldn't claim UC and could ignore it."

Single, Non -claimant, HB (Phase 2)

"I did the whole process of switching it over, but UC went 'no, we don't support temporary accommodation'."

Single, Non-claimant, HB (Phase 2)

While some participants were generally relaxed about this issue, there were examples of participants who reported feeling very distressed about it as they were worried their rent payments may be reduced or stopped. They questioned why their local authority had passed their details to the DWP and felt that those living in temporary housing should not have been on the list.

“I'd heard that UC won't cover that level of rent so that was a concern for me. That I would need to find the money to cover the difference.”

Single, Non-claimant, HB (Phase 2)

“You would hope that these people [local authority] would get their records straight. It did cause me a lot of anxiety.”

Single, Non-claimant, HB (Phase 2)

Case study 1: Non-claimant HB only customer who was ineligible for UC

Maria (renamed for anonymity) had lived in temporary accommodation with her husband and their three-year-old son for the past three years. Both she and her husband worked full time but struggled to pay their rent which had doubled in the previous year with a month's notice. They had applied for HB to help cover this increased cost.

The income Maria's household received from HB had varied each month since they had applied for it. They found it difficult to rely on this, but felt they had no choice, and they regularly used their overdrafts to cover monthly expenses.

When Maria and her husband received the original Migration Notice, she called her local authority and was told she would be automatically moved over to UC. When she received a reminder notice, she called again and was told to apply online. Maria is dyslexic and typically struggles with online forms. When she ticked the box for 'temporary accommodation' on the UC application she found she could not go any further with the claim. She called the Migration Notice helpline and was told initially to try again before being called back by the Migration Notice helpline advisor who said that she could not claim as customers in temporary accommodation were not eligible.

Maria felt frustrated that she and her husband had received Migration Notices and that she had initially been told incorrectly by her local authority that she would be automatically moved over to UC, only to be told she was not eligible.

Ineligibility due to savings

There was a participant (former ESA customer) interviewed in this research who reported having savings of more than £16,000 at the time of making a claim to UC. Their claim was closed before any UC payments were made. To claim Universal Credit and ESA, customers must usually have no more than £16,000 in money, savings and investments.

Delaying making a claim due to legacy benefit reassessment

One participant was waiting until they were paid an additional entitlement, following reassessment of their ESA award, before they claimed UC. The participant discussed the difficulty of regularly calling UC to request extensions due to their ESA reassessment. At the time of the interview (December 2024), the participant was in receipt of an extension and had until January to move to UC.

Feelings about getting by without financial assistance

The following case study is an example of one participant who was in a position to be able to increase their working hours and access grants to cover the loss of their legacy benefits rather than move across to UC. This participant decided not to claim for UC because of negative perceptions.

Case study 2: Negative perceptions of UC

Richard (renamed for anonymity) lived alone in private rented accommodation and worked as a self-employed handyman claiming HB. Before working as a handyman, he had been caring for a relative and claimed CA until the relative passed away in 2023. He had also claimed WTC in the past and been overpaid and the experience had given him a negative view of claiming benefits.

Richard had heard about the move to UC from the media and was expecting to be invited to move at some point. He had made the decision not to claim UC months before receiving the Migration Notice as he viewed the UC system in particular as controlling and required too much access to customers' finances.

In anticipation of his HB ending, Richard had begun to work more hours as a self-employed handyman to increase his earnings. Since his HB payments stopped, he has been able to support himself through his work and by applying for a creative grant. He didn't intend to claim UC in the future unless he was in serious financial need.

"Never, say never, because if I was down on my uppers and there wasn't any money coming in, obviously you would look for state support."

Single, Non-claimant, HB (phase 2)

Reasons related to UC migration and claim processes

Specific reasons for customers with caring responsibilities and health conditions

Participants with caring responsibilities also reported issues with being too busy to take the time to apply online or on the phone. They found the request to move to UC quite overwhelming, especially when managing claims for their household where family members were unable to help due to health conditions or disabilities. Carers were also sometimes unsure of the impact a UC claim would have on their CA and wanted more information and support regarding this.

"My wife is terminally ill, she can need me anytime, 24/7. Stress is very bad for her. Stress could kill her so I cannot let her know about this."

Couple, Non-claimant, HB & IS (Phase 2)

In some cases, participants with caring responsibilities described experiencing chronic stress from their circumstances and feelings of being overwhelmed by the migration process which meant they could not cope with completing the UC claim form, regardless of assistance offered by the DWP.

Where customers need additional support, extensions are available to those who have good reason to need more time to claim. This request must be made and granted before the deadline date. Customers can also contact Help to Claim for additional support on how to claim UC.

Participants with caring responsibilities who received an extension felt that they were useful but did not solve their problem. These participants were still in receipt of extension at the time of the interview so their legacy benefit claim had not yet been closed. However, in one case, the participant quoted below was unsure if he would manage to complete the claim before their final deadline.

“Bit by bit, I'm doing it. I've done most of it, I guess, but I cannot see beyond the question I am on.”

Couple, Non-claimant, HB & IS (Phase 2)

There were also participants who struggled with making a claim due to health conditions and these participants often delayed making their claim. There was one case where a participant had received extensions but was unable to claim.

