

# No Time to Wait

Claimant experience of Universal Credit and how to improve it

June 2020



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## Key findings and recommendations

This research features one of the largest surveys of Universal Credit claimants ever conducted. The survey, conducted jointly by nine housing associations across England, looks at how the move to Universal Credit impacts people's lives: their finances, ability to manage day to day, and their health. It also investigates whether claimants tend to delay their application after a change of circumstance and what the reasons for this are.

The survey was conducted prior to the coronavirus crisis but offers useful lessons for policymakers and landlords about the experience of the claim process and how it could be improved.

### Key findings

- **The vast majority of claimants did not have any money saved to live on over the five-week waiting period**, meaning that many had to borrow money. While the advance payment is available and around half of our sample claimed it, we found that many were not aware of it. As a result, borrowing from family and friends was more common. There is no reason to believe that those who claimed during the current crisis did not do the same, meaning the impact of their job loss may reach to their friends and family as well.
- **There was a very high incidence of struggling to afford necessities following the claim**, as well as alarmingly high levels of high-interest borrowing. Most claimants had a deduction of some kind and these can be a particular cause of financial difficulty, despite changes to make them less punitive.
- **Many claimants reported that the experience of claiming Universal Credit worsened, or in some cases even triggered, health conditions.** Most notably this was mental health concerns such as depression or anxiety, but some also reported physical health problems.
- **The vast majority of claimants made their claim as soon as their circumstances changed.** Of the minority that did delay, the most common explanation was that they didn't know what to do. This suggests that delayed claims due to negative perceptions of Universal Credit are probably not a major driver for the increase in rent arrears observed by landlords.
- **Claimant satisfaction both with Universal Credit and with the landlord's support services is mostly driven by responsive and helpful support services.**

## Recommendations

Our report contains recommendations for both the government and housing associations, so that we can jointly offer the best support for claimants.

- **End the five-week wait for money.**
  - More than half of the claimants who responded to our survey (55%) reported struggling to pay for food after claiming Universal Credit. The majority of respondents had also borrowed money during this period, with alarmingly high numbers of people resorting to high-interest forms of credit such as payday loans, doorstep lenders, and loan sharks.
  - In order to minimise the risk of claimants experiencing financial hardship and ongoing indebtedness, claimants should receive their first payment much sooner after application, in the form of a payment rather than a repayable loan, and this should be backdated to the date of application.
  - Very few claimants have enough money to cover the five weeks' wait. A loan can offer temporary reprieve in exchange for long-term difficulty. Some who lose their jobs don't apply for benefits straight away as they expect to be able to tide themselves over until they find new employment. There should also be greater flexibility around payment frequency for all.
- **Make sure people have enough to live on.**
  - Recent reforms to increase the basic level of payment, including an increase of the basic rate of Universal Credit by £20 per week and the increase of the Local Housing Allowance, are welcome. But they need to be retained permanently and not simply during this crisis period.
  - Deductions and the benefit cap also limit how much money a household can receive. These should be reviewed in the light of the current situation as well as on the basis of the impact on residents.
- **Provide adequate funding for advice and support on how to claim Universal Credit and eligibility criteria.**
  - Our survey found that a substantial number of respondents had delayed claiming initially because they 'didn't know what to do', with 43% of the 23% of claimants who had not claimed straight away citing this as a reason why. Respondents also reported thinking they would not qualify for Universal Credit (17%), assuming that their old benefits would start again (9%), and not knowing what Universal Credit was (2%).

- Adequate resourcing to provide claimants with the right advice and support is essential to ensure people feel prepared to move onto the benefit and can navigate the process smoothly, which would prevent unnecessary delay in payments.
- For particularly vulnerable claimants, ongoing support will likely be needed to ensure they can continue to successfully manage their claim.
- **Improve the effectiveness of communication from the Department of Work and Pensions (DWP).**
  - Survey respondents reported very mixed experiences of managing their claims online and contacting the Universal Credit service over the phone. Some claimants liked the ease and convenience of the online journal, while others reported struggling with the system, having messages go unanswered or missing important notifications. Of the 77% of claimants who had phoned the service, a quarter reported waiting for longer than 30 minutes to have their call answered.
  - For claimants to manage their claims successfully, there must be appropriate numbers of Job Centre and Service Centre staff to properly resource the helpline and respond to journal messages in a timely manner.
  - The DWP should build on positive changes, such as the ability of claimants to link a phone number to their claim to fast-track calls to the helpline, and consider facilitating easier ways for landlords to communicate with the Universal Credit service about a resident's claim.
- **Landlords should support residents to make and manage their claim as well as inform them of all the support available.**
  - Our survey found that residents had mixed views about how helpful their landlord's support services had been during the process of claiming Universal Credit.
  - Where they were positive, it was because staff had given them useful advice and support with completing the claim, and had been patient and understanding about rent arrears resulting from the waiting period. Where they were negative, it was because they hadn't been informed that they could access support, struggled with getting a response from someone, or had received repeated letters about rent arrears and potential eviction, which many find threatening and stressful.
  - Landlords should make sure to inform residents of available support when they claim Universal Credit, adequately resource support teams, and look at the communication of arrears notices to ensure these do not cause undue distress.

## Foreword

The demand on Universal Credit has never been larger than in the last few months. The system has coped admirably in totally unique circumstances. But with a potential second wave of claims coming as the government's furlough scheme comes to an end, we have limited time to get through essential reforms to make it better.

Much research has been published highlighting the impacts of the rollout of Universal Credit, weighing up the opportunities and challenges it presents. But beyond quantitative arrears values, the existing analysis does not represent the experience of claiming under Universal Credit, and how families manage through the change.

Housing Association residents have been claiming Universal Credit for years now and, having discussed some excellent survey work from Curo at the National Housing Federation's (NHF) national member group on welfare reform, we decided to collaborate to increase the scale and sample size of the research. This report is the outcome of that exercise, and is important because it allows the resident's voice to be heard in the debate about the future of the benefit.

The NHF, supported by its housing association members, is committed to working positively with the DWP to continue improving the design and delivery of Universal Credit. We support the DWP's aims of achieving a simplified benefits system that supports people into work while providing appropriate levels of support when it's needed the most.

We would like to offer our sincere thanks to the residents who responded to this survey. They took the time to provide us with detailed responses, and many also shared very personal and difficult stories with us. Without them, this research would not have been possible.



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## Introduction

The introduction of Universal Credit was one of the biggest changes to our country's social security system in decades. It combined six 'legacy' benefits into one monthly payment and was intended to make the welfare system fairer, more affordable, and to better encourage people into work.<sup>1</sup> It has been introduced in a staged rollout, due to complete in 2021.

The coronavirus crisis struck suddenly and presented a major challenge to the Universal Credit system. In just under two months from the lockdown, 2.5 million claims and over 900,000 advance payments were made.<sup>2</sup> To cope with this unprecedented surge, the DWP recruited and redeployed thousands of staff to process claims, streamlined and suspended other processes, and worked to keep the IT systems online. As a testament to their success, the government reported that the vast majority of eligible claimants were paid in full and on time.

The government also made a number of welcome policy changes, including increasing the standard weekly allowance by £20, removing the minimum income floor for self-employed people, and raising the Local Housing Allowance to the 30<sup>th</sup> percentile of market rents.<sup>3</sup>

Unemployment has shot up and is expected to remain high for some time. Certain industries are likely to remain shut down or operating well below capacity for much of the year. Some employers will not be able to sustain these lower profits, and will go bankrupt. The government has announced it will reduce its furlough scheme contribution towards employees' wages in August, and close the scheme completely after October. Therefore, there may be further peaks in claims for Universal Credit at those points, and a high level of unemployment for some time.

Housing associations have been working closely with residents and the DWP on understanding and improving Universal Credit. This research was conducted in 2019, before the coronavirus crisis. However, it still provides a useful guide to the experiences of claimants as they enter the system and how those experiences could be improved, especially in a time when the demand on the system has never been so high.

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<sup>1</sup> Department for Work and Pensions (2010) [Universal Credit: welfare that works.](#)

<sup>2</sup> Department for Work and Pensions (2020) [Universal Credit management information tables: 1 March to 5 May 2020.](#)

<sup>3</sup> [www.understandinguniversalcredit.gov.uk/employment-and-benefits-support/housing/](http://www.understandinguniversalcredit.gov.uk/employment-and-benefits-support/housing/)

## About this research

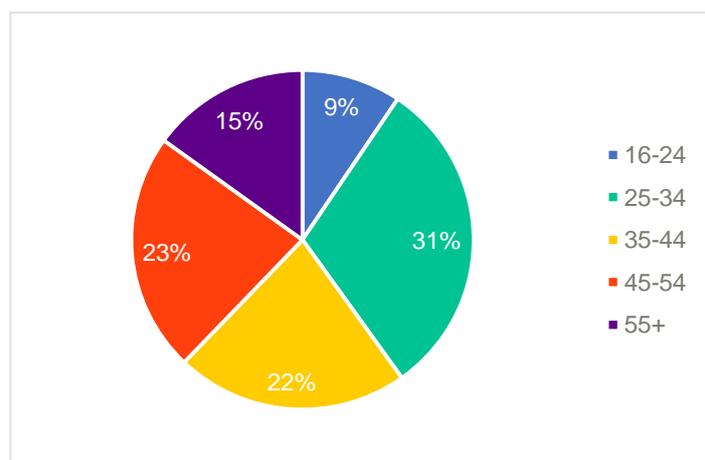
Between May and July 2019, nine housing associations conducted a survey designed by Curo about their residents' experiences of Universal Credit. In total, almost 3,000 responses were received from landlords with housing stock covering the entirety of England. The responses are overwhelmingly from social renters but may include a very small number of residents in other tenures, such as shared ownership.

**Table 1. Housing associations participating in survey**

Housing association	Number of respondents
Accent Group	98
Curo	554
ForHousing	366
GreenSquare	183
L&Q	717
South Lakes	51
Vivid	429
WCHG	162
Yarlington	434
<b>Total</b>	<b>2,994</b>

The survey respondents represented a broad range of claimants, across all age groups.

**Chart 1. Age of respondent**



Note: n = 2,933

In terms of claim length, there was a tendency towards longer claims, with around 60% claiming for more than six months.

**Table 2. Length of claim**

Length of time	Percent
Less than a month	4%
1-3 months	13%
3-6 months	17%
More than six months	61%
On and off for several months	4%

Note: n = 2,848

Not all respondents chose to answer every question. The sample size (n) for each question is detailed in the notes beneath each table or chart.

## Results

The survey results cover the following topics, which we discuss in turn:

1. The waiting period and advance ([skip to](#))
2. Financial difficulty during and after the switch ([skip to](#))
3. Deductions ([skip to](#))
4. Universal Credit and health ([skip to](#))
5. Could delayed claims explain financial difficulties? ([skip to](#))
6. Online claim management and claimant satisfaction ([skip to](#))
7. Support from landlords and resident satisfaction ([skip to](#))

### 1. The waiting period and advance

Universal Credit is paid a month in arrears, with a minimum five-week wait between application and first payment. There is an in-built assumption that ‘many people’ claiming the benefit would be moving to the benefit from work and would have a final payment of salary to tide them over the waiting period.<sup>4</sup>

However, while the majority of claimants are coming into Universal Credit from work, this does not necessarily mean they have enough money to tide them over a five-week (or more) wait. Our survey found that 84% did not have a final payment of wages equivalent to a month’s salary to see them through. Even those who were working are likely to have come from low-paid, part-time or precarious work, where it may be more difficult to put money aside. It is also common for these types of jobs to

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<sup>4</sup> [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/434281/universal-credit-waiting-days-report.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/434281/universal-credit-waiting-days-report.pdf)

be paid on a weekly rather than a monthly basis, so many people on low incomes have to get by on a week-by-week basis.

Claimants can apply for an 'advance payment', which is a loan of up to the claimant's (estimated) monthly entitlement. The loan is repaid from the future payments of Universal Credit, usually over twelve months.

Our survey indicated that many respondents were not informed about the possibility of claiming an advance (or at least were not aware that they were being offered one). When asked whether they were advised about claiming an advance, 58% said that they were. 40% said that they were not advised, while a further 2% gave an 'other' response. These are quite varied, but some mention that they were only advised after waiting several weeks and/or falling into difficulties, others said that they were not eligible, and others heard about the advance from people that they knew.

There is clearly a communication issue that could simply be resolved by the DWP refining their information to be consistent to claimants. We also compared older (six months or more) claims with newer claims, to see if there had been any improvements in the proportion who were informed about advances. 37% of newer claims said they were not informed (compared to 41% of older claims), a slight improvement but not a drastic one. This suggests there is still a problem with the information that the DWP is supplying to claimants.

**"I was told three weeks after making my claim I could apply for an advance. Before then mum helped me out massively and I still haven't been able to repay her."**

Respondent aged 25-34

## **2. Financial difficulty during and after the switch**

Successive research has demonstrated that there is a high incidence of financial difficulty following the start of the claim. We asked claimants whether they had struggled to pay for any essentials since starting Universal Credit.

**Table 3. Have you struggled to pay for any of the following since claiming Universal Credit?**

Item	Percent
Food	55%
Gas/electricity	52%
Council Tax	48%
Rent	44%
Phone bills	34%
Internet bills	31%
Childcare	11%

Note: n = 2,994

Table 3 shows that over half of respondents have struggled to pay for food and gas/electricity since claiming. Almost half have struggled to pay for Council Tax and rent. Around a third struggled to pay their phone and internet bills, and 11% struggled to pay for childcare – potentially a serious limitation on people’s capacity to work or to find work.

**“I paid the rent but I went without food.”**

Respondent aged 55+

Our survey also suggests that there is a very high incidence of borrowing among Universal Credit claimants, even beyond the advance payment. The most common is borrowing from family or friends. This makes sense as these loans are easy to arrange, would tend to come interest-free, and would generally have a more flexible repayment schedule. The lack of control over repayment schedules for other types of loans can be a real difficulty for those on low and fluctuating incomes.

**Table 4. Have you needed to use any of the following since claiming Universal Credit?**

Type of borrowing	Percentage
Family/friends loan	56%
An advance payment of Universal Credit	47%
Food bank	27%
Credit card	20%
Payday lender/short-term loan	10%
Doorstep lender	7%
Bank loan	5%
Credit Union loan	4%
Loan shark	3%
<b>I have not had to use any of the above</b>	<b>9%</b>

Note: n = 2,994. Multiple choice, percentages do not sum to 100.

Reflecting previous research by organisations like the Trussell Trust, we found a shockingly high number of respondents saying that they had used food banks since their claim. This shows that food insecurity is a real issue and is a matter of grave concern.

A fifth also borrowed on credit cards. This can be a reasonable and affordable way of smoothing over payment periods, providing that the borrower is able to pay off the card at the end of each month. However, there can also be some unpredictability with the way Universal Credit is paid. While a five-week wait is standard, errors with the application or other delays mean that some claimants wait longer.

Many claimants also report that they do not understand the calculations for their allowance, or that their payments change when they are not expecting it. Similarly, those in self-employment or working on zero-hour contracts may see their incomes fluctuate. This means that they are not guaranteed to be able to repay their borrowing on time and are at risk of potentially high fees.

Similarly, our survey reveals an alarmingly high incidence of high-cost forms of credit such as payday lenders, doorstep lenders, and loan sharks (note that there is some overlap between these terms so the percentages are not mutually exclusive). These loans can be extremely expensive, especially for those who are unable to meet scheduled repayments.

Just 9% said that they had not needed to use any of the above methods since claiming Universal Credit.

**“I suffered severely and still am because of Universal Credit – it’s the worst thing ever my life, income [and] housing are at ground zero – its Universal Debt.”**

Respondent aged 45-54

### 3. Deductions

One potential cause for the high incidence of borrowing on Universal Credit is deductions. Money can be deducted from the monthly allowance for a variety of debts owed. The maximum that can now normally be recovered is the equivalent of 30% of the claimant’s standard allowance<sup>5</sup>, although at the time this survey was conducted it was 40%. The majority (67%) of our respondents said they had an ongoing deduction of some kind on their account.

**Table 5. What is being deducted?**

Deduction	Percent
Advance payment	39%
Tax Credit overpayment	19%
Rent arrears	11%
Other benefit overpayment	9%
Housing Benefit overpayment	5%
Hardship payment	3%
Utility arrears	3%
Sanction	1%

Note: Of all respondents. n = 2,994. Figures do not sum to 100, multiple choice question.

39% said that they were currently repaying an advance payment. Compared to the 47% who said they claimed one, this suggests that around a fifth have repaid theirs, while the majority continue to pay them off.

Additionally around a fifth are repaying Tax Credit overpayments, and around a tenth are repaying rent arrears or overpayments from other benefits.

**“God knows, it’s £190 paid to me after all the deductions.”**

Respondent aged 45-54

Recent reforms have extended the repayment period for advance payments, which is a welcome change and has no doubt helped to alleviate some of the difficulty.

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<sup>5</sup> The amount allocated for general living expenses, as opposed to the additional allowances for housing costs, childcare and other care responsibilities, or those with limitations on their ability to work.

However, when taken alongside the set of repayments, this can still amount to quite a substantial portion of the respondent's income.

78% of those who had ongoing deductions said that those deductions had caused financial hardship. This is an extremely high proportion, but it is perhaps not surprising. The entitlements for most claimants are relatively low – aimed at a very minimal standard of living – so any further reduction on this level would result in some claimants experiencing hardship.

#### 4. Universal Credit and health

Qualitative evidence from housing associations has also suggested that some claimants report that their experience of Universal Credit exacerbated their mental and physical health problems.<sup>6</sup>

We asked whether hardship while on Universal Credit had affected the respondent's health, and 25% said that it had worsened an existing health condition. Another 6% said that it had given them a new health condition. The vast majority of both those groups (19% and 4% of all claimants, respectively) said that they had visited their GP about it.

Respondents were also able to write in some details to explain how Universal Credit had affected their health. Many opted not to answer but over 280 people gave some information. Mostly these describe how stress and lack of money (and even food) had exacerbated the respondent's depression and anxiety. A number refer to having to start or increase their dosage of medications such as anti-depressants and anti-psychotics. Several respondents also describe attempted suicide.

Additionally, some respondents talk about the impact on their physical health, including blood pressure, diabetes, asthma, and gastrointestinal problems. These are generally either exacerbated by stress, or in some instances respondents mention that they were not able to afford food, or the right type of food, to manage their condition.

**“[It] made insulin resistance harder to deal with as I'm not eating the correct foods.”**

Respondent aged 16-24

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<sup>6</sup> Begum, S.F. (2019) [People, Processes and Payments: Learning from the experiences of Universal Credit claimants that are in rent arrears.](#)

**“I have seen my GP as it has caused me a great deal of anxiety and depression... I am and have always been very independent and if I had not been injured at work... I would have continued working. I am hoping to get better so I can start working again... I feel ashamed of being treated like a criminal via the Universal Credit system.”**

Respondent aged 35-44

## 5. Could delayed claims explain financial difficulties?

We wanted to find out whether claimants were delaying their claim (i.e. not applying at the earliest point after their change of circumstance). Delayed claims have been cited as a possible cause for the elevated rent arrears that social landlords have highlighted, as average arrears tend to start rising gradually prior to the claim (and more rapidly afterwards).<sup>7</sup>

In order to investigate this possibility, we asked claimants whether they delayed applying to Universal Credit and, for those that did, what caused them to delay. Over three quarters, or 77%, of respondents said that they made their claim as soon as their circumstances changed. The remaining 23% said that they did delay. This does not appear to change very much by length of claim. Table 6 shows the reasons that they offered.

**Table 6. Why did you delay making your claim?**

Delay reason	Percent
Didn't know what to do	45%
Expected to get another job quickly	22%
Did not expect to qualify for Universal Credit	17%
Thought old benefits would start again	9%
Personal circumstances	2%
Worried by Universal Credit's reputation	1%
Expected circumstances to change	1%
Worried about being worse off	1%
Attempted to manage on savings/salary	1%
Struggled with application	1%
General aversion to claiming benefits	1%

Note: n = 780. Some respondents responded 'other' and these have been coded into an appropriate category by the NHF. Unclear responses are excluded. One landlord gave an additional option 'didn't know what Universal Credit was' – this has been combined with 'didn't know what to do'.

<sup>7</sup> Peabody (2019) [The Impact of Universal Credit: Examining the risk of debt and hardship among social housing residents.](#)

The most common reason for delaying the application, at 45%, is that they did not know what to do. This further highlights the need for there to be clear guidance from the DWP regarding how to apply for Universal Credit and any eligibility criteria.

Just over a fifth said that they expected to get another job quickly after they lost theirs, and almost a fifth said that they didn't expect to qualify for Universal Credit. Again, this points to a substantial cohort of claimants who are new to the welfare system (or at least were not claiming beforehand), perhaps are not familiar with the expectations and features of the benefit.

A tenth said that they had expected their old benefits to start again. This is particularly concerning. Alongside the substantial proportion who said 'didn't know what to do', it suggests that there is still quite a widespread lack of understanding about what Universal Credit is, who is eligible for it, and how to apply for it.

The remaining reasons were offered by relatively few respondents. Personal circumstances, such as being in hospital or suffering a bereavement, delayed 2%. All other reasons each affected 1% of those who delayed. Given that only around a quarter delayed, this means that each of these was the main reason for delaying in below 0.4% of claims. There is some overlap between some categories (such as worrying about Universal Credit's reputation and worrying about being worse off), but regardless of this we can see that very few claimants are likely to be delaying their application because of the benefit's reputation. As a result, it seems unlikely that this is a leading factor in the observed rates of higher arrears.

**“I had never been on benefits before as I had always worked, so when I needed to claim, I was worried... I thought I would be a lot worse [off] mentally and financially.”**

Respondent aged 16-24

The survey also did not question those who mentioned Universal Credit's reputation or expressed concern about being worse off why they had got this impression. The media is one potential source, but it is also possible that new claimants have family or acquaintances who have also claimed the benefit and have heard things about the benefit from them. This is a potential area for future research.

Certain claim triggers were also associated with a higher likelihood of delaying the claim. Table 7 shows the percentage of people that delayed their claim, depending on what the initial trigger for their claim was.

**Table 7 Percentage delaying their claim, by claim trigger**

Claim trigger	Percentage that delayed claim
Respondent's or partner's job or working hours changed	31%
Respondent or partner leaving or losing job due to other reasons than ill-health	29%
Bereavement	26%
Respondent or partner leaving or losing job due to ill health or accident	25%
Relationship ending	21%
Found 'fit for work' at an Employment & Support Allowance (ESA) review	21%
Had a child	21%
Moving house	20%
Respondent or partner starting a new job	15%
Partner or relative moved in/out	13%
Child reaching a milestone age or maternity leave ending	11%

Note: n = 2,081. Some claim trigger groups are relatively small (see Table 4).

Respondents whose working hours or job had changed were the most likely to have delayed their claim, at 31%. Those whose claim had been triggered by loss of employment were more likely than average to delay their claim (25% for those who lost their job because of ill health or accident, and 29% who lost it for other reasons), and those suffering from a bereavement (26%).

Conversely, the least likely to delay their claim were those whose claim was triggered by the end of maternity leave or a child reaching a milestone age, a partner moving in/out, or starting a new job. For the most part, this is not surprising. For instance, those coming from work may expect to find another job quickly without needing to claim benefits, while those on maternity leave may be aware of their upcoming change of circumstances.

## **6. Online claim management and claimant satisfaction**

One of Universal Credit's major features is online claim management. This is called the journal, and it can be accessed from any computer, tablet or smartphone through the government website. Claimants use the journal to view details of their claim or payments, receive and complete actions set by their work coaches, record details of

their job search, report changes of circumstance, or send messages to their work coaches.<sup>8</sup>

The journal is welcome feature that allows many claimants to apply and claim with ease, in a world where full digital service is expected of most services. Many claimants made positive comments about the ease of updating their journal, although quite a lot also commented that sometimes messages are left without a response for extended periods.

**“Wait for first payment was difficult and I had to rely heavily on family. Since first payment things have been fine - immediate email notifications of updates on journal are very good.”**

Respondent aged 25-34

However, there has been a great deal of attention surrounding the fact that some claimants do not have the digital skills or access to the internet required to manage the claim.

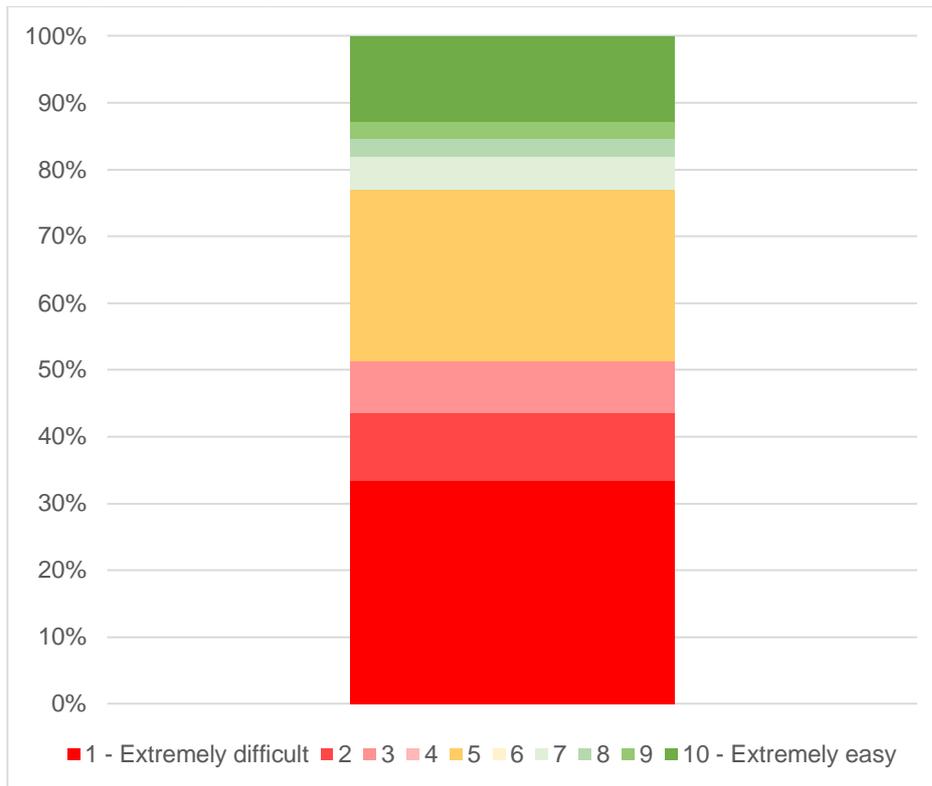
Our survey asked respondents where they made their first claim and found that 58% applied at home, either on a PC or via a smartphone/tablet, while around a third applied at a Jobcentre. Just under 10% said they applied in another place, such as a friend/relative’s house, a library, or their landlord’s offices.

This means that in total about two fifths did not apply at home on their own computer. To explore this further, we asked whether respondents can access their journal account online at home. 85% said that they had a computer and access to broadband, while 10% said they had a computer but access to 3G/4G only. These respondents may have unlimited data, but may also be on pay-as-you-go or other data-limited contracts. 4% said that they had to travel to access their online account. A final 1% gave ‘other’ responses – for instance, that they have access but don’t know how to use it themselves, or aren’t able to access.

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<sup>8</sup> See [www.understandinguniversalcredit.gov.uk/already-claimed/if-you-have-an-online-account/](http://www.understandinguniversalcredit.gov.uk/already-claimed/if-you-have-an-online-account/) for further information.

**Chart 2. How easy have you found it to keep up to date with your claim online and update your journal?**



Note: n = 2,758.

Chart 2 suggests that claimants tend to find it relatively difficult to manage their claim online, with over 50% rating it between 1-3 (the bottom three scores) compared to just 18% rating it 8-10 (the top three scores).

Looking at the reasons offered by those who rated the journal 3/10 or less, the most common was issues with IT. Some respondents said that they struggled with using computers, while others said that the web design is poor and their attempts to update their claim didn't always work. Some also said that they didn't always have any data remaining for their smartphone.

The second most common complaint was that claimants do not receive responses when they put information or questions onto the journal. A number of claimants also made general criticisms of Universal Credit (such as payment amount) rather than the journal itself.

**“Sometimes the journal doesn't work. You cannot sign into the journal. So you miss out on important notifications. And sometimes you don't even get these notifications. So you end up in a lot of trouble from the job centre and they threaten you with sanctions.”**

Respondent aged 55+

Looking at those who rated the journal very positively, they tend to say that it is because they find it easy to log in to their journal and convenient to be able to access it as necessary. This suggests there is a substantial difference in experience. This may be partially explained by IT literacy, or explained by the complexity of the individual's circumstances. Those who receive prompt responses to their enquiries tend to be very positive, showing the importance of having a proactive and helpful caseworker. As the caseload per employee increases with the rollout, this may well become a greater challenge.

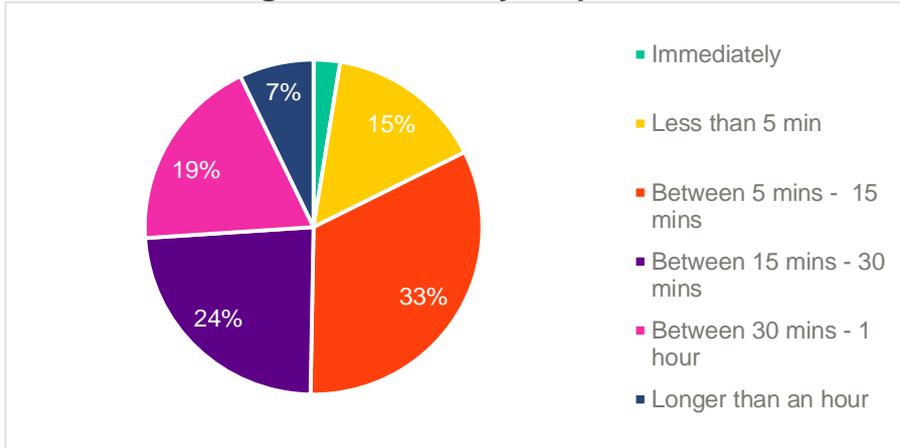
**“My worker is amazing at reply to any questions I may have or help if I am stuck.”**

Respondent aged 35-44

77% of respondents said that they had had to contact Universal Credit via phone, which illustrates that most are unable to manage their claim solely online. They also said that it generally took a long time to get through to someone on the helpline – just 17% said their call was answered in less than five minutes. A quarter said that it took over thirty minutes, and 4% said that they gave up calling after not being able to get through.

It is worth noting that this situation should have improved following our survey, as changes were made meaning that a call from a number registered with an account should go directly through to the case manager.

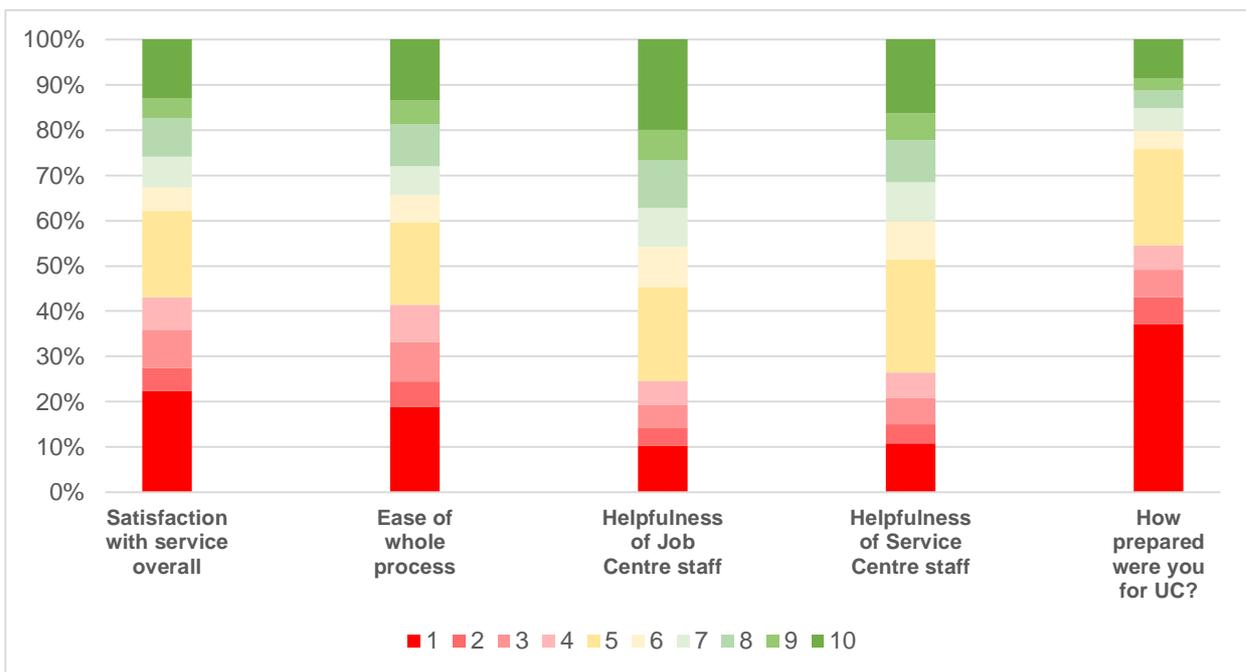
**Chart 3. How long did it take for your phone call to be answered?**



Note: n = 2,012.

The survey also asked respondents how happy they were overall with certain aspects of Universal Credit, rated 1 (poor) to 10 (excellent). These show an incredibly mixed set of opinions, ranging from strongly positive through neutral to strongly negative.

**Chart 4. Satisfaction with different elements of Universal Credit**



Note: n = 2,740, 2,475, 2,350, 2,157 and 2,616, respectively. 1 = poor, 10 = excellent

Of various elements of the claim process we asked about in Chart 4, the helpfulness of Job Centre and Service Centre staff appear to be slightly stronger (although still only half rated them six or more). This also reflects the importance of having support available from knowledgeable and proactive staff.

Respondents were very negative about how prepared they felt for the change to Universal Credit, with almost 40% giving the worst score.

Looking at the comments about these questions, the ones who are positive generally state that they found the process easy to follow, did not encounter any difficulties, or that they had helpful staff assist them with the process.

**“I didn’t have any expectations. Also I did not experience any issues. My circumstances are straightforward so didn’t anticipate any issues. I don’t plan on being on benefits long.”**

Respondent aged 25-34, gave 5/10 for how prepared they were for Universal Credit

**“I read the white papers put through parliament when Universal Credit was first invented.”**

Respondent aged 45-54, gave 10/10 for how prepared they were for Universal Credit

The most negative comments are quite varied, but quite often these complain of the low levels of allowance (especially compared to legacy benefits), impossibility of budgeting, and difficulties understanding how to apply and get the right advice.

**“[I was] told nothing would change to the amount of money I would receive... told it would be easier for me but just isn’t the case. Payments fluctuate which isn’t helpful for [my] budget.”**

Respondent aged 25-34, gave 1/10 for how prepared they were for Universal Credit

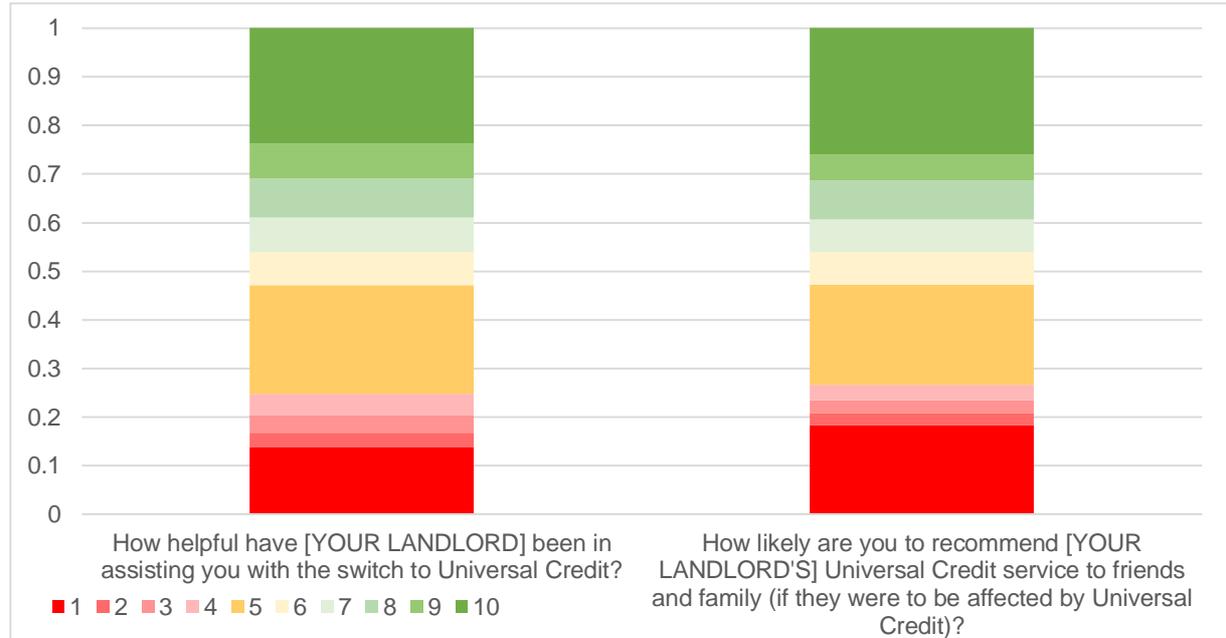
**“I had two months’ worth of work cancelled over Christmas. After trying to find work last minute... I knew I had to ask for some help. When I called I was told I would have to apply for Universal Credit, I wait[ed] for that appointment... then I waited for another appointment... then I was told I had to wait five weeks for a payment. In total, we went nearly nine weeks with no income at all. I couldn’t afford to get an advance payment because they were already taking £7000 back from 2015 because I moved house and didn’t return my annual income form. We borrowed money from friends and family which we’re still paying back.”**

Respondent aged 35-44, gave 1/10 for how prepared they were for Universal Credit

## 7. Support from landlords and resident satisfaction

Many housing associations offer welfare advice and support services for residents, and have substantially increased these services as the rollout of Universal Credit has progressed. Our survey also asked respondents how satisfied they were with these services.

**Chart 5. Satisfaction with landlord’s Universal Credit services**



Note: n = 2,149 and 1,992, respectively.

Chart 5 shows that around a quarter answered 10/10 for how helpful their landlord had been and how likely they were to recommend the service to friends and family. Looking at the comments attached to these positive ratings, people praised the support that their landlords offered, in particular where landlords had been understanding about delays to rent payment and offered, and had given advice that they would not otherwise had received.

**“I was given advice about the fact that my rent would need to be paid from my Universal Credit. I was told that if I got an advance payment I would have to pay it back, I therefore would be in debt as soon as I got a payment. I was told not to worry about my rent account as a payment was coming.”**

Respondent aged 25-34, gave 10/10 for how helpful their landlord was

**“[My landlord] made me aware of having to separately apply for council tax benefit, I would have been in a large deficit otherwise so thank you.”**

Respondent aged 25-34, gave 10/10 for how helpful their landlord was

Around another quarter gave broadly positive reviews (6 to 9 out of 10). About a fifth gave a middling 5/10 review. Reviewing the comments shows that many of these responses are people saying they did not use the service or did not know it existed. This suggests that landlords could be more proactive in ensuring that residents are aware of the support services available to them.

The remaining 25-30% of respondents gave negative reviews. Looking at the comments attached to the most negative responses (1/10), again quite a number of these say that they did not receive any help. In some of these instances, they state that they did not know about the help on offer and did not seek help, whereas in others it is unclear whether they wanted or sought help. This suggests that housing associations could do more to ensure that residents are aware of the help on offer.

Additionally, a number of respondents said that they had tried to request help but had not been able to reach anyone, or that the person they reached did not help them. It is important then that housing association staff – whichever department they are in – are able to refer Universal Credit claimants to the right support teams and that those teams have the capacity to help.

**“I rang you and asked for help with filling in the forms for Universal Credit and no-one contacted me about it. When I rang several times I was told the person dealing with was very busy and you could not give me any time scale for an appointment.”**

Respondent aged 55+, gave 1/10 for how helpful their landlord was

There are also clear issues around repeatedly receiving alarming rent arrears notices, or in some case even warnings of eviction. These can be threatening and frightening, especially to those with vulnerabilities such as anxiety or depression.

**“I was given countless eviction warnings because of rent arrears... They insisted on getting their money and so I have to cover the rent arrears out of my living allowance.”**

Respondent aged 55+, gave 1/10 for how helpful their landlord was

These comments stand in sharp contrast to the very positive responses, who often cited their landlord’s patience with regards to late payments as very important. It suggests that tolerance around late payments, and avoiding harshly worded letters, could have a strong influence on people’s perception of their landlords, as well as their likelihood of seeking support.

At the start of the Coronavirus crisis in March 2020, legal action in possession cases was suspended. Housing associations pledged not to evict anyone as a result of the crisis and urged residents to get in touch for help and support. Social landlords are learning from the experience of supporting people during this crisis to improve communications with tenants and refocus arrears recovery work.

## Conclusion

This research featured one of the largest surveys of Universal Credit claimants ever conducted. While it was conducted prior to the coronavirus crisis, it contains useful findings about people's experience of claiming that can be used to inform service design.

Notably, we found that few claimants had money to last during the five-week wait, and that there was a high incidence of both financial difficulty and borrowing. While many took an advance loan, many claimants prefer to avoid it as the repayments can cause difficulty over the longer term.

We also found that the vast majority of claimants made their claim as soon as their circumstances changed, and those that delayed tended to do so as they either didn't know what to do, or thought they could 'make do' on what they had until they found alternate work. This suggests that backdating may be necessary for some.

The coronavirus crisis has prompted the largest surge in demand for benefits that the country has ever known. The Universal Credit system has coped admirably in delivering urgent support to the millions of people who found themselves suddenly in need. The DWP are rightly proud of this.

However, while we are some way from emerging from the crisis, we could see further surges in Universal Credit claims. There are also some major challenges with people's experience of claiming Universal Credit still, which must be tackled.

This report has suggested some potential solutions for the DWP and for social landlords.

## Thanks

We would like to offer our thanks to the residents who generously gave their time to participate in this research.

We also thank the colleagues across nine housing associations who helped make it a reality, especially: Stephen Jackson, Linda Tookey, Katie Shaw, Liam Hodge, Sarah Seeger, James Place, Justin Freeman, Judith Walker, Jenny Spoor, and Chris Parks.