



The Move to Universal Credit: Get Ready

Survey of advisers and claimants

Foreword

I am delighted to provide the Foreword for this very important report which sets out the findings of research conducted by the Advice NI Policy & Information Team. It highlights views, concerns and ideas relating to the 'Move to Universal Credit' which will see the managed migration of around 250,000 'legacy' benefit claims in NI to Universal Credit.

The process has already begun in NI with the commencement of a Discovery Exercise. From April 2023, 500 people in receipt of tax credits have received a Migration Notice letter telling them they need to claim Universal Credit (UC) within three months. All other 'legacy' benefit claimants are likely to be contacted by the end of 2024, apart from Income-Related Employment and Support Allowance (ESA) claimants (with the exception of those receiving Child Tax Credit) who will be delayed until 2028. More information on the issues relating to the Move to UC can be found in the Move to UC paper on the Advice NI website¹.

It is crucial that the advice sector is properly prepared to support everyone through this process. With that in mind, the team developed and delivered this complex piece of work, which was conducted in three separate parts:

1. **Adviser Survey:** this part of the survey was for advisers to complete and it gathered their concerns about the move to UC and insights into how the process could be managed.
2. **Legacy Benefit Claimant Survey:** this part of the survey was for legacy benefit claimants to complete and it gathered their thoughts about moving to UC.
3. **Existing UC Claimant Survey:** this part of the survey was for UC claimants to complete and gathered their experiences of being on UC.

The report sets out clearly and concisely the issues raised and the key concerns notably around money, digital exclusion, impact on specific client groups, safeguarding and support systems and, the need for clear communication and messaging. There are sensible, practical recommendations which will help to ensure that people are effectively supported through the process – and we will seek to continue to engage positively with the Department for Communities as this process rolls out.

I want to thank the Policy & Information Team in Advice NI, the advisers across the independent advice network and, all the benefit claimants who contributed to this valuable research.

Bob Stronge
Chief Executive, Advice NI

¹ <https://www.adviceni.net/policy/publications/move-universal-credit-september-2022>

Quick Access Summary

Adviser Concerns about the Move to UC

Managing financially (50% concerned about this):

- Inability of claimants to cope with 5-week wait, particularly Tax Credit claimants
- Inability of claimants to budget when not in receipt of money
- **Fear of claimants falling into housing arrears and debt**

Accessibility to UC:

- **Claimants with poor digital skills (52% concerned about this)**
- Claimants with poor physical and mental health
- Claimants with poor literacy
- Internet access for claimants in rural areas
- Advisers having effective access to UC staff when in need of support/problem resolution

Specific negative impacts:

- Vulnerability of parents e.g. lone parents, 2-child limit, tax credit overpayments, childcare costs
- **Deductions effectively translating into a loss of Transitional Protection**
- Elements such as Limited Capability for Work-Related Activity not included in UC claim in crossover

Legacy Claimants Concerns about Moving to UC

Managing financially (71% were concerned about this):

- **Impact of 5-week wait and getting into debt, overpayments, rent arrears**
- Losing money / premiums / Severe Disability Premium
- Childcare costs being paid in arrears which could lead to borrowing

Process:

- **Ability to cope with digital process and with Journal, and having access (47%)**
- Confusion and lack of certainty about process e.g. apply and payment dates

Support needs:

- Concern about impact on mental health and well-being
- **Lack of interpreting services**
- Fears that Independent Advice sector will be too busy to help

Existing UC Claimants' Experiences and Concerns

Managing financially:

- **Not provided with information about other essential financial support (Contingency Fund grant, help with rates, passported benefits, Discretionary Housing Payments, Adviser Discretion Fund)**
- Waiting on first payment got them into debt e.g. UC Advance 69%; borrowing from others 47%; rent arrears 53%
- Difficulties paying upfront childcare costs / childcare costs in arrears
- Once in receipt of UC, difficulties living on payments; and paying deductions, Tax Credit overpayments, rent arrears and upfront childcare costs
- Assessment period and subsequent payment dates did not suit their needs

Application process:

- Difficult and confusing, especially with everything online
- **Problems getting ID verification and other evidence e.g. tenancy agreements**
- No option to claim by telephone

Digital requirements:

- **Limited access to digital devices or Internet**
- Lack of email address
- Poor knowledge of online safety
- Difficulties with UC journal:
 - Unable to access it daily
 - Not receiving prompt responses
 - Journal entries confusing
 - Hard to keep up with volume of messages
- Inability to access interpreters

Work requirements:

- **Worried about suspensions and sanctions**
- Struggling to comply with claimant commitment

Adviser-Proposed Recommendations

Process:

- Have a clearly mapped out client journey showing: who does what and when; what claimants can expect when they contact Department for Communities or the Independent Advice sector; all available options for claiming UC including telephone, face-to-face, outreach, home visits, Jobs & Benefits Offices, referrals to the Independent Advice sector; this is especially necessary for rural areas
- **Increase support to the Independent Advice sector to enhance the sector's capacity to assist the most vulnerable in making and maintaining their UC claim.** Independent Advice is essential for moving claimants to UC: 81% of UC claimants said they needed advice to help make claim, 83% needed advice to get through to first payment, 89% needed advice to maintain their claim, and 89% needed advice to manage finances once in receipt of UC; further, 82% of legacy claimants said they would seek advice before making claim to UC. A major investment is needed in the Independent Advice sector to make the transition as smooth as possible
- Extend Welfare Reform project to provide support for vulnerable claimants to manage claims online until alternative arrangements can be put in place
- Ensure interpreting services are available on demand; interpreters should hold professional qualifications that include OCN Level 4 on Advanced Interpreting Skills
- Roll out the move to UC in stages, legacy benefit by legacy benefit, with built-in 'breathing space'