Case Study 3: ESA customer struggling with health conditions

Michael (renamed for anonymity) was not currently in paid employment and had been receiving ESA for the last 7 - 8 years. He was currently struggling with health issues including stress and anxiety.

Michael first became aware of the transition to UC after receiving a phone call to tell him that his ESA would be changing. He did not recall receiving a letter in the first instance. When he did subsequently receive a Migration Notice, Michael reported that he was unclear on why he would need to “reapply” and unsure on why the transition was not automatic. He phoned up to query this but felt that the information he was given over the phone was also unclear and lacked transparency around the specific reasons for needing to ‘reapply’.

Although he called the migration notice helpline and was offered support with his application, he did not take up these offers due to struggling with his health conditions (stress and anxiety) at the time. Michael reported that he received 3 application deadline extensions but, as he missed each of these, he was unable to claim UC and his ESA application closed.

Practical challenges with making a claim

One non-claimant faced documentation issues which prevented them from claiming UC. They had completed the online application but when required to upload their payslips, they found that they were locked out of their work portal where these were stored. They had contacted their employer and were getting the issue resolved but could not submit the UC claim until this was fixed.

One participant who reported low digital confidence had partially completed his application and found, when he returned to finish it, that it had disappeared. He reported that he called both the UC telephony and Migration Notice helplines for support to complete his claim over the phone but was repeatedly told to start his application again online. At the time of the interview, he had not completed his UC claim as he found the online form too confusing and stressful to complete in one go.

There were also examples of non-claimant participants who struggled to finalise their claim, so they ended up not finishing making their claim. They reported facing practical difficulties in finalising claims such as sourcing the required information or visiting Jobcentre Plus with relevant evidence to support their claim.

In particular, these non-claimant participants reported frustration with the Jobcentre Plus booking system. They felt the automatic booking system which provided an appointment without consulting participants gave them no choice in when they had to attend the Jobcentre Plus. For participants with busy schedules and employment or caring commitments, particularly HB and IS customers who often had caring responsibilities, it was difficult to be flexible and to attend these appointments, and they reported it was a challenge to have the appointments changed. They felt that this process was unnecessarily stressful.

“I said we can't do that [time] because we both work full time. That will be half a day by the time we travelled there and back. That we can't have that time off because we need the money. And they just ignored me.”

Couple, Non-claimant, HB (Phase 2)

4. Experiences of making a UC claim

This chapter explores steps 3 and 4 of the UC claim process outlined in **Figure 2**. Specifically, it covers participants' experiences of the UC claim journey after receiving their Migration Notice and prior to submitting their application form. This includes findings from phase 1 and 2 regarding online and telephone claims and from phase 2 only, the Enhanced Support Journey. Lastly, it will describe the experiences of former HB customers claiming using outdated tenancy agreements.

Experiences of the Enhanced Support Journey

The enhanced support journey is a non-linear UC claim support process provided by DWP for IS, and income-related ESA customers who have not made a claim for UC 11 weeks after receiving their Migration Notice. The enhanced support journey starts

in week 12, before the deadline date. It involves different interventions ranging from outbound calls, system checks, home visits and contact with support organisations in the local community.

Overall, participants who had received a call from the DWP found the support they were offered helpful. Participants used the opportunity to ask questions about the process, asking advisors for clarifications about their benefits and any changes in payments that could occur as a result of claiming UC. This included questions regarding Transitional Protection and contribution-based ESA.

There were cases where participants requested an extension to their migration deadline on these calls. Participants reported that they appreciated the flexibility offered. The extensions were particularly important for participants who needed additional time to claim UC due to personal circumstances such as caring responsibilities or health issues.

There were cases where participants who received phone calls used the opportunity to tell the advisor that they were planning to claim UC and they did not require further support. These participants did not receive any additional contact because they felt they did not need it but acknowledged that they appreciated being offered the opportunity for support.

“Whoever’s been on the phone has really helped. Because I struggle with things, like taking things in and everything.”

Single, UC Claimant, ESA (Phase 2)

“The adviser told me I would be much better off on UC.”

Single, UC Claimant, HB (Phase 2)

Case Study 4: Telephony support given to claim UC to a former Income Support and Child Tax Credit customer

Sarah (renamed for anonymity) cared for her three children with disabilities and her husband who had dementia. Before making her UC claim, she received two phone calls from DWP telephony helplines.

The first call came a couple of months after receiving an initial Migration Notice. The advisor asked Sarah if she needed help with her UC claim and had addressed her concerns about potential changes to income by explaining the Transitional Protection. This reassured her about the transition process and the protection of her benefits.

The second call occurred just before the migration deadline. During this call, Sarah explained that she did not have time to make the UC claim due to her caregiving responsibilities. The advisor arranged for her to be given an extension to complete the transition. She described the advisors as very helpful because they provided clear answers and guidance.

After receiving this support, Sarah said she had felt relieved and reassured about the UC transition process and that it ended up being smoother than expected when she applied.

