

**“It’s a bit frightening
seeing things slip away so
fast after you’ve worked so hard.”**

Research into Applying for Universal Credit during the Pandemic

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Who we are

Citizens Advice Scotland (CAS), our 59-member Citizen Advice Bureaux (CAB) and the Extra Help Unit, form Scotland’s largest independent advice network. Advice provided by our service is free, independent, confidential, impartial and available to everyone. Our self-help website Advice for Scotland provides information on rights and helps people solve their problems. During 2019-20, the entire Citizens Advice network provided advice and assistance to over 188,000 individuals; this equates to one in every 24 adults living in Scotland. The network put a little over £170 million back into people’s pockets during this time, with every £1 invested in core advice funding returning £16 in gains for people. Our extensive footprint is important in helping us understand how issues impact locally and nationally across the country and the different impacts that policies can have in different areas.

About this research

Scotland's Citizens Advice Network empowers people in every corner of Scotland through our local bureaux (CAB) and national services by providing free, confidential, and independent advice. We use people's real-life experiences to influence policy and drive positive change. We are on the side of people in Scotland who need help, and we change lives for the better.

Citizens Advice Scotland has long campaigned to ensure an accessible and effective social security net is in place. Benefits advice is the single biggest area of advice sought by Citizens Advice Bureaux clients. Without adequate access to social security, people can face extreme hardship, arrears, and mounting debt. Financial costs are pushed onto other parts of the public sector, too—onto healthcare, homelessness services, social work teams, and housing providers. For these reasons, Citizens Advice Scotland regularly conducts research into our clients' experiences, to advocate on their behalf and inform policy change where things aren't working.

Nothing has tested our social security system quite like the COVID-19 pandemic, particularly the large increase in people needing support from Universal Credit. The combination of the reduction of face-to-face support and millions of people seeking to make new claims has been an unprecedented challenge for the DWP. Accordingly, Citizens Advice Scotland commissioned research into the experiences of our clients during the pandemic in order to reflect on how the system has coped and suggest to the UK Government and the DWP where improvements could be made. Our hope is that learning lessons from the pandemic will help improve the wider accessibility of social security for all.

“It’s a bit frightening seeing things slip away so fast after you’ve worked so hard.”

Executive Summary

Introduced through the Welfare Reform Act 2012, Universal Credit (UC) is now the main means tested income replacement payment, replacing older benefits such as Housing Benefit and Child Tax Credit. The UC system, along with the rest of society, faced an unprecedented test during the COVID-19 pandemic. The introduction of lockdown restrictions in March 2020 led to widespread job losses, lost working hours, and vanishing incomes. In response, the UK Government encouraged people to claim UC, and millions found themselves turning to UC for the first time for protection from the financial hit of the pandemic.

But how easy was it for people to access the welfare state through UC? What support did they receive? Did this support meet their needs? And did UC truly function as an effective social security safety net during COVID-19?

To find out, in January 2021 Citizens Advice Scotland commissioned research—the first of its scale and kind—into the experience of people in Scotland who claimed UC during the pandemic. Social Market Research surveyed 601 people who had sought UC advice from Citizens Advice Bureaux between March and December 2020 and carried out 20 in-depth follow-up interviews to explore in people’s own words how UC had supported them.

This report, the first in a three-part series on UC during the pandemic, covers our clients’ experiences applying for UC and the circumstances that led them to seek advice from CAB. Our research found that, despite UC performing well under the strain of the pandemic in some respects, there is significant need for improvement, with many long-standing issues with its design causing stress, anxiety, and hardship:

- > **Over 7 in 10 people (72%)** found the application process for UC stressful.
- > **More than a third (36%)** encountered at least one problem during the application process, including problems gathering supporting evidence and dealing with UC’s digital-by-default design.
- > **Nearly 3 in 10 (29%)** found it difficult to get information on applying for UC, before they sought help from CAB.
- > **Almost 1 in 4 (24%)** reported that the information they found from DWP on applying for UC was unhelpful.
- > **Almost half (47%)** did not find it easy to contact the DWP.
- > **Overall, less than half (41%)** were satisfied with the default process of applying for UC, with 14% very dissatisfied.

Our research highlights that difficulties with the application process are disproportionately encountered by older people, disabled people, single parents, and those who are currently unemployed or economically inactive. Making positive changes to these elements would increase the accessibility of social security for all.

Executive Summary

In terms of longer-standing issues, the five week wait for UC continues to be a significant barrier to UC functioning as social security protection. Our latest research supports our previous work in this area¹ and found that:

- > **Almost half (48%)** said they had to borrow or take an advance to get through the five week wait.
- > Among clients that borrowed to get them through the five week waiting period, **the majority (65%)** said they will find it difficult to repay the loan.
- > **Single clients, single parents, homeless clients, and clients without a final wage** were more likely to require loans during the five week wait, saddling the most vulnerable with debt before their UC payments have even begun.

Many of those surveyed singled out the five week wait as a particular source of stress whilst also noting that they had no choice but to apply and face hardship or debt before their first payment. The impact of this debt will be explored in a follow-up report on the experience of clients living on UC during the pandemic.

Difficulties with the UC application process not only serve as obstacles for an individual accessing their social security entitlement but also have wider societal impacts. Without adequate access to social security, costs are pushed onto other parts of the public sector—onto healthcare, homelessness services, social work teams, and housing providers. The right to an effective social security system must be a core component of our pandemic recovery.