Staff:

- **All Department for Communities staff in UC, Jobs & Benefits Offices and Make the Call to receive appropriate training to ensure they have a migration-specific focus and to enable them to proactively assist claimants in making and maintaining their UC claim**
- Ensure clear pathways exist to escalate cases of concern so that advisers have easy and real-time access to UC staff in order to complete claims and update Department for Communities on claimants' behalf. This could be achieved by allowing adviser access to client Journal (with formal claimant consent) or by a direct line of contact for advisers based on implicit consent (e.g. dedicated hotline, online chat facility, escalation route)
- Redeploy Make the Call staff to work more symbiotically with the Independent Advice sector, for example: to work on a dedicated UC helpline supporting advisers; to carry out home visits; to provide meaningful face-to-face or telephone assistance to claimants to complete their application
- Implement adequate safeguarding protections for vulnerable claimants
- Provide additional funding to the Independent Advice sector to recruit more advisers and to have a pool of funded trainee advisers (preferably some bi-lingual) with access to training and support

Finance:

- Offer automatic payment of Contingency Fund grant for Tax Credit claimants
- Ensure HMRC does everything to avoid Tax Credit overpayments during transition
- Clearly signpost, as part of claim process, all non-Tax Credit claimants to Contingency Fund grant
- **Clearly signpost, as part of claim process, all claimants to other (non-refundable) financial supports such as Rates Rebate, passported benefits, Discretionary Housing Payments, Adviser Discretion Fund**
- Ensure more efficient and timely access to Contingency Fund and other (non-refundable) financial supports
- Emphasise messaging that UC Advance is a loan with stricter repayment rules
- Provide prepaid Pay As You Go sim-cards for claimants that need them
- Provide upfront childcare costs when transitioning from Tax Credits
- Apply discretion for recovery of overpayments as a result of official error
- Increase awareness of waivers / write-offs and improve access to waivers / write-offs
- Increase awareness of the debt 'Breathing Space'

Communication:

- Publicise the Move to UC through a range of formats (e.g. social and traditional media, community engagement, support services) to ensure that no claimant is left behind
- Publish information on migration plan (e.g. which groups at which time)
- Make it clear that claimants can lose their Transitional Protection entitlement if they have a significant change in circumstances
- **Make it clear that the timing of the claim is all-important to avail of the run-on in benefits and ensure there is no gap in payments**
- Consult the Independent Advice sector in relation to public-facing information prior to publication
- Conduct regular, dedicated engagement with the Independent Advice sector and other stakeholders to monitor emerging issues
- Publish Discretionary Support guidance
- Ensure claimants are online-ready: Internet access, device access, email access, knowledge of online safety
- Provide people with opportunities to attend accredited/non-accredited digital skills training (if given additional resources, Advice NI can provide these)
- Provide Awareness Sessions for claimants/non-advisers, etc. focusing on the Move to UC (if given additional resources, Advice NI can provide these)
- Promote the Advice NI website which will have a dedicated section on the Move to UC
- Promote Reachdeck on the Advice NI website; this translates text on the website into 133 different languages therefore enhancing reach and access

Introduction

The Move to UC signals the biggest change to the social security system in decades and one that is causing a great deal of apprehension among claimants and those in the Independent Advice sector. The inevitability of the move combined with the widespread concern about moving makes it essential that everything possible is done to make the transition as problem-free as possible for claimants. With that in mind, Advice NI conducted a survey to gather the views of advisers and of legacy benefit claimants about the move to UC, and of current UC claimants about their experience of being on UC. This report presents the findings and recommendations from this research. It is hoped it will offer insights that will be valuable for the transition process, and that will make a useful addition to the existing lessons learned about the move to UC in England².

Methodology

The methodology for this report used a single research method: a survey made up of three separate parts:

4. **Adviser Survey:** this part of the survey was for advisers to complete and it gathered their concerns about the move to UC and insights into how the process could be managed.
5. **Legacy Benefit Claimant Survey:** this part of the survey was for legacy benefit claimants to complete and it gathered their views about moving to UC.
6. **Existing UC Claimant Survey:** this part of the survey was for UC claimants to complete and gathered their experiences of being on UC.

The survey opened on 24 October 2022 and ran until 21 December 2022. A total of 213 responses were received from across Advice NI's membership, thus covering views from across the whole region. Of the total, 120 surveys were Adviser surveys, 51 were Legacy Benefit Claimant surveys and 42 were Existing UC Claimant surveys. The strong input from those working on the ground as well as those claiming benefits, ensures that the surveys provide first-hand information about the real lived experiences of those dealing with the system. The power of that information to inform the move to UC should not be underestimated.

² <https://www.gov.uk/government/publications/completing-the-move-to-universal-credit-learning-from-the-discovery-phase/completing-the-move-to-universal-credit-learning-from-the-discovery-phase>

Findings

Adviser Survey

The Adviser survey was designed to be completed by advisers only in order to gather their insights and concerns about the move to UC.

1. Concerns about the Move to UC

Advisers were asked to select their single biggest concern about the move to UC. Responses were as follows (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	Digital exclusion	23%
2	Payment delays	17%
	The impact moving to UC will have on how people manage food and energy costs	
3	Claimant moving into debt or further debt	16%
4	Unrealistic completion date (December 2024)	7%
5	3-month claim deadline	6%
6	Transitional protection	4%

Other:

Four advisers said they were worried about everything on the list

I'm worried about incorrect payments from UC e.g. not all premiums added

I have serious concerns about moving Tax Credit claimants over; the majority of claimants transitioning from TCs to UC move over with a debt caused by a TC overpayment, and that could nullify the benefit of any Transitional Protection Payment

2. Addressing those concerns

Advisers were asked to provide views on how they would address their biggest concerns and their responses are summarised in the following sections.