During one of the 3 support calls, the DWP may offer a home visit to support a legacy benefit customer with their UC claim. There was only one participant in this research who had received a home visit to help with their claim. This participant had multiple health conditions, and her husband was terminally ill in hospital when she received the Migration Notice, so she had requested a home visit to help with her UC claim.

During the visit, in which the participant felt she was asked insensitive and invasive questions, she received a call from the hospital informing her that her husband's condition had deteriorated. Upon receiving this distressing news, the participant asked the officer to leave and did not contact them again. This customer with support from family members did eventually make a UC claim.

Experiences of online claims

Participants were asked in both phases about their experiences of claiming UC online. In both phases, participants who were digitally confident largely reported no issues with claiming online. However, there were participants in both phases who reported lower digital confidence and, in phase 2, this group typically reported doing fewer financial tasks online and found claiming UC online more challenging than those with higher digital confidence. There were more participants with lower digital confidence at phase 2.

For participants who felt confident doing financial tasks online at phase 2, claiming UC online was a straightforward process mostly without any issues. However, this cohort reported that they found the process quite time consuming due to the amount of information and documentation required.

“I found it easy. The whole process of filling it in online, it's just basically straightforward.”

Single, Housing Benefit & ESA (Phase 2)

Case study 5: Online claims process for a former HB customer who was digitally confident

Ken (renamed for anonymity) lived with his wife and one of their three grown-up daughters. Both he and his wife worked part-time. They started claiming HB over ten years ago after their CTC's had stopped when their youngest child started university. They had experienced some issues in the past because they had missed deadlines for HB forms but otherwise had found the experience of claiming HB straightforward.

Both Ken and his wife were surprised to receive Migration Notices but reported that they found the information easy to understand. Ken usually did all the financial tasks in the household and reported that he was comfortable using online banking and

paying bills online. Ken claimed UC for himself and his wife online immediately after receiving the Migration Notices.

Overall, Ken did not encounter any issues with claiming UC online. He had researched UC online and got the impression that this was the same benefit as HB and thought the change had been connected to the change in government. He was therefore surprised by the amount of information needed to claim online as he hadn't realised it was a new claim until he had started the application. Ken found the process of claiming online more time consuming than expected but was able to complete it and provide all necessary information without any issues.

In contrast, participants in phase 2 who considered themselves less digitally confident often relied on support to complete the application. This cohort typically relied on friends or family to help them with general financial tasks online such as online banking and paying bills. It was common for these participants to attempt to claim online and to call the Migration Notice helpline after encountering an issue, or to sometimes call without attempting at all. When calling, participants had asked if they could complete their form over the phone and were often told by helpline agents to persevere with the online application which they found stressful.

"It would have been nice [to receive support] ... Especially considering me and my wife and can't read or write properly. So that was a great struggle".

Couple, UC Claimant, IS & HB (Phase 2)

Participants who were told to keep trying to apply online often looked elsewhere for support with claiming. They typically contacted Citizens' Advice or asked family or friends to help them to complete the UC application. Those who used Citizens' Advice to make their claim typically had positive experiences and were grateful for the support. Often these participants had used Citizens' Advice in the past for support with benefits, and there were also HB customers who were signposted to Citizens' Advice by their local authority for help with claiming.

"They pushed and pushed and pushed for me to do it online, it was a battle for me to be able to speak to somebody."

Single, UC Claimant, HB (Phase 2)

Case Study 6: Online claims process for a former HB and IS customer whose daughter assisted with their claim

Shannon (renamed for anonymity) lived with her husband and their 24-year-old daughter in a property rented from the local authority. Both Shannon and her husband had multiple debilitating health conditions which prevented them from working. They had been receiving HB for the last eight years and received IS, CA, and her husband received PIP. Both Shannon and her husband had struggled to complete financial tasks online and had typically relied on their adult daughter to help.

Shannon's husband had been aware of UC, but both he and Shannon struggled to understand the Migration Notice when it had arrived and had to ask their daughter to read it and explain the process to them. Shannon had been in hospital during the migration period, and during this time, their IS contact from Jobcentre Plus had called and encouraged them to apply for UC.

Once Shannon came home from the hospital, their daughter helped them to fill out both of their applications online a few days before the deadline. They had received a call from the helpline on the day of their migration deadline as they hadn't "ticked one box" needed to submit their claim. They were told to complete the claim before the end of that day. With the help of their daughter, they completed claim. However, they had found submitting the claim last minute quite stressful.

Shannon and her husband would not have been able to complete the UC claim online without the help of their daughter.

Experiences of phone claims

Participants in both phases were asked about their experiences of claiming UC over the phone. Participants who were not digitally confident found the DWP telephony helplines helpful in providing information and support to claim. In particular, those who had started the online application but struggled to complete it called the Migration Notice helpline number and were happy to be able to complete the application that way. Participants found it useful that completing the claim on the phone meant they could ask questions about the information they needed to claim to ensure this was correct.

"It was quite easy over the phone. It was quite straightforward talking to someone ... [It took] about half an hour to an hour. Didn't seem that long."

UC Claimant, Couple, HB & ESA (Phase 2)

At phase 2, there were cases where participants reported facing certain challenges with trying to claim on the phone. They reported that the DWP telephony lines were often very busy, and it could be difficult to get through to an agent on a first attempt at calling. Participants often found this very frustrating as they often struggled to find the time to call repeatedly, particularly for those with caring and work responsibilities. One participant reported that they had called the DWP telephony helpline ten times before receiving help to claim on the phone.

Further, at phase 2, participants who did get through to a telephony agent reported that they were often pushed to keep trying to use the online system rather than being supported to claim on the phone in the first instance. Participants did not find this approach helpful as they found the online application stressful and wanted their request for support on the phone to be taken seriously.

Occasionally, participants in phase 2 who claimed UC over the phone reported that incorrect personal information, such as their name or address, had been inputted in their phone application. This had resulted in issues with their claim, and they faced

difficulties in getting this information rectified, through the online journal or on the phone. In one case, a couple reported that they completed their UC applications over the phone initially, but were later told by a Migration Notice helpline advisor (after receiving a reminder letter) that their claim had not been made and were advised to complete the form online. They felt the advisor was accusing them of "lying" about the initial phone claim and wanted to understand why the initial phone claim had not gone through. They were particularly concerned what happened to the personal information they gave.

Experiences for Housing Benefit customers

Both phase 1 and 2 included HB customers, however phase 2 drew out specific issues with moving to UC for HB customers. Participants claiming HB were not always aware that their UC award would be based on the rent figure in their tenancy agreement, which was sometimes out of date, rather than the current rent figure they provided in the UC claim. These participants, typically those living in the private rented sector, said that their tenancy agreement had not been updated since they moved in, in some cases many years before UC migration, which meant that the figure in the tenancy agreement was much lower than the rent they were charged.

“She [DWP staff] said ‘To verify your housing costs, we need to see your tenancy agreement and either a Council Tax bill or recent utility bill’. Well, we’ve been in here five years, but we’d only done one tenancy agreement, because it’s rolling.”

Couple, UC Claimant, HB, IS & ESA (Phase 2)

They were not aware that having the incorrect figure in the tenancy agreement would be a problem until after they submitted their UC claim. In some cases, the issue was raised by the DWP via the journal or on the phone whilst processing the claim, and participants were able to get a renewed tenancy agreement, but others said they were not told of the issue and only realised when their first payment came through and was much lower than expected. These participants felt that the need for an up-to-date tenancy agreement should have been communicated to them clearly so they could request one before making their claim for UC.

5. Experiences after submitting UC Claim (claimants)

This section covers stages 4 and 5 of the UC claim process outlined in **Figure 2**. Specifically, it looks at the Move to UC claim process after the UC application has been submitted by exploring UC customers’ experience of providing ID verification and fit notes and the ongoing management of their claim on the journal.

ID Verification and fit notes

Face-to-face meetings at the Jobcentre Plus

As outlined in **Figure 2**, customers claiming UC are required to verify their ID. They can do this by going into the Jobcentre to have a face-to-face appointment or attending an online ID appointment if they are eligible and have biometric ID.

Participants who were able to verify their ID online reported that the process was easy and straightforward. However, participants at phase 2 were more likely to be ESA customers, and have a health condition or disability, and said that attending a face-to-face meeting at a Jobcentre Plus to verify their ID caused them distress.

In-person meetings to verify ID presented considerable challenges to many participants who had a health condition or disabilities. These participants reported that they felt unable to cope with the journey, or being in the Jobcentre Plus environment. There were examples of participants who said they had requested a home visit to verify their ID, but these requests had either been refused or offered on the condition that they would need to wait 3 to 4 months, during which time their benefits would stop.

“I had a phone call, and I asked for a home visit, and she insisted that I had to go in, which was really upsetting, it was really difficult. Then, when I got there, it was all, ‘I’m so sorry. We didn’t realise how bad you were. You could have had a home visit’. But I did ask, and she insisted I come in, so that annoyed me.”

Single, UC Claimant, ESA (Phase 2)

For participants with physical disabilities, these barriers included a lack of available nearby parking and a lack of suitable seating in their local Jobcentre Plus. These participants typically reported that they either had to walk some distance from their car, or that their carer had to leave them to enter unaided while they found parking. There were examples of participants who said that they did not have anyone who could accompany them to the meeting, meaning they had to independently travel on public transport, which they did not feel confident they could manage safely. An example of this was one participant who had uncontrolled epilepsy and had not travelled into the nearby town since 2021, as he did not feel safe in doing so.

“I wasn’t particularly bothered about seeing them. It was the fact of getting there and walking around town and getting back again, which is my problem.... It was actually a very difficult situation. The last time I went into city was for my COVID vaccine.”

Single, UC Claimant, ESA (Phase 2)

There were examples of disabled participants who also said they felt that Jobcentre Plus offices were not accessible in layout or design. One participant described issues with moving between desks, and said they were unable to sit on the chairs provided. She described the chairs as being too low or not secured to the floor which nearly resulted in a fall and made it difficult for her to stand up.

“There were just these really low, low seats. But I couldn't stand so [husband] helped me down into one of them. But then, when they called me, I tried to use my stick to stand up, the chair went from behind me, and he just caught me before I landed on the floor.”

Couple, UC Claimant, ESA, IS and HB (Phase 2)

For participants with mental health conditions, the ID verification meeting caused them a considerable amount of distress. One participant said they experienced agoraphobia which meant they rarely left the house and always avoided busy and unfamiliar places. This participant said that the concerns they raised about attending a meeting had been ignored by the DWP staff and they found the experience extremely difficult.

“I don't really go out. I did manage it for the meeting, but it was difficult and then they started to say I needed to go again.”

Single, UC Claimant, HB (Phase 2)

In one case, a participant said she sent a message on the journal to request a telephone meeting as she was taking anti-psychotics and needed to avoid stressful situations. She said she was told she would need to attend the meeting and so took additional medications that morning to help manage her symptoms. She felt that she should not have been told to attend the meeting due to her conditions.

“I was on an anti-psychotic at the time and that affects you and I think I took a Valium as well to try and help with my nerves, but I felt relatively calm...We had to go into this special room to do it. I thought ‘Why is the security involved? Is that normal?’... she (Jobcentre Plus staff) just left, basically and I think she assumed that the security person would be around to unlock the door to let me out, but he didn't. He was just gone.”

Single, UC Claimant, ESA (Phase 2)

Providing medical evidence

When completing the claim application, all customers are asked the same questions including whether they have a health condition. Up until September 2024, any customer who declared a health condition was advised they would need to provide medical evidence. Since then, a service enhancement and an additional question has been added to ask the customer if they are currently receiving ESA. If the customer confirms that they are moving from ESA, without a gap in payment, they will be advised that there is no need for medical evidence.

However, this service enhancement was not implemented until after the small number of ESA customers were invited in June 2024 to move to UC, so some former ESA customers with disabilities in this research did report being asked to provide medical evidence (for example a doctor's note) with their application for UC, or being asked to provide fit notes at the Jobcentre Plus while their UC claim was being processed. In general, the participants in this research who reported needing to provide medical evidence were former ESA customers. However, some were in

receipt of other legacy benefits. These customers would still be required to provide medical evidence if, when claiming UC, they reported a health condition affecting their ability to work.

Participants said that they were not prepared to be asked for medical evidence to make a claim and said they had barriers to providing this including diagnoses being made decades earlier and therefore were unable to upload documents to the journal. In some cases, these participants said that when they brought their evidence into the Jobcentre Plus, staff did not seem interested in taking or reviewing it.

“I needed to get evidence about my condition. It didn't really give me an awful lot of time to do that, speaking to people...I wasn't able to upload them it but basically, I was told they needed this evidence, which I actually took it in to show them and then they weren't that interested in it at all.”

Single, UC Claimant, HB (Phase 2)

Participants who had been claiming ESA and PIP questioned why they were being asked to prove their disability. There were instances where these participants also said that they had been medically retired by the DWP many years before and had not expected to be asked to provide evidence of their condition again.

“When I contacted my GP about the medical evidence, and then for the fit note, she just couldn't believe it. She was so shocked; she didn't even charge me for the note.”

Couple, UC Claimants, ESA, IS and HB (Phase 2)

Requests for fit notes, made either on the journal, or during a meeting with staff at Jobcentre Plus, also caused considerable concern and stress for participants with disabilities. Again, participants had not anticipated being asked for fit notes if they had been claiming ESA and questioned why they were needed for the claim to be processed and payments to be made.

“They [Work Coach via the journal] sent me an email saying, ‘You must provide a fit note’, and I was like, ‘For God's sake, she [sister] has the highest level of PIP entitlement, she has lifelong learning disabilities and is registered partially sighted. Do we really need to get a fit note from the doctor?’.”

Appointee, Single, UC Claimant, ESA & HB (Phase 2)

Participants described several practical barriers to providing fit notes, including not being able to get an appointment with their GP, not being able to upload the note on their journal, and not being able to manage a trip to the Jobcentre Plus to hand it in. These barriers caused stress for participants who were unsure if they would be sanctioned for not meeting the request. As with medical evidence, there were examples of participants providing a fit note as requested and then receiving no follow up communications or instructions meaning they were unsure if they needed to keep getting them.

“You can't get hold of a doctor. We have to call first thing every day and can't get an appointment. When I get a sick note, how can I put it on the journal?”

Couple, UC Claimant, HB (Phase 2)

The request for fit notes also raised concerns among participants with disabilities about how they would be treated in the UC system. There were cases where participants said the request indicated that the DWP may not believe they were really disabled and others were concerned that they might be asked to undertake another work capability assessment. These possibilities caused the participants considerable distress during and after migration and there were examples where participants said they started their UC claim wanting as little contact with the DWP as possible.

“He said, “You will have to be actively seeking work for 35 hours a week or more”. And I said, “What? Even though I'm on the ESA contribution based?” He said, “Yes”. So, I had to start sending in fit notes again. I actually sat there, and I cried in the Jobcentre...later, this lady called and said “We've actually received all the paperwork through now, so your ESA will not stop. You will still receive that on top of your UC, and you do not have to supply fit note”

Single, UC Claimant, HB & ESA (Phase 2)

Overall, participants with disabilities felt that the DWP should provide them with more flexibility with making their claim and as well as clarity about whether and why evidence or fit notes were needed.

Experiences of using the online journal

Generally, and across both phases, participants found managing their UC claims straightforward. There were examples of participants who found the day-to-day management of the journal easier than the initial online application. They found that they had time to get used to the format of the journal and found it helpful to be able to ask questions that way.

“I do like that you don't have to sit on the phone for hours. I like that you can put something in the journal. There's no lost letters, it's in writing on the internet forever”

Single, UC Claimant, IS (Phase 1)

Those with low digital confidence who struggled to complete the online application reported that they were finding the ongoing management of their online claim difficult, particularly in managing the online journal and accessing statements.

Other participants, particularly those with mental health conditions, reported that they found the immediacy of the journal messages stressful to manage.

“I get lots of messages on the journal and I find it quite hard to use. I think it’s wrong to put tight deadlines on people who have mental health conditions.”

Single, UC Claimant, HB & ESA (Phase 2)

Participants who had struggled to claim on the phone due to difficulty getting through to an agent or issues with their claim, found managing the claim online straightforward once their initial issues had been resolved. Participants who completed the application over the phone due to lower digital confidence and then switched to an online claim often struggled to manage their claims online without help. Participants reported that they were relying on family or friends to help them access and manage the journal. One participant who claimed via the telephone relied on their Housing Officer to manage the journal, and another was calling the UC telephony helpline regularly to check their monthly payments until they switched to paper statements.

“I can't do anything online so I had to ring in for my statements... Now they have started to post me a [printed] statement...I understand it more because I can read what UC pays.”

Single, UC Claimant, ESA (Phase 2)

Key findings and conclusions

This research aimed to provide a deeper understanding of the legacy benefit customer journey, from the point of being notified of their move to UC through to either making a claim, or deciding not to claim. Findings will add to DWP’s evidence base examining all aspects of the Move to UC process and enable DWP to continue to learn, iterate and improve their approach.

The main conclusions to answer the research questions were:

Variation in awareness and understanding of UC

In both phases, participants generally understood that UC was a new benefit that replaced existing legacy benefits. However, there were cases where participants felt that it was a name change for existing support and struggled to differentiate it from their previous benefits. Understanding of UC’s key features and rules also varied. Despite the Migration Notice containing information about which benefits would be migrating over to UC and a definition of Transitional Protection, misunderstandings of these features were common.

Transitional Protection was not widely recognised or understood among participants in both phases of this research. However, phase 2 participants were provided with a definition during their research interview if they did not initially recognise Transitional Protection, and they tended to remember what it was after hearing the definition.

Across both phases, there was generally low awareness and engagement with UC conditionality before making a claim because, due to disabilities, health conditions or caring responsibilities, this cohort generally did not expect to have any work search

requirements when moving to UC. Those who were not carers or living with a disability or health condition tended to have the highest level of awareness of work requirements in UC and they were either worried about the work requirements or open and prepared to work more hours.

Reactions and responses to the Migration Notice

Perceptions of UC prior to claiming were mostly negative, influenced by word of mouth and media representations of payment gaps and difficulties in claims management. In both phases, the Migration Notice generally triggered a negative emotional response amongst those participants with prior negative perceptions of UC. There were examples in both phases of participants who felt surprised when they received the notice because they were less informed about UC.

Across both phases, participants agreed that the Migration Notice clearly communicated the action they had to take and when. Participants also had a strong recall of key information contained in the notice (e.g. their migration deadline date) during interviews. However, the timing of receiving the Migration Notice affected whether participants wanted to act immediately and move to UC or to wait. After receiving the notice, participants who had relationships with support organisations (e.g. Citizens Advice), or specific support workers, tended to approach them for advice and guidance about UC.

Reasons for making a UC claim or not

Overall, participants made a UC claim unless they had encountered a barrier to claiming or were deemed ineligible. Participants who made a UC claim saw the migration to UC as a continuation of their legacy benefit claims and their decision to claim felt both inevitable and essential.

Participants who had not made a claim by the time of their interview typically intended to claim, but had specific reasons for not claiming UC, and some faced several practical barriers which resulted in them not being able to claim by the time of their interview. These included personal circumstances such as ineligibility, difficulties balancing caring responsibilities with meeting the deadline, accessing payslips and time constraints.

In some cases, participants with caring responsibilities described experiencing chronic stress from their circumstances and feelings of being overwhelmed by the migration process which meant they could not cope with completing the UC claim form, regardless of assistance offered by DWP.

Those HB only participants living in temporary accommodation, who for reasons set out above were invited to move in error, expressed frustration at the move to UC process. Whilst typically these participants aware before attempting to claim UC that it did not cover temporary housing costs, participants usually took steps in order to find out whether they were eligible for UC.

Experiences of the support provided to make a claim

Enhanced Support Journey:

Overall, participants who had received a call from DWP found the support they were offered helpful. Participants used the opportunity to ask questions about the process, asking advisors for clarifications about their benefits and any changes in payments that could occur as a result of claiming UC. This included questions regarding Transitional Protection and contribution-based ESA.

Online claims:

In both phases, participants who were digitally confident largely reported no issues with claiming online, although felt it was time consuming due to the volume of information and documentation required. On the other hand, participants who reported lower digital confidence found claiming UC online more challenging. Participants in phase 2 who considered themselves less digitally confident often relied on support such as from friends and family to complete the application. It was common for these participants to attempt to claim online and to call the Migration Notice helpline after encountering an issue, or to sometimes call without attempting at all. When calling, participants were often told by helpline agents to persevere with the online application which they found stressful and so they sought out support elsewhere such as Citizen's Advice or friends and family.

Phone claims:

Participants who were not digitally confident found DWP telephony helplines helpful in providing information and support to claim. Those who had started the online application but struggled to complete it called the Migration Notice helpline number and were appreciative to be able to complete the application that way. However, in phase 2, there were cases where participants reported facing certain challenges with trying to claim on the phone including reporting that the DWP telephony lines were often busy, and it was difficult to get through to an advisor.

Experiences of finalising a UC claim

Participants who were able to verify their ID online reported that the process was easy and straightforward. Participants living with physical or mental health conditions said that attending a face-to-face meeting at a Jobcentre Plus to verify their ID caused them distress. These participants often felt unable to cope with the journey, or being in the Jobcentre Plus environment. There were examples of disabled participants who also said they felt that Jobcentre Plus offices were not accessible in layout or design.

Generally, and across both phases, participants found managing their UC claims straightforward. There were examples of participants who found the day-to-day management of the journal easier than the initial online application. However, those with low digital confidence who struggled to complete the online application reported that they were finding the ongoing management of their online claim difficult, particularly in managing the online journal and accessing statements.

Appendices

Appendix 1: Example of a Migration Notice sent to Single Employment and Support Allowance with Housing Benefit Customers in June 2024



Your
Ref:

H2JR-HL5W-
S1D1

5 June 2024

www.gov.uk/dwp/move-to-uc

You need to claim Universal Credit

You must claim by 6 September 2024 to keep receiving financial support

Universal Credit Migration Notice

Dear Claimant Name

You will soon stop getting the following benefits:

- income-related Employment and Support Allowance (ESA)
- Housing Benefit

You must claim Universal Credit by 6 September 2024 to keep receiving financial support.

How to claim Universal Credit

Go online to claim Universal Credit: www.gov.uk/dwp/move-to-uc

If you cannot claim online, call the Universal Credit Migration Notice helpline for free on 0800 169 0328.

Your benefit payments will end 2 weeks after you make your Universal Credit claim.

How to get help

- call the Universal Credit Migration Notice helpline for free on **0800 169 0328**
- visit the Universal Credit website: **www.gov.uk/dwp/move-to-uc**
- visit your local jobcentre

You can also call us for free on **0800 169 0328** if you:

- need more time to claim
- are not the person named on this letter
- do not intend to claim Universal Credit

For free, independent and confidential help, call the Citizens Advice Help to Claim service on **0800 144 8444** or go to their website: **www.citizensadvice.org.uk/helptoclaim**

Check who can help you in your local area at: **advice.local.uk**

How much you will get

Most people will be entitled to the same amount or more on Universal Credit. If the amount you are entitled to on your existing benefits is more than you would get on Universal Credit, a top up is available. This is called transitional protection. If your circumstances change before you make your claim, this may affect the amount you may get.

If you live with your partner

You will both need to claim Universal Credit by the same deadline. You must make a joint claim for your household, even if your partner is not eligible for Universal Credit.

If you have already made a claim

Ignore this letter if you have already made a claim for Universal Credit.

Yours sincerely,

Universal Credit

This is a migration notice issued under regulation 44 of the Universal Credit (Transitional Provisions) Regulations 2014 (MNS1). It entitles you to transitional protection, provided your circumstances do not change before you claim Universal Credit.

We have many different ways we can communicate with you.

If you would like braille, British Sign Language, a hearing loop, translations, large print, audio or something else please tell us using the phone number at the top of this letter.

How DWP collects and uses information

We will treat your personal information carefully. We may use it for any of our purposes. To learn about your information rights and how we use information, please see our Personal Information Charter at GOV.UK.

Call charges

Calls to 0800 numbers are free from landlines and mobiles.

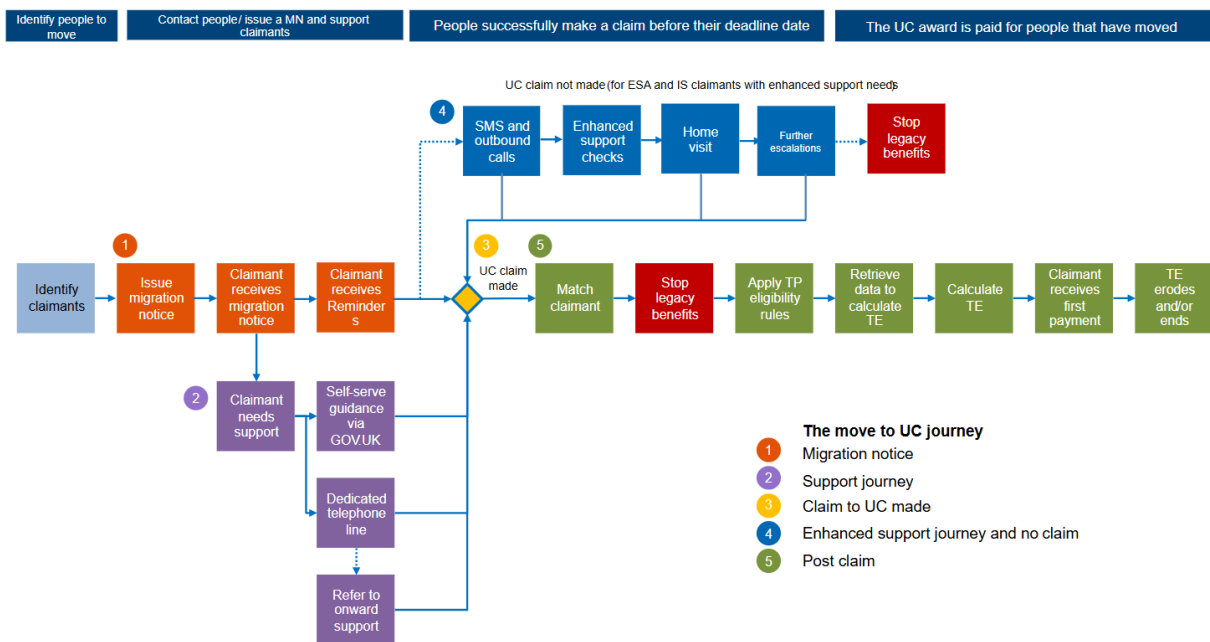
Equality and Diversity

We are committed to treating people fairly, regardless of their disability, ethnicity, gender, sexual orientation, transgender status, marital or civil partnership status, age, religion or beliefs. Please contact us if you have any concerns.

Appendix 2: Managed migration customer journey

Figure 3 illustrates the simplified customer journey. Since the participants in this research were invited to Move, a change has been implemented meaning that ESA customers will be offered a home visit following SMS and outbound call attempts.

Figure 3: Managed migration customer journey



Appendix 3: Quotas and achieved number of interviews

Figure 4: Phase 1 recruitment quotas and achieved interviews

Description		Singles Quota	Singles Achieved	Couples Quota	Couples Achieved
Primary quotas					
Legacy Benefit Claimed	Jobseekers Allowance	6	6	3	0
	Income Support	12	12	6	2
	Housing Benefit	12	12	6	5
	Employment Support Allowance + Housing Benefit / Child Tax Credit	12	12	6	1
Area	Harrow	14	9	10	3
	Manchester	14	25	10	3
	Northumbria	14	8	10	2
Secondary quotas					
Gender	Male	Mix and monitor	13	Mix and monitor	*
	Female		29		
Age	25-44		11		
	45-54		17		
	55+		14		
Employment Status	Unemployed		34		
	Carer		6		
	Employed		2		
UC Claim Status	Made claim and received first payment		41		

	Made claim and not received first payment		1		
Made UC Claim	Before the migration deadline		41		
	After the migration deadline		1		
	Total		42		8

All respondents in the phase 1 research were UC claimants at the time of the interview.

*Couples secondary quota information is unavailable where fieldwork was paused due to the pre-election period and was later deleted to comply with GDPR privacy rules relating to the storage and retention of data.

Figure 5: Phase 2 recruitment quotas and achieved interviews

Description		Singles Quota	Singles Achieved		Couples Quota	Couples Achieved
Primary quotas						
Legacy Benefit Claimed	Income Support – any combination	Min 12	11		Min 12	11
	Housing Benefit only	Min 12	16		Min 12	11
	ESA500 (Employment Support Allowance only or ESA & HB)	Min 12	14		Min 12	12
Region	England	Min 12	34		Min 12	28
	Wales	Min 3	2		Min 3	4
	Scotland	Min 3	5		Min 3	2
UC Claim Status	UC Claimant	Min 25	32		Min 25	29
	UC Non-claimant	Min 5	9		Min 5	5
Additional Support Received with UC claim	Yes	Min 4	4		Min 3	3
Secondary quotas						
Mode of UC Claim*	Telephone	Mix and monitor	8		Mix and monitor	12
	Online		25			20
Gender	Female		25			17
	Male		16			17
Age	18 – 24		4			0
	25 – 34		7			4

Length of UC Claim	35 – 44		9		2
	45 – 54		14		7
	55+		7		21
	Claimed and received several payments		24		24
	Claimed and received first payment		3		4
	Claimed but haven't received first payment		5		1
Presence of children	No children		30		14
	Pre-school aged children (aged up to and including 4)		2		3
	Primary school aged children (aged up to and including 11)		3		2
	Children aged 11-18		4		4
	Children 18+		2		11
Total			41		34

*Non-claimants in this research included participants who had started a UC claim but not completed it. For these participants, despite no longer claiming UC, the mode they used to make their claim was recorded.

This work was carried out in accordance with the requirements of the international quality standard for market research, ISO 20252 and with the Ipsos Terms and Conditions.

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