Citizens Advice Scotland is calling for:

- > Improvements to DWP information on UC to ensure people can understand their entitlement
- > Clear, step-by-step information on how UC entitlement is calculated so people can understand why information and evidence is being requested during the application process
- > Improved provision of non-digital access to UC for all clients, including the right to telephone and face-to-face claims (when COVID-19 safe)
- > Improved telephone support via the UC helpline when face-to-face access to Jobcentres is unavailable
- > A sensitive approach to ID re-verification, ensuring people are not penalised for honest errors in their application
- > Improvements to DWP channels of communication, ensuring that non-digital forms of contact are available for all claimants
- > Improved DWP staff training and resourcing to ensure people are given sufficient support to make their claim and to identify those applicants who may need specialised or additional support
- > Expanded recruitment for telephone staff and work coaches to support existing claims made during the pandemic and any influx of new UC claims going forward
- > DWP to ensure claimants can access and understand information about decision-making
- > Abolishing the five week wait by introducing a non-repayable assessment period grant at the beginning of all UC claims

¹ e.g. see [Voices from the Frontline: the impact of the five-week wait](#), September 2019; [Scottish Campaign on Rights to Social Security: Universal Credit Briefing](#), January 2020; Citizens Advice Scotland, [MP Briefing for Queen's Speech](#), 10 May 2021.

Introduction

Citizens Advice Scotland research into Applying for Universal Credit during the Pandemic is the first in a three-part publication series exploring the experience of over 600 people who sought advice from Citizens Advice Bureaux (CAB) in Scotland on Universal Credit (UC) during the COVID-19 pandemic. These reports are based on a quantitative survey of 601 clients and in-depth interviews and case studies with 20 clients, carried out independently by Social Market Research (SMR) in February 2021 in accordance with the ISO20252 Standard. The 601 clients surveyed were weighted to be consistent with the CAB client profile in terms of key factors such as age and gender².

Our first report considers clients' experiences applying for UC during the pandemic. Our research found that, despite UC performing well under the strain of the pandemic in some respects, there is significant need for improvement, with many long-standing issues with its design still causing stress, anxiety, and hardship.

The next two publications in the series will explore the experience of people living on UC after the initial five week wait and the reforms that are needed to ensure UC supports our recovery post-pandemic.

Citizens Advice Scotland research into Applying for Universal Credit during the Pandemic has six sections:

- > Section 1 analyses the demographic picture of people who sought UC advice from CAB during the pandemic, with a focus on their employment circumstances;
- > Section 2 considers the difficulties people faced seeking information about UC from the DWP;
- > Section 3 explores the complexities of the UC application process;
- > Section 4 details people's experiences of contact with the DWP;
- > Section 5 looks at the significant impact of the five week wait for first payment; and
- > Section 6 concludes with policy solutions drawn from the research.

This first report demonstrates how UC's design creates problems for people seeking to access the support they are entitled to. With another spike in UC applications expected if furlough is removed in September, the UK Government must learn lessons from the first year of the pandemic and make improving the UC application process, including abolishing the five week wait, an urgent priority.

²

%		CAB client profile	Sample	Achieved Sample
				n
Gender	Male	45	45	218
	Female	55	55	264
Age	16-34	34	31	171
	35-59	53	57	318
	60+	13	12	65
Survey Method	Telephone		94	564
	Online		6	37

Note that data on gender was not available for 119 clients interviewed and age data was not available for 47 clients interviewed.

Five client's journeys

Interspersed throughout all three reports are case studies drawn from interviews with five CAB clients: Cait, Sheila, Glen, Neal, and Robert³. Coming from different backgrounds and circumstances, their experiences help illustrate the human impact behind our statistics.

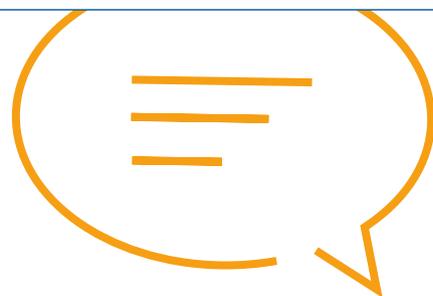
Cait is in the 60 to 64 age group and is currently furloughed. She applied for UC having been off work for a time with no prospect of being able to return. She came to CAB for information and advice on the application process.

Sheila is in the 25 to 34 age group. She is furloughed from her job and applied for UC when her husband was made redundant. Sheila came to CAB for advice on how to answer some of the questions in the UC application.

Glen is in the 18 to 24 age group. Glen had just graduated when the pandemic started and lost his job when the lockdown began. He applied for UC because he had no other income and contacted CAB to find out what his options were.

Neal is in the 45 to 59 age group. He is not currently in employment. Neal was in hospital for three months with a serious illness. He then had a fall while in hospital and injured his back. Now that he is discharged, he is medically unfit for work. He applied for UC after returning from hospital and sought advice from CAB on his best course of action.

Robert is in the 45 to 59 age group. Robert was self-employed but had his next contract cancelled due to COVID. He is now unemployed and applied for UC when his last contract came to an end. Robert sought advice from CAB when he ran into problems maintaining his claim.



³ All names have been changed to preserve our clients' anonymity.

1. “We’re in a completely different place”:

Who applied for UC during the pandemic?

Summary

The COVID-19 pandemic has been an unprecedented event for all of society. In the space of a few weeks, the economic situation of the UK and the individual financial position of millions of people was thrown into doubt. In these times, individuals sought to access the social security system, with a high number seeking to access for the first time a system they had long paid into. Scottish Government figures show that around six times more people applied for UC between 13 March and 9 April 2020 compared to the previous period (14 February to 12 March). At its highest daily peak, on 24 March, 9,500 people claimed UC across Scotland, with twice as many claims made that week than in the whole of January 2020⁴.

Who were the people behind these new claims? Our survey provides an insight as to their demographics and circumstances:

- > Although our survey sample was weighted demographically to match the general CAB client profile, **81%** of those surveyed had never claimed UC before.
- > These first time claimants were more likely to be young and without a disability, suggesting different types of people have had to rely on UC as a direct result of the pandemic.
- > The pandemic was a clear reason for people seeking advice from CAB, with **51%** of those surveyed having contacted CAB with a COVID-19 related issue.
- > The pandemic’s impact on employment is also clear, with **59%** reporting that their employment circumstances had changed since the start of the pandemic.
- > Of those who reported job losses, **83%** identified the pandemic as the reason for this change and over half (**53%**) were still without a job at the time of the survey.