2.1 Getting to first payment / reduce possibility of debt

Advisers were most worried about the financial struggle for claimants getting to their first payment and the potential of incurring debt. Ideas for addressing this are:

- Abolish the 5-week wait
- If abolishing the 5-week wait is not possible, provide robust protection during the 5-week wait in the form one of the following options:
 - Financial support cannot be in form of a loan
 - Ensure claimants are aware of the Contingency Fund, that it is a non-repayable grant, and encourage them to claim from Day 1
 - Find a way for Tax Credit claimants to avail of an overlap / run-on of TCs
 - Immediate transfer of payments and no reduction in payment amounts or amount of payments per year i.e. 26 reduced to 24
- Ensure claimants are made aware of all assistance/grants available
- Ensure more efficient and timely access to the contingency grant
- Implement the recommendations made to improve discretionary support
- Include a Severe Disability element within UC permanently OR eliminate the effect of change on Transitional Protection Payments
- HMRC must work to avoid Tax Credit overpayments
- Make no deductions from first payment until claimant is notified in advance and can plan accordingly
- Apply discretion for overpayments as a result of official error and increase awareness about waivers
- Backdate housing costs
- For social housing claimants, contact their landlord to ask that they provide support
- Provide upfront childcare costs when transitioning from tax credits

2.2 Staffing

- For UC staffing:
 - Provide better training for staff to ensure a people-centred rather than a process-centred approach and to ensure fewer mistakes are made
 - Provide additional telephony support
 - Have staff make regular prompts followed up by calls
 - Have staff give claimants more support to make their claim
 - Operate an open door policy at JBOs to troubleshoot difficulties
 - Have staff work collaboratively with communities to facilitate advice and guidance regarding the move to UC e.g. working with libraries, schools, leisure centres, community groups
 - Establish a dedicated Transitional Protection Team
 - Provide more home visits
 - Provide more face-to-face help

- For staffing across Independent Advice and other sectors:
 - Provide additional funding for more Independent Advice sector staff for the Independent Advice sector to cope with moving to UC
 - Provide more outreach advisers
 - Extend the Welfare Reform project to provide support for vulnerable claimants to manage their claim online until which time alternative arrangements can be put in place
 - Provide training for mental health community practitioners to support their clients in navigating the UC system
 - Provide better phone access to UC staff at JBOs for the Independent Advice sector so that advisers have easy and real-time access to UC staff
 - Provide a mechanism for advisers to act on behalf of claimants to make the initial claim

2.3 Easing the process and digital barriers

- Extend the completion date to be more realistic and achievable
- Ensure every claimant has Internet, device and email access
- Provide access to IT devices in JBOs
- Provide readily accessible paper and digital application forms to make it easier for advisers and family members to help
- Ensure claimants know how to stay safe online
- Provide readily accessible applications by telephone
- Provide a dedicated UC claim hotline for claimants
- Provide a dedicated UC claim hotline for advisers
- Provide an on-line chat facility for advisers
- Provide more clarity with regard to eligibility to UC
- Ensure contact with the claimant is made through multiple channels and multiple attempts
- Implement safeguarding protections for vulnerable claimants e.g. where a claimant is vulnerable, contact could be made with someone supporting that person
- Improve the waiver system to make waivers more accessible
- Provide more information on waivers and ensure claimants are told about waivers from the outset

3. Claimants advisers are most worried about

Advisers were asked to select the single cohort of claimants they were most worried about in the move to UC and they provided the following responses (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	Digitally excluded	31%
2	Those unable to maintain a claim	21%
3	Severely disabled	13%
4	Lone parents	9%
5	Parents with more than two children	6%
6	Employed but in receipt of tax credits (note: this cohort featured in the learning from the process in England where it was reported that 10% of claimants ended up not claiming UC and having their benefits terminated; and that 9.8% of those were TC claimants)	4%
7	ESA Support Group	3%
8	Long-term jobseekers	1%
	English not first language	

Other:

Five advisers said they were worried about everything on the list

Low-paid new mums who qualify for Maternity Allowance and are then not entitled to any UC as there is no work allowance; had they qualified for SMP they would receive the work allowance and thus a top up of UC

Numerous clients are not getting LCWRA added to their UC until the Independent Advice sector intervenes

Mental health sufferers cannot as a rule manage the requirement of legacy benefits but [with legacy benefits] at least advisers and CPN support can call on their behalf; with password protected Journals, this won't happen in UC

Too much scope for errors for people with health difficulties making online application e.g. tapping a box accidentally on a touch screen

Claimants in receipt of tax credits have been allowed to work 16+ hours and have not had to account for part time work decisions so going in hard with demanding commitments like increasing hours or job searching that could lead to sanctions need to be mitigated for some time

Many claimants struggle with the Journal, logging in, the constant messaging; some claimants cease their claim altogether as a result

4. Protecting claimant groups

Advisers were asked what they would put in place to protect the cohorts of claimants listed in the previous question and this section summarises their responses.

4.1 Digitally excluded claimants

- Give more help with making online claims
- Provide the option of telephone claims
- Provide more funding to Independent Advice organisations to support claimants with no digital access
- Provide digital skills training for claimants
- Provide more rural area support and rural area outreach clinics
- Provide a paper copy of application forms
- Send UC correspondence in paper form so claimants can bring them to advisers for assistance
- Allow claims to be maintained via phone as well as online
- Provide more access to digital resources

4.2 Disabled / vulnerable claimants / those unable to maintain a claim

- Provide additional funding for those organisations who are better equipped to deal with vulnerable claimants
- Ensure extra care is given to guarantee claimants will automatically move from SG to LCWRA
- Ensure numerous attempts are made to contact claimants, perhaps linking with support agencies associated with the claimant
- Provide more than just an online option to make and maintain a claim e.g. a referral to JBO to have a phone application; more face-to-face availability of work coaches and case managers; home outreach and visits; letters; paper forms
- Extend telephone helpline times
- Refer vulnerable claimants to the Independent Advice sector so their entitlements can be checked
- Set up a dedicated team to deal with vulnerable claimants where all communication about UC is done verbally
- Include a disability premium and enhanced disability premium for workers similar to working tax credits currently

4.3 Parents (lone parents and those with more than two children)

- Remove the 2-child limit
- Give lone parents higher payments
- Provide more money for childcare costs
- Increase child benefit for extra children

4.4 Language barriers

- Provide professionally trained interpreters for claim applications and maintenance

4.5 Any cohort

- Provide clear communication and messaging in a range of formats in advance of, during and after the process
- Maintain constant communication with claimants to ensure no one misses deadlines or has their claim closed unnecessarily
- Provide a dedicated telephone application line
- Direct claimants to additional support services that can help with making and maintaining a claim
- Resolve implied consent issues
- Provide further transitional protections
- Give extensions to allow claimants to seek support or help to make the claim
- Adopt a compassionate approach when dealing with claimants and ensure that their needs are understood

5. Resources and Services Available

Advisers were asked whether they had any resources or services in place in readiness for the move to UC. Their responses are provided in the sections that follow.

5.1 Regular and additional advice services being provided (by Independent Advice sector)

- Helpline
- Email advice service
- Access to UC Trusted Partner number
- Access to Citizen Space and UC CST email to escalate concerns and request telephony claims
- Preparing clients in advance by informing them of the process and advising them to seek help early
- Trained benefits advisors and in-house welfare rights advisors offering advice, guidance and home visits
- High quality and up-to-date advice and advocacy relating to the process, claiming UC, eligibility, discretionary support, contingency fund, etc.
- Making over-the-phone support available
- Making additional appointments available
- Face-to-face help
- UC clinic with the help of UU students – a drop-in with advisors on hand to help
- UC Forum
- Extra staff being recruited

5.2 Other services advisers will make use of

- Local referral networks of specialist advisers
- Referrals to charities for help with support for food and electric during the 5 week-wait for payment
- Able to issue food vouchers
- Information on local food banks and charitable organisations
- Parent and toddler groups
- Social cafés
- Social supermarkets
- Uniform scheme

5.3 Regular and additional facilities and resources being provided

- Dual screen PCs to facilitate UC application
- Digital tablets to help teach digital skills
- Ground floor advice room to encourage drop-ins for claimants to use the computer to log in to their UC Journal
- A 'hot-desk' available for claimants to use
- Phone lines available for claimants to use

6. Resources and Services Needed and Currently Lacking

Advisers were asked what resources or services they believed were needed to cope with the move to UC but that they were currently lacking and in the sections below, their responses are summarised.

6.1 Staff

- Over 50% of respondents said that there was a need for more funding to hire additional frontline advisers and welfare advisers; the need for additional staff outstripped the need for any other service or resource
- There is genuine concern among advisers that the necessary staff won't be available to help all the claimants who will be moving to UC
- Advisers in many centres are already stretched and working to capacity, and are struggling to keep up with the high demand
- Additional funding in order to offer more rural outreach

6.2 Technology

- Additional funding to purchase more devices (laptops, tablets, PCs, etc.) to help those who have no digital access and who can't make their claims, check their Journals, etc.
- Additional funding to purchase prepaid PAYG sims for claimants to access online platforms
- Better remote access to claimant claims / implicit consent e.g. when working from home, advisers need to be able to access the benefit records of the client to resolve issues; at present this can only be done when the client is present
- Additional funding to provide claimants with digital skills programmes

6.3 Interpreters

- Access to free professionally trained interpreters for all claimants with language needs
- Easy means of gaining consent to complete claims, update journals, etc. on claimants' behalf

6.4 Accessing UC staff

- Improve accessibility to UC staff through additional dedicated adviser helplines, email, on-line chat
- Introduce implicit consent
- Ensure robust communication between UC and the Independent Advice sector

7. Resources and Services DfC Should Have in Place

Advisers were asked what resources and services DfC should have in place to ensure a smooth transition to UC. The sections below provide their responses:

7.1 Communication with claimants

Advisers wanted a comprehensive and robust system to be established for communicating with and contacting people about the move to UC; a system which uses more than one method of communication and which recognises that 'one size does not fit all'. This system would involve:

- Giving detailed unambiguous and jargon-free information and messaging ahead of the move
- Setting out clear guidelines on how UC will be rolled out and what services are in place to support the move
- Providing easy-to-understand explanation about transitional payments
- Ensuring written information is provided in tandem with online notifications that outline the migration journey
- Establishing a claimant helpline that provides a prompt response and has the capability to assist with all claims
- Sending timely notification about the move to UC
- Providing easier ways to upload and add information
- Providing face-to-face resources at JBOs to allow claimants to make claims
- Running a positive media (print/TV/radio) campaign about the move and the transitional protection scheme
- Providing an online information service and local TV advertising
- Being transparent about how the move will affect claimants
- Encouraging people to seek Independent Advice and providing them with information on how to do so

7.2 Staff and training

Almost all respondents wanted to see additional UC staff, including work coaches; and they wanted UC staff to be adequately trained. The top suggestions were:

- Staff should be available to help with initial claims face-to-face, online and via telephone; and should not simply point the claimant to the PC and tell them to apply
- Staff should have comprehensive UC training
- Staff should work more cooperatively with independent advisers and be more accessible to the Independent Advice sector to ensure better outcomes for claimants
- A dedicated hotline / contact point should be made available for advisers that uses implicit consent and enables advisers to contact UC directly on behalf of claimants
- Staff should not simply close claims but instead recognise that claimants may be struggling to complete their application and therefore make genuine attempts to contact those claimants
- Additional staff should be deployed to processing claims in order to reduce turn-around times
- Staff should have comprehensive training in safeguarding to ensure:
 - They can identify vulnerable claimants and those most in need and give them the option of making a claim beyond just a digital claim i.e. JBO, paper, phone, home visit
 - They have compassion and empathy for vulnerable claimants who are struggling to complete their application
 - They avoid making clerical errors that claimants will pay for
 - They optimise support on phone claims for vulnerable clients

7.3 Improvements to the process

- Ensure security of income to claimants to bridge the gap until the first UC payment and reduce risk of incurring debt:
- Make use of the Contingency Fund, a non-repayable grant, during the 5-week wait
- Emphasise that the UC Advance is a loan that has to be repaid
- Have a run-on of Tax Credits until the first UC payment
- Have no longer than a 48-hour wait for discretionary support
- Provide more options to claim, not just online e.g. face-to-face, telephone, home visits, paper claims
- Provide confirmation on transitional protection
- Allow sufficient time for claimants to get help to make a claim, to ensure smooth transition from legacy benefits
- Extend opening hours at the JBOs

8. Rolling out UC

Advisers were asked their opinion on the best approach to rolling out UC across NI. They were given a number of options and their responses are provided here (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	Legacy benefit by legacy benefit	59%
2	Council by council	13%
3	Randomly dispersed across the region	11%

Other:

Rollout of UC must ensure that advice services aren't overwhelmed by demand, thus leaving clients without somewhere to turn

Pause rollout altogether until the cost of living crisis ends

Chronologically - starting with those who have been on legacy benefits for the longest

Rollout by region based on postcode as per the rollout of UC for new claimants

Rollout in stages to allow DfC time to assess, review, plan and implement change to delivery; when UC was originally introduced, it was by JBO location and this staggered approach seemed to work

Given the scale of the task DfC could approach the roll out in stages with 'breathing space' to enable managers and staff time to assess, review, plan, improve before embarking on the next phase of the rollout



Legacy Benefit Claimants Survey

The Legacy Benefits Claimants survey was designed to be completed by claimants currently on legacy benefits to help get insights into their views about moving to UC.

1. Legacy benefits being claimed by respondents

37%

of respondents were claiming ESA

33%

of respondents were claiming Tax Credits

22%

of respondents were claiming PIP

18%

of respondents were claiming Housing Benefit

10%

of respondents were claiming Income Support

6%

of respondents were claiming Carers Allowance

2%

of respondents were claiming DLA (Child)

2%

of respondents were claiming SDP

2. Awareness of UC

When respondents were asked if they had heard about UC:

88%
said Yes

12%
said No

3. Awareness of the move to UC

When respondents were asked if they were aware they would soon be moved to UC:

76%
said Yes

24%
said No

Of those who said yes, the following table shows the statements they believed to be true (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	I'll have to wait 5 weeks before first payment	71%
2	I'll get less money	59%
3	I could get into debt	53%
4	I'll need to use a computer and have IT skills	47%
5	It'll be harder to manage living costs	44%
6	I'll be automatically moved	41%
7	I could get into rent arrears	38%
8	I won't have to move if I don't want to	12%
	I'll get a grant that I won't have to pay back	
9	I'll get more or the same money	9%

Other:

My partner will have to claim it too

Moving to UC will mean I'm more reliant on help from my children and I will lose my independence

4. Biggest fear about moving to UC

Respondents were asked what was their biggest fear about moving to UC and their answers are summarised in the following sections.

4.1 Finance

- 71% of respondents said they were worried about their financial situation once they moved to UC, both with regard to waiting for their first payment and then the amount of money they would be left to live in once in receipt of UC. Their concerns are as follows:
 - Being left without money during 5-week wait
 - Getting into debt during 5-week wait
 - Getting into rent arrears
 - Having to wait even longer than 5-weeks for the first payment
 - Being financially worse off / having less money once on UC
 - Not being able to pay bills and rent
 - Losing money / premiums / SDP
 - Childcare costs being paid in arrears which could lead to borrowing
 - Being subject to the 2-child limit

4.2 Digital skills

- Having to make a digital claim when unable to use computers / poor IT skills
- Nervous about sending information digitally
- Worried about communicating using the online tools rather than just picking up the phone
- Unable to read or write so unable to keep a Journal
- Having to maintain their claim online
- Not having access to digital devices
- Not having access to the Internet

4.3 Process

- Having to deal with a stricter system
- Not being able to speak to a person / make a claim face-to-face
- If UC make a mistake, having to pay back the money
- Having to go through an assessment for LCW
- Losing the permitted work option currently available on ESA
- Being able to navigate the system when they have disabilities / health problems
- Not knowing what payments will be stopped
- Not knowing if they'll be accepted for UC
- Not sure about the process

5. Best thing about moving to UC

When respondents were asked what they saw as the best thing about moving to UC, 76% said they could see no positives whatsoever. The remaining 24% of respondents saw the following positives:

- Having all benefits consolidated in one place and getting one lump sum
- Having payments updated in real-time with current income instead of using projected income / previous year's earnings or circumstances
- Less confusing with only one benefit to manage
- Being able to manage benefits online

6. Extra support needed

Respondents were asked about the kind of extra support they might need when moving to UC. Their replies are provided in the table below (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	I find the benefit system confusing	82%
2	I need help with forms and paperwork	65%
3	I do not have access to a computer or the internet	32%
	I am completely unable to manage my claim for myself	
4	I do not need any extra support to make a claim to UC	9%
5	I need an interpreter	6%

Other:

I have digital skills but don't feel confident managing a claim completely on my own; I will need help and will probably have to ask family which is embarrassing

I will need ongoing support to manage my claim

I really can't cope with constant messages/texts/letters about my benefits

Transferring is frightening and can cause a lot of worry and stress so I would need a support worker who could bring me through all steps and who I could contact when I don't understand something

7. Understanding of Independent Advice

Respondents were asked what they understood by Independent Advice and the following table shows their answers (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	It's free	82%
2	Advisers are fully trained	76%
3	It's accurate and trustworthy	71%
4	It's independent and kept confidential from JBOs	65%
5	It allows people to choose how to access support (e.g. in person, over the phone, online)	53%

Other:

My local advice service is really busy at the moment and it's hard to get through or get an appointment so I can only assume this will be worse when UC starts as more people will need their help

They have your best interests at heart

8. Seeking Independent Advice

When asked whether they would seek Independent Advice before making a claim to UC, respondents answered as follows (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	Yes, as soon as possible	47%
2	Yes, after I receive the letter telling me I need to make a claim	35%
3	Maybe at some point	9%
4	No, I won't need advice	3%
	No, there isn't any point	

Other:

My partner will have to claim it too

Moving to UC will mean I'm more reliant on help from my children and I will lose my independence

9. Publicity campaign

Respondents answered as follows when asked which types of promotional campaign would be most effective at reaching them (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	Television or radio adverts	44%
2	Social media	29%
3	None of the above	9%
4	Outdoor advertising	6%
	Leaflets	
5	News media	0%

Other: *More people available to see in person to explain and help with claiming*



Existing UC Claimants Survey

The Existing UC Claimants survey was designed to be completed by claimants currently on UC to help gather their experience of being on UC.

1. Making a claim

81% of respondents said that they needed Independent Advice to help make their claim. The most difficult problems they came across when they applied for UC are ranked as follows (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	Lack of digital skills to apply online	28%
2	Struggled to provide ID	11%
	Struggled to provide paperwork	
	Application form was confusing	
3	Couldn't make a telephone claim	8%
	No problems when applying for UC	
4	No access to Internet	6%
	No access to suitable device	
	Couldn't make a face-to-face claim at JBO	

Other:

I felt completely overwhelmed and had little understanding of the process before speaking with an advisor

I declared my Carers Allowance at the outset but the Carer element wasn't added for 17 months

Lack of clarity from DfC front line staff regarding changes of circumstances which resulted in me going on UC when there was no need to do so

2. Getting to the first payment

83% of respondents said that they needed Independent Advice while waiting for their first payment. And while waiting for their first payment, respondents said the following were the most difficult problems they came across; note: not a single respondent said the wait for their first payment was problem-free (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	Had to take out UC Advance Loan	69%
2	Long wait for first payment	64%
3	Got into rent arrears	53%
4	Borrowed money from family / friends	47%
	Got into debt	
	Struggled with higher prices for food and fuel	
5	Had to apply for money	19%
6	Borrowed money from bank / Credit Union	3%
	Had to borrow money from a money lender	

Other:

I wasn't offered the contingency fund grant and was told I couldn't make a telephone claim

I was mentally drained and it had a massive impact on my wellbeing

I was off work due to losing a baby and struggling to cope and struggling to engage - I felt they didn't understand mental ill health

I was given incorrect advice from a decision maker RE capital disregard and my separation

We were a couple on IR ESA SG with SDP and my husband reached pension age; were told to move to UC but weren't informed about RR, SDP transitional amount

I wasn't told I'd have to claim RR through LPS

Got stage 1 eviction order form NIHE because rates weren't paid

3. Maintaining a claim

89% of respondents said they needed Independent Advice to help maintain their claim. The most difficult problems encountered by respondents when maintaining their claim were as follows (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	Accessing Journal every day	47%
2	Journal messages not dealt with	44%
	Lack of digital skills	
3	Wrong or confusing advice given in Journal	42%
4	Worrying about suspension/sanctions	33%
5	Keeping up with messages in Journal	31%
6	No Internet access	25%
7	Lack of suitable device	17%
8	Meeting claimant commitment conditions	11%
9	No problems maintaining claim	6%
10	No access to interpreter	3%

Other:

I struggle with my mental health and find it hard to engage; I feel under pressure

Staff were rude and dismissive even after I explained I had a still born baby; after being refused a telephone claim, the person responded to tell me to get a sick note and didn't even say sorry for my loss; my baby died and UC didn't care; I felt it was totally heartless and really traumatising

I was given incorrect advice and then when I challenged it, they closed my claim; when it was reinstated, all my journal entries were deleted; if it wasn't for independent advice, I would still have no benefits

I am worse off and found the whole process confusing; I wasn't aware about the effect of SP on UC entitlement

Carer element not added for 17 months even though UC knew I was a carer

4. Financial situation

89% of respondents said they needed Independent Advice since claiming UC to help with their financial situation. Every single respondent encountered financial difficulties when in receipt of UC (note: some concerns scored the same and are held in the same ranking):

Rank	Concern	Response
1	Struggling with cost of living	78%
2	Struggling to live on payments	61%
3	Receiving less than expected	47%
4	Receiving less than on old benefits	44%
	Struggling to pay deductions	
5	Payments don't meet living costs	42%
6	Struggling to pay rent arrears	39%
7	Struggling to pay other debt	28%
8	Lost entitlement to other benefits	3%

Other:

The way child care costs are paid in arrears and by AP instead of calendar month is very confusing for me and for my child care provider who is trying hard to provide evidence in the format required; but every time I ask for clarity on what is needed, I am told something different

Because of the delay in looking in to the capital disregard, I was left without any UC for 26 weeks; after a challenge, I was reinstated and back dated; however, I then asked for clarity on the divorce capital disregard and it wasn't forthcoming which meant it was too late by the time decision makers got round to looking at it

I struggle with rental shortfall and DHP doesn't cover it all

WTC was weekly so I struggle with even the fortnightly payments

I struggled with upfront childcare costs and have found that really difficult to recover from

I was a self-employed farmer on tax credits and I've lost so much of what I had; it seemed to have caused an overpayment of tax credits and I don't know why or how it happened



Appendix A

The 3-Part Survey

Adviser Survey

1. What is your biggest concern about the move to UC?

- a. 3-month claim deadline
- b. Digital exclusion
- c. Payment delays
- d. Transitional protection
- e. Deductions
- f. Claimant moving into debt or further debt
- g. Unrealistic completion date
- h. Language barriers
- i. Impact of moving to UC on how people will manage food and energy costs
- j. Other (please specify)

2. What would you put in place to address that concern?

3. Which claimant group are you most worried about and would want to prioritise?

- a. Digitally excluded
- b. ESA Support Group
- c. Severely disabled
- d. Long-term jobseekers
- e. Lone parents
- f. Parents with more than two children
- g. English not first language
- h. Employed but in receipt of tax credits
- i. Those with capital who might be excluded
- j. Not able to manage claim
- k. Other (please specify)

4. What would you put in place to protect claimants in that group?

5. What services or resources does your organisation have in readiness for the move to UC?

6. Are there services or resources you envisage needing but do not have?

7. What is the most important resource you believe that DfC need to put in place to ensure a smooth transition to UC?

8. How should UC be rolled out e.g. county by county, council by council, legacy benefit by legacy benefit, randomly dispersed across the region?

Legacy Benefit Claimants Survey

1. Which benefits do you currently receive?
2. Have you heard of the new Universal Credit (UC) benefit?
3. Are you aware that you will soon be moved to UC?
4. If yes, tell us which of the following statements you believe to be true:
 - a. I won't have to move to UC, I'll just stay on my existing benefits
 - b. When the time comes, I'll be automatically moved to UC without the need for me to do anything
 - c. I won't need to use a computer or have any IT skills to apply for UC
 - d. I'll get less money once I'm moved to UC
 - e. I will get more or the same money
 - f. I'll have to wait for at least 5 weeks before I get my first payment
 - g. If I have to wait and I need money while I wait, I'll be able to get a grant that won't need to be paid back
 - h. Moving to UC could get me into rent arrears
 - i. Moving to UC could get me into debt
 - j. Moving to UC will make it harder to manage living costs such as energy and food
 - k. Other (please specify)
5. What is your biggest fear, if any, about moving to UC?
6. What will be the best thing, if any, about moving to UC?
7. Which of the following statements about extra support apply to you?
 - a. I do not have access to a computer or the internet
 - b. I am completely unable to manage my claim for myself
 - c. I find the benefit system confusing
 - d. I need help with forms and paperwork
 - e. I would need an interpreter
 - f. I do not need any extra support to make a claim to UC
 - g. Other (please specify)
8. Independent advice is available to you at a local advice centre to help you make the move to UC. What do you understand by independent advice:
 - a. It is free
 - b. It is accurate and trustworthy
 - c. It is independent and kept confidential from the Jobs and Benefit Office
 - d. It allows people to choose how to access support (e.g. in person, over the phone, online)
 - e. Advisers are fully trained
 - f. Other (please specify)

Legacy Benefit Claimants Survey (cont'd)

9. Will you seek independent advice before making a claim to UC?
- Yes, as soon as possible
 - Yes, after I receive the letter telling me I need to make a claim
 - Maybe at some point
 - No, I don't feel I need any further advice
 - No, there isn't any point
10. Which of the following types of promotional campaign would be most effective at reaching you?
- Television or radio adverts
 - Outdoor advertising
 - Leaflets
 - News media
 - Social media
 - Other (please specify)

Existing UC Claimants Survey

Making a claim

1. What was the most difficult problem you came across when you applied for UC?
- Lack of digital skills to apply online
 - No access to Internet
 - No access to suitable device
 - No access to interpreter
 - Couldn't make a face-to-face claim at the JBO
 - Couldn't make a telephone claim
 - Struggled to provide relevant Identification in format required
 - Struggled to provide relevant documentation and paperwork in format required
 - Application form was confusing
 - Struggled with agreeing a claimant commitment
 - I had no problems when applying for UC
 - Other (please specify)
2. Did you need independent advice to help you make your claim? Y/N

Getting to the first payment

3. Once you made your claim, did you encounter any problems as you waited for your first payment?
- Long wait for my first payment
 - Had to borrow money from family / friends
 - Had to borrow money from the bank / Credit Union

- d. Had to borrow money from a money lender
- e. Had to apply for money from the JBO e.g. Contingency Fund
- f. Had to take out a UC Advance Loan
- g. Got into rent arrears
- h. Got into debt
- i. Struggled with higher prices for food and fuel
- j. I had no problems while waiting for my first payment
- k. Other (please specify)

4. Did you need independent advice while waiting for your first payment? Y/N

Maintaining a claim

5. Have you encountered any problems in maintaining your claim?

- a. Lack of digital skills
- b. Lack of suitable device
- c. No Internet access
- d. No access to interpreter
- e. Accessing the Journal every day to check for messages
- f. Keeping up with the amount of messages in the Journal
- g. Wrong or confusing advice given in Journal
- h. Messages I send in the Journal not answered or followed up by my work coach
- i. Meeting the conditions of my claimant commitment
- j. Worrying about having my UC suspended or getting a sanction
- k. I've had no problems maintaining my claim
- l. Other (please specify)

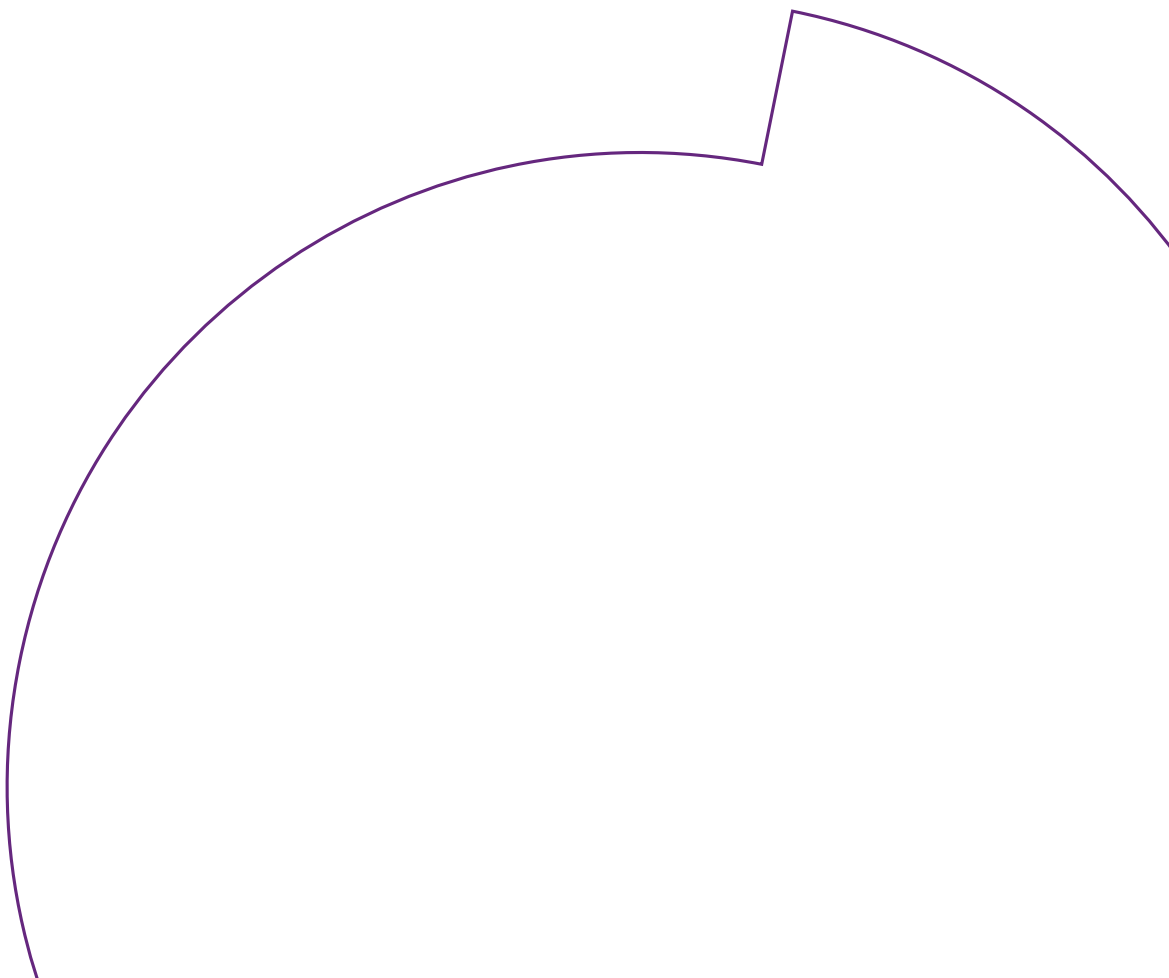
6. Have you needed independent advice to help with managing your claim? Y/N

Financial situation

7. Have you experienced any financial difficulties since claiming UC?

- a. Receiving less money than expected
- b. Receiving less money than I did when on my old benefits
- c. My payments don't meet my basic living costs
- d. Lost benefits I was getting before moving to UC e.g. PIP
- e. Struggling to live on monthly payments
- f. Struggling with rising cost of living
- g. Struggling to pay deductions
- h. Struggling to pay rent arrears
- i. Struggling to pay other debt
- j. I've had no financial difficulties since claiming UC
- k. Other (please specify)

8. Have you needed independent advice since claiming UC to help with your financial situation? Y/N





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