These demographic changes tell us two things: first, that the pandemic has led to more people than ever having to access the UC and social security system; and second, that many of these people will be learning for the first time what relying on the social security system is really like. Understanding their experience gives us unique perspective into how the system has coped during the pandemic, as well as identifying what aspects of UC need to be improved.

⁴ Scottish Government, [Universal Credit Scotland Dashboard – June 2020](#), page 2.

1. “We’re in a completely different place”:

Who applied for UC during the pandemic?

Our research findings

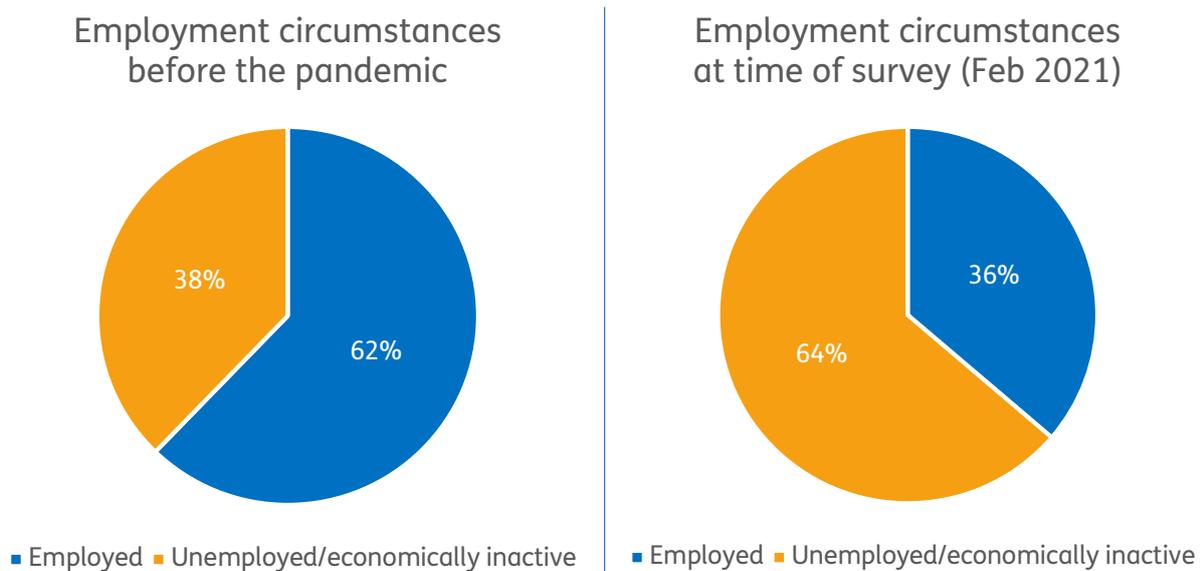
Our survey results show that many of those seeking UC advice in this period had never sought advice on UC before. Despite weighting our client survey demographically to match the general CAB client profile, 81% of those surveyed said it was their first time claiming UC, meaning they have only experienced the UC system during the pandemic.

First time claimants were also more likely to be young (16-34, 85%; 35-59, 80%; 60+, 72%) and without a disability (86% vs. 76%), suggesting that the pandemic has impacted clients who would in normal times not need to rely on the social security system.

The pandemic has also created new advice needs for the CAB network. 70% of all those surveyed were seeking advice from CAB for the first time, and 51% said they had contacted CAB with a COVID-19 related issue. Those seeking advice on COVID-19 related issues were more likely to be young (56%), currently employed (73%), or looking for work (76%), reinforcing that the pandemic has pushed different types of people to seek help. Other CAS data from the past year has shown that clients new to the CAB service during the pandemic have had a different demographic profile compared to CAB clients as a whole, with more being in employment, being owner-occupiers, and living in the least deprived Scottish Index of Multiple Deprivation areas.

The impact of the pandemic on people’s employment is also clear from our survey. 59% of clients said their employment circumstances had changed since the start of the pandemic, ranging from job losses to being placed on furlough. Significantly, of those reporting job losses 83% identified the pandemic as the reason for this change.

Chart 1. Comparison of client employment circumstances before the pandemic compared to at the time of the survey (February 2021) (n=601)



⁵ CAS, [Annual Data Report \(2020/21\)](#).

1. “We’re in a completely different place”:

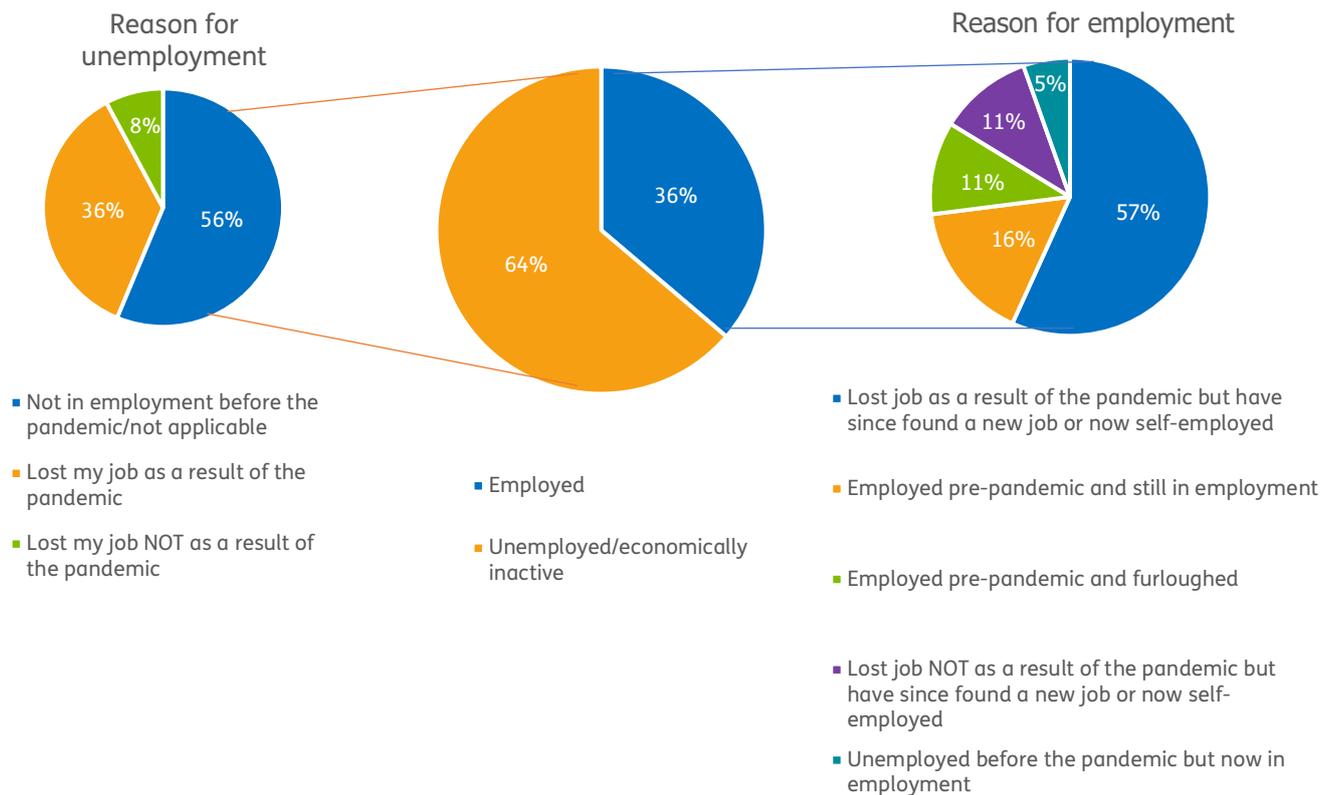
Who applied for UC during the pandemic?

While many people will have had no option but to claim UC as a result of job losses, it is important to remember that UC is not only an out-of-work benefit. During our in-depth interviews, one client noted that UC was topping up his furlough amount, demonstrating that many jobs were too low paid in the first place to provide a necessary income for people to survive on when the pandemic hit.

“I was on furlough, still am, and part-time. I’m getting just 80% of part time pay so that’s why I applied to make up the difference as much as possible.”

What is also clear is the long-term impact of the pandemic. Of those who reported job losses during the pandemic, over half (53%) were still without a job at the time of the survey. The impact is even more stark for those who were already out of work, with only 6% of those without a job at the start of the pandemic having found work by February 2021.

Chart 2. Breakdown of employment circumstances at the time of the survey (Feb 2021) (n=601)



4% of all those surveyed reported being placed on furlough. While there is some evidence that the vaccine programme has mitigated the expected impact of the pandemic on the labour market, forecasts still expect a significant increase in unemployment once the furlough scheme ends and employers are expected to cover their employees’ wages in full again, meaning this 4% may still be at risk of losing their job later in the year⁶.

⁶ Scottish Parliament Information Centre (SPICe), [Key Issues for Session 6: COVID, Climate and Constitution, SB 21-25](#), 11 May 2021, page 92.

1. “We’re in a completely different place”:

Who applied for UC during the pandemic?

Our client’s experiences

Sheila and her husband had both been in well paid employment before the pandemic. She is currently furloughed from her job and applied for UC when her husband was made redundant.

“We’re in a different position from where we were. We live in a large house. We haven’t lost our house, yet, but if we continue on like this we could lose our home and our car. We’re robbing Peter to pay Paul to keep the other payments up so that we maintain our credit rating.”

Sheila says that their lifestyle has changed significantly during the pandemic.

“We economise on food. We’ve stopped subscriptions, gym membership, online memberships, kids’ outdoor activities insurances and our pensions. We’re in a completely different place.”

She is fearful that she and her family are on a downward spiral into poverty. So far, they are managing both spending and borrowing, but she knows that she needs to get back into work soon.

“I don’t know what to hope for, really, it’s a bit frightening seeing things slip away so fast after you’ve worked so hard.”

Caït is also currently furloughed from her job on half pay. While she is a homeowner, she has had to reduce her mortgage payments and plans for the future in order to make ends meet.

“I used to make extra payments on my mortgage to try to pay it off before retirement but I’ve had to reduce my payments and I’ll have to go on paying well into my seventies.”

Glen had just graduated when the pandemic started. He had found a job but lost it when lockdown started.

“I got a job in a phone store. I had just finished my probation and they let me go so that they didn’t have to furlough me.”

Glen relies on his partner’s wages to supplement his UC and he is worried that this might affect their relationship in the longer term. He appreciates the help that he gets from UC but feels that his life is on hold for the moment.

“I’m just living at the moment, not living really, just breathing. I live across from the park and just getting outside is good, the air is free. My priority is getting a job and kickstarting my life again.”

2. “It was too complicated, too confusing”:

Getting information on UC from DWP

Summary

Having seen their employment circumstances change during the pandemic, many people have for the first time turned to the social security system for income support and protection. But finding out what they are entitled to can be more difficult than expected. Our research discovered that, in trying to find information from DWP and other sources before contacting CAB:

- > **Nearly 3 in 10 (29%)** found it difficult to get information on applying for UC.
- > **28%** said they found the information they needed to apply for UC was incomplete.
- > **Almost one in ten (8%)** said there was information they were unable to get hold of about applying for UC.
- > **Almost 1 in 4 (24%)** reported that the information they found on applying for UC was unhelpful.
- > **Those who were older, not in work, or who had a disability** were more likely to say they found it difficult to get information on applying for UC.

Considering how many people were claiming UC for the first time during the pandemic, difficulties in finding correct information about UC reflect wider problems with the intelligibility of the social security system. In our in-depth interviews, many of those surveyed said they had approached CAB only after failing to find the necessary information elsewhere. Learning lessons from those accessing social security for the first time will help improve the wider accessibility of that right for all.

Citizens Advice Scotland recommends

- > Improving DWP information on UC to ensure people can understand their entitlement



2. “It was too complicated, too confusing”:

Getting information on UC from DWP

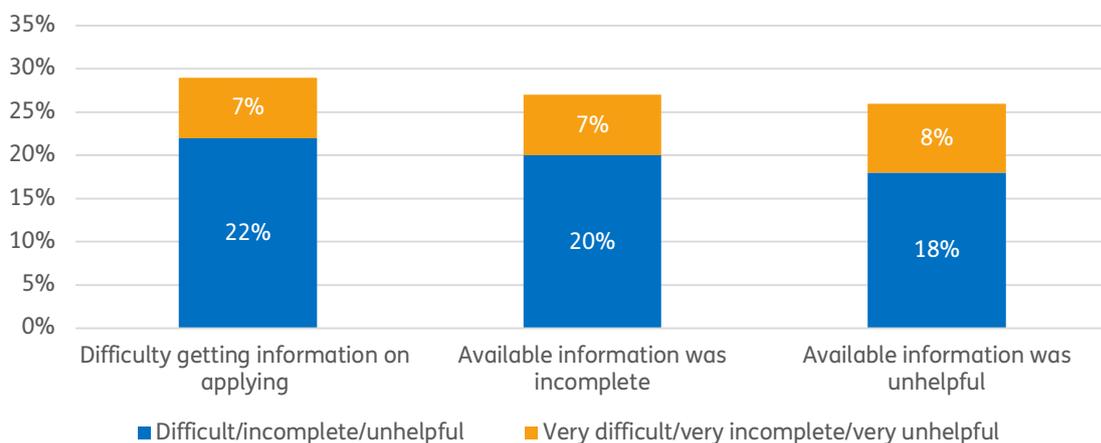
Our research findings

Filling out the application for UC correctly is essential for people to safely access their right to social security. If the wrong information is given to the DWP, people can face reduced entitlement or, worse, an accidental overpayment that will reduce their claim for months after. For those on legacy benefits like tax credits, a UC application will irreversibly end their original entitlement, leaving many people facing a significant income drop. During the pandemic this was even more acute as millions turned for the first time to UC for protection from the financial impact of COVID-19.

Ensuring that clear and easily accessible information about UC is available from DWP and other government sources is therefore critical. However, our research found that, before contacting CAB, clients frequently struggled to find the necessary information about UC to make their claim safely:

- > **1 in 5 (22%)** found it difficult to get information on applying for UC, with 7% finding it very difficult.
- > **20%** said they found the information they needed to apply for UC was incomplete, with 7% finding it very incomplete⁷.
- > **18%** reported that the information they found on applying for UC was unhelpful, with 6% finding it very unhelpful

Chart 3. Percentage of all clients who struggled to find information about UC before contacting CAB (n=601)



⁷ Note that due to the rounding of the “incomplete” and “very incomplete” percentages points, the sum of the two figures are lower than the 28% total of all respondents given above who found some aspect of the information to be incomplete.

2. “It was too complicated, too confusing”:

Getting information on UC from DWP

Almost one in ten people (8%) said there was information they were unable to get hold of on their own about applying for UC. These clients reported missing information on a range of aspects of UC:

- > **17%** were unable to find an explanation of their entitlement to UC
- > **14%** reported difficulties understanding the application process
- > **29%** were unable to find information on how applying for UC can affect tax credits or other benefits
- > **7%** were unable to find information on the impact of living with another person for their UC entitlement
- > **7%** were unable to find information on the impact of education or training course on UC
- > **7%** sought further information on the impact of UC on PIP, Attendance Allowance, or Carer’s Allowance.
- > **5%** reported incomplete information on the impact of work on UC.

Much of this information concerns fundamental aspects of UC’s design. The interaction of UC with education and work, for example, is critical information for those who lost their jobs during the pandemic. Over a third (35%) of people on UC in Scotland are in work (168,820 people) and it is vital they understand how their wages will impact their UC entitlement⁸.

The high proportion of clients unable to find information on UC’s interaction with other benefits is also concerning. Making a claim for UC will irreversibly end any entitlement to legacy benefits like tax credits and Severe Disability Premiums (SDP). For SDP in particular, those who are moved to UC through the DWP’s managed migration scheme are offered top up payments to ensure they are not financially worse off (a payment known as “transitional protection”), but those who “naturally migrate” by lodging their own claim for UC receive no such guarantee, representing a huge income shock. People need to understand these consequences to safely navigate the social security and make the choice that is right for them.

Our survey also found that certain clients were more likely to encounter difficulties finding the correct information about their claim before approaching a CAB for help:

- > **Older clients and unemployed and economically inactive⁹ clients** were more likely to say they found it difficult to get information on applying for UC (16-34, 4%; 35-59, 10%; 60+, 17%) (employed, 3%; unemployed, 11%; inactive, 14%).
- > **Clients with a disability and economically inactive clients** were significantly less likely to find the complete information they needed to be able to fully understand and claim for UC (clients with a disability: 65% vs. 75%) (employed, 79%; unemployed, 75%; inactive, 59%).
- > **Economically inactive clients** (i.e. currently not in employment or unemployed) were also less likely to say the information they found on UC was helpful (employed, 84%; unemployed, 79%; inactive, 62%).
- > **Clients with a disability** were more likely to say there was information they were unable to get hold of about applying for UC (9% vs. 7%).

⁸ DWP, Stat-Xplore, February 2021.

⁹ Economically inactive clients refers to any clients neither employed nor unemployed, covering for example those with long-term disabilities or caring responsibilities.

2. “It was too complicated, too confusing”:

Getting information on UC from DWP

These statistics suggest real exclusions in the availability and comprehensiveness of information on UC from DWP, meaning the right to safely claim social security is not equally accessible to all. Older clients, economically inactive clients, and clients with disabilities in particular run the risk of losing entitlement to legacy benefits if they make a claim to UC, with potentially significant financial consequences. Rectifying these knowledge gaps by providing clearer information from UK Government sources is vital for making the UC application process safe for everyone. It may also ease strain on other parts of DWP, and other support services as a whole, if more people are able to find information by themselves. This in turn frees up resource to support more vulnerable clients.



2. “It was too complicated, too confusing”:

Getting information on UC from DWP

Our client’s experiences

Glen did his own research about UC online but found it confusing despite, he says, “being good with stuff like that”.

“I went on to the UC website and it’s the most confusing one I’ve ever been on. It seems to be almost malicious in an effort to stop people applying.”

Sheila is also used to completing forms online but found the website confusing and “clunky”.

“Initially, I was told that we weren’t eligible and I was trying to work out why. I talked to CAB and got all the information together that seemed to be required not really knowing if we would get it or not.”

Sheila says that she almost didn’t apply for UC as a result of the information she found.

“When we got the first payment, I tried to work backwards to see how it came out like that, but it’s not at all transparent and not very intuitive. I just glad that we applied, because we nearly didn’t.”

Sheila had to contact CAB for advice on how to answer some of the questions in the UC application. It was only with the help of CAB that Sheila was able to understand aspects of her entitlement, such as the impact of her husband entering education for their claim.

“We got good help with the UC claim and they gave us good advice about my husband thinking about re-entering education. In the end we decided against it as it would have affected our income.”

After being discharged from hospital, Neal went to the Jobcentre where he was advised to apply for UC. On the suggestion of a family member, he also went to CAB to get independent advice on his best course of action.

It was at CAB that he found out important information about the application process and the wait for first payment.

“It was CAB who told me about the five week wait. I was a bit shocked at that.”

Cait was also surprised to hear about the five week wait from CAB, but she says that she had no choice but to apply.

“CAB worked out which benefit I would get and approximately how much it would be. I had no choice but to apply, five week wait or not, I needed the money.”

3. “They expect everybody to have a computer”:

Applying for UC

Summary

Having gathered together all the available information they can find, people begin their UC application. But here again people encounter practical difficulties. Our research found that:

- > **7 in 10 people (72%)** found the application process for UC stressful, with gathering supporting evidence and the online nature of the application form repeatedly singled out as problems.
- > **More than a third (36%)** encountered at least one problem during the application process.
- > **Single parents and single person households** were more likely to find the application process stressful compared to family households, and **economically inactive clients and clients with disabilities** were more likely to encounter at least one problem during the application process.

While many of these issues are fundamental aspects of UC’s design, such as its digital-by-default nature, the pandemic has exacerbated existing difficulties by preventing face-to-face support for clients struggling with the application process as well as making it more difficult to gather the necessary evidence to make a claim. This suggests important gaps in who has and has not been able to exercise their right to social security during the pandemic. Similar to our comments on information around UC, the experience of people new to UC during the pandemic should be instructive for understanding and improving access for everyone in the future.

Citizens Advice Scotland recommends

- > DWP providing clear, step-by-step information on how UC entitlement is calculated so people can understand why information and evidence is being requested during the application process
- > Improving provision of non-digital access to UC to all clients
- > Improving telephone support via the UC helpline when face-to-face access to Jobcentres is unavailable
- > A sensitive approach to ID re-verification, ensuring people are not penalised for honest errors in their application

3. “They expect everybody to have a computer”:

Applying for UC

Our research findings

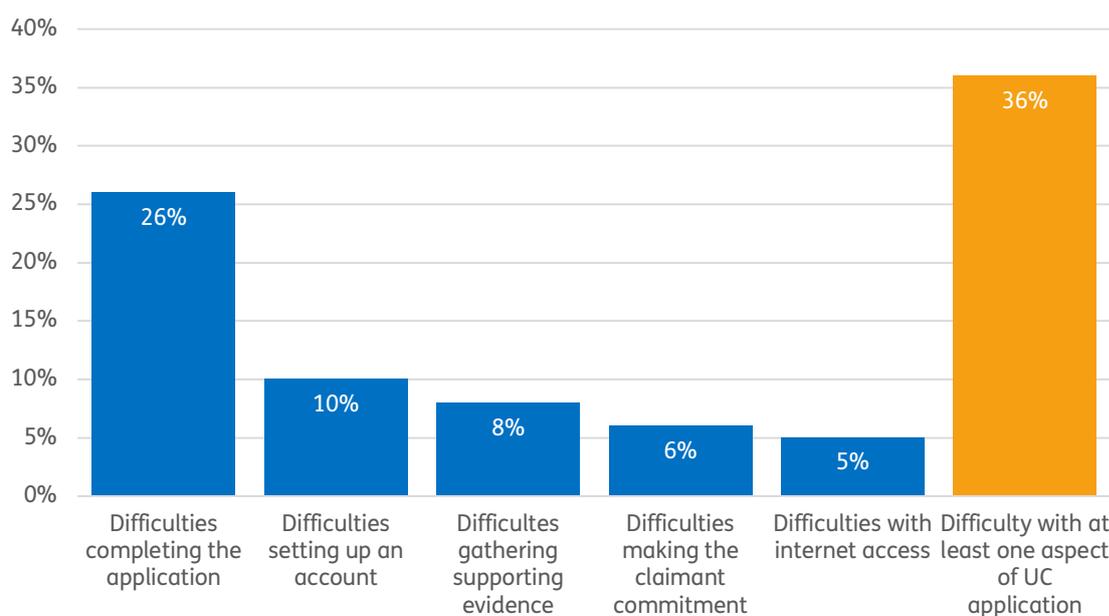
CAS has long campaigned for improvements to the UC application process, particularly its digital-by-default design. The DWP’s own study found that almost 1 in 3 people (31%) require support to maintain their UC account¹⁰ and CAB frequently see clients unable to make and maintain their UC claims without assistance. The pandemic has compounded these problems, with the closure of libraries and most face-to-face advice services leaving clients without computer access or usual support channels.

Our survey results show how widespread these difficulties are among our clients. A majority (72%) found the application process for UC stressful (strongly agree, 21%; agree, 51%), with single parents and single person households more likely to find the application process stressful (adult family household 66%; single person household, 76%; single parent, 84%).

More than a third (36%) of those surveyed reported difficulties with at least one aspect of claiming UC:

- > **26%** of all clients reported problems with completing the application itself;
- > **10%** of all clients had difficulties setting up an account to make their claim;
- > **8%** of all clients had difficulties gathering supporting evidence;
- > **6%** of all clients encountered difficulties making the claimant commitment; and
- > **5%** of all clients reported problems with internet access.

Chart 4. Percentage of clients who encountered difficulties making their claim for UC (n=601)



¹⁰ DWP, [Full Service Survey](#), June 2018

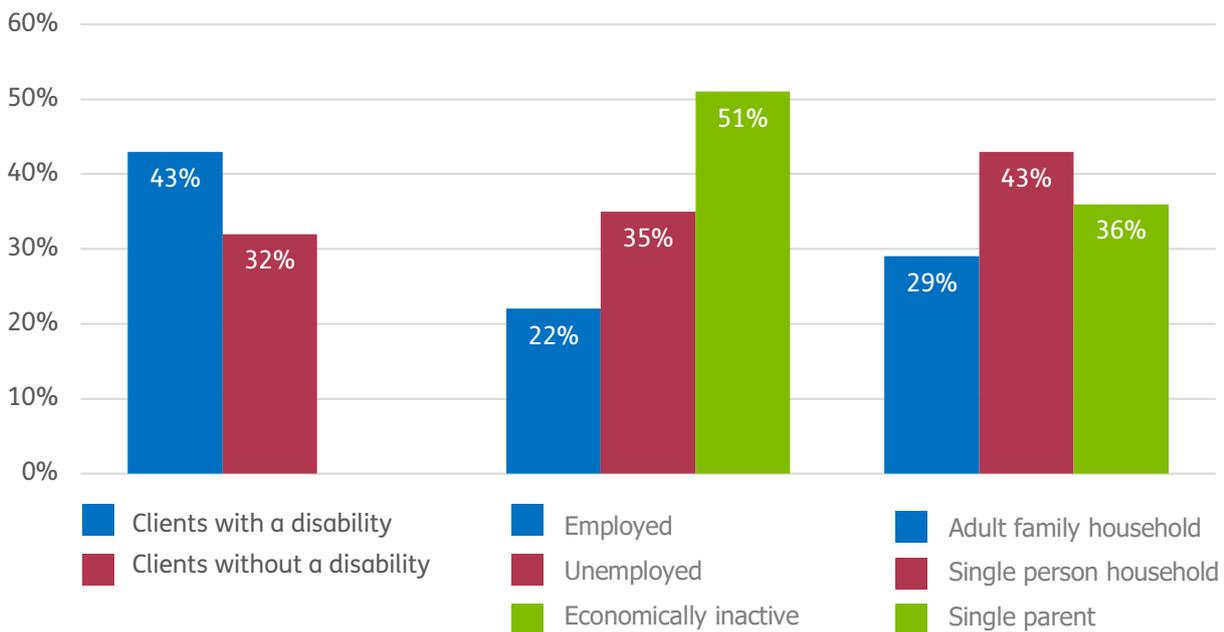
3. “They expect everybody to have a computer”: Applying for UC

If more than a third of our clients encountered some kind of difficulty during the application process, this already suggests that aspects of the UC application need to be reformed. Learning lessons from the pandemic will help improve access for everyone going forward.

Similar to our statistics on difficulties accessing information on UC prior to engaging CAB, our research again found that certain types of people struggled more with the application process than others:

- > **People with a disability** were more likely to report at least one difficulty in making their claim for UC (43% vs. 32%).
- > **Economically inactive people** (i.e. currently not in employment or unemployed) were more likely to report at least one difficulty in making their claim for UC (employed, 22%; unemployed, 35%; inactive, 51%).
- > **People living alone** were more likely to report at least one difficulty in making their claim for UC (living as family, 29%; living alone, 43%; single parent, 36%).

Chart 5. Comparison of clients who encountered difficulties making their claim for UC (n=601)

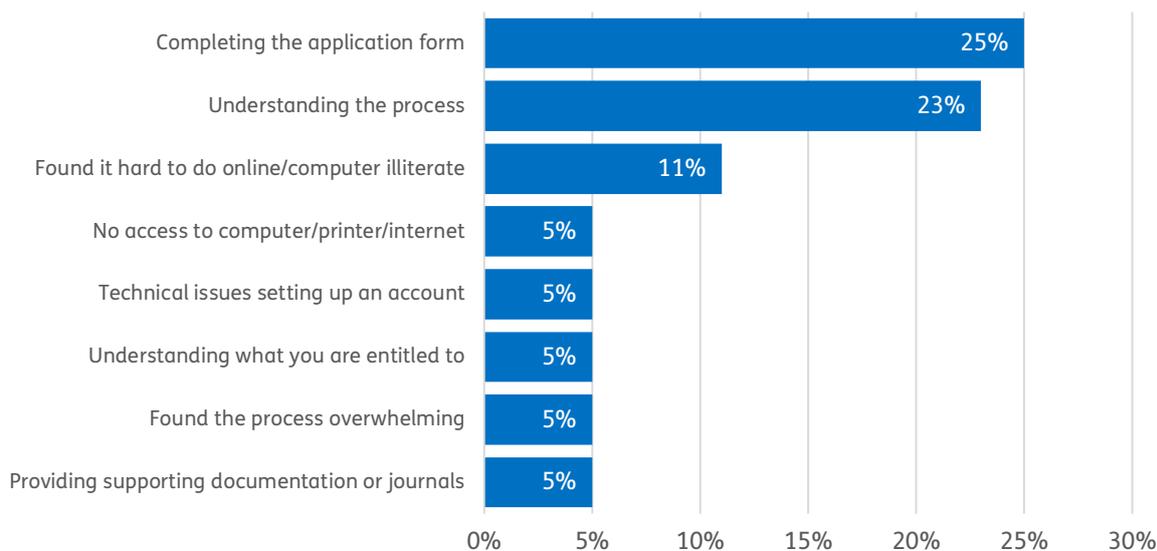


Those who experienced difficulties when making their claim were asked what the single biggest difficulty was that they faced, and two issues ranked highly: the online nature of the UC application; and problems gathering supporting evidence. Both of these are particularly challenging for third party support services to mitigate.

3. “They expect everybody to have a computer”:

Applying for UC

Chart 6. Top 8 biggest difficulties for clients who encountered difficulties making their claim for UC (n=203)



A UC claim is designed to be applied for and maintained entirely online. Yet among our surveyed clients, 11% of those who experienced difficulties said the biggest hurdle they faced was computer illiteracy and difficulties completing the application online; 5% identified problems setting up an account and securing a password; and 5% reported having no access to a computer, printer, or the internet¹¹. This amounts to over a fifth (21%) of those who encountered some form of difficulty identifying UC’s digital design as the single biggest difficulty they faced.

In our in-depth interviews too, digital exclusion was a common feature.

“It was very confusing. I’m registered disabled and I can’t do things like that, online and form filling.”

“It’s far too complicated and they expect you to be computer literate and have access to a computer.”

“They expect everybody to have a computer and I don’t have one.”

¹¹ Digital exclusion is likely to feature in other categories too. “Completing the application form”, the most commonly identified “biggest difficulty” for surveyed clients, is also likely to include digital exclusion as the form must be completed online. Note too that much of the “other” category, which accounted for 3% of responses, also concerned digital access issues: access to a printer (n=5); difficulties in using computer online (n=1); had to use someone else’s computer (n=1); government websites are poorly designed (n=1); struggled to do it digitally/use computer because from non-computer generation (n=6); internet provider switched off my service – no money to pay to get reconnected (n=1); no computer during lockdown (n=1); not able to phone DWP (n=1); no in person help (n=1); accessing website and setting up account (n=1). The remaining other categories are also instructive: advance and being short of money (n=1); anxiety (n=1); having to open up with someone about my issues (n=1); waiting time to speak with someone (n=1); information (n=1); difficult that help only available over the phone (n=1).

3. “They expect everybody to have a computer”: Applying for UC

An effective social security system can only be guaranteed when that safety net is accessible to all. With 21% of those who encountered some form of difficulty identifying UC’s digital design as the single biggest difficulty they faced, the online nature of that application is an obstacle to their entitlement to social security and protection from the individual financial cost of COVID-19. Non-digital access should be offered to all clients to ensure they are not excluded from support they are rightly entitled to.

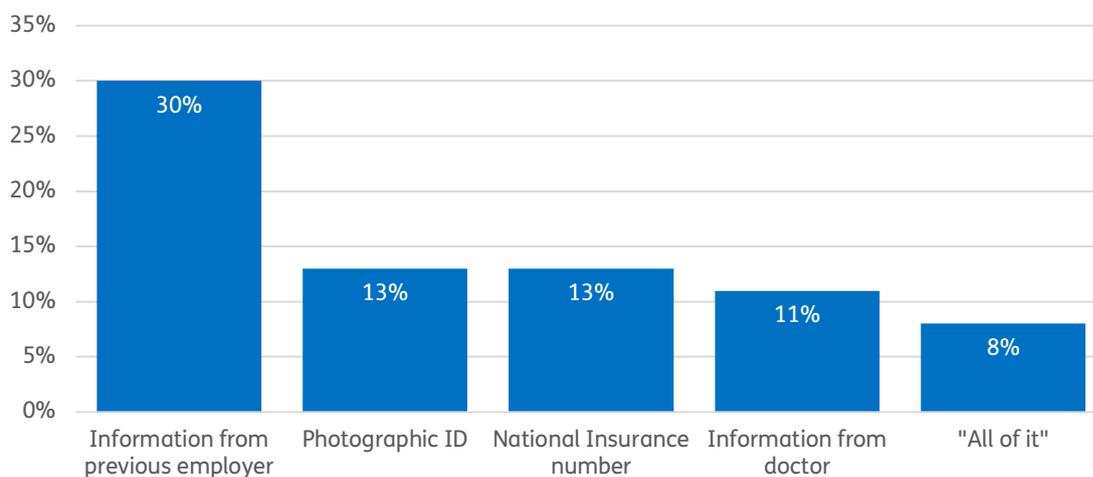
In terms of supporting evidence, UC asks for a wide range of information from clients, and difficulties providing the necessary evidence may delay a person’s claim or even affect their entitlement. People have to provide ID documents to verify their identity, they need to provide copies of rent agreements and payslips to show their income and outgoings, and any medical problems need to be evidenced by their doctor. During lockdown, this information became extremely difficult to access, as was acknowledged by the DWP when it “turned off” its strict ID verification procedures at the start of the pandemic to allow more claims to be processed.

Even with these accommodations, our survey found that many clients still struggled to gather the evidence necessary to make their claim. Approximately one in ten (11%) found it difficult getting supporting evidence to be able to make their claim (e.g. concerning their employment history, bank details, birth certificate, residency status, etc.). Clients who found it difficult to get supporting evidence together to make their claim most commonly cited the following challenges:

- > Getting information from their previous employer **(30%);**
- > Getting photographic ID **(13%);**
- > Getting their National Insurance Number **(13%);**
- > Getting medical information from their doctor **(11%).**

Other challenges included not having a bank account (6%), difficulties understanding what evidence was required due to dyslexia or other learning difficulties (3%), and difficulties in getting documents printed (2%), reinforcing aspects of digital and pandemic exclusion. 8% answered that they had problems with “all of it”.

Chart 7. Most difficult supporting evidence to get a hold of (n=63)



3. “They expect everybody to have a computer”: Applying for UC

Our client interviews provided a similar picture, with one person describing additional difficulties they faced as a result of lockdown restrictions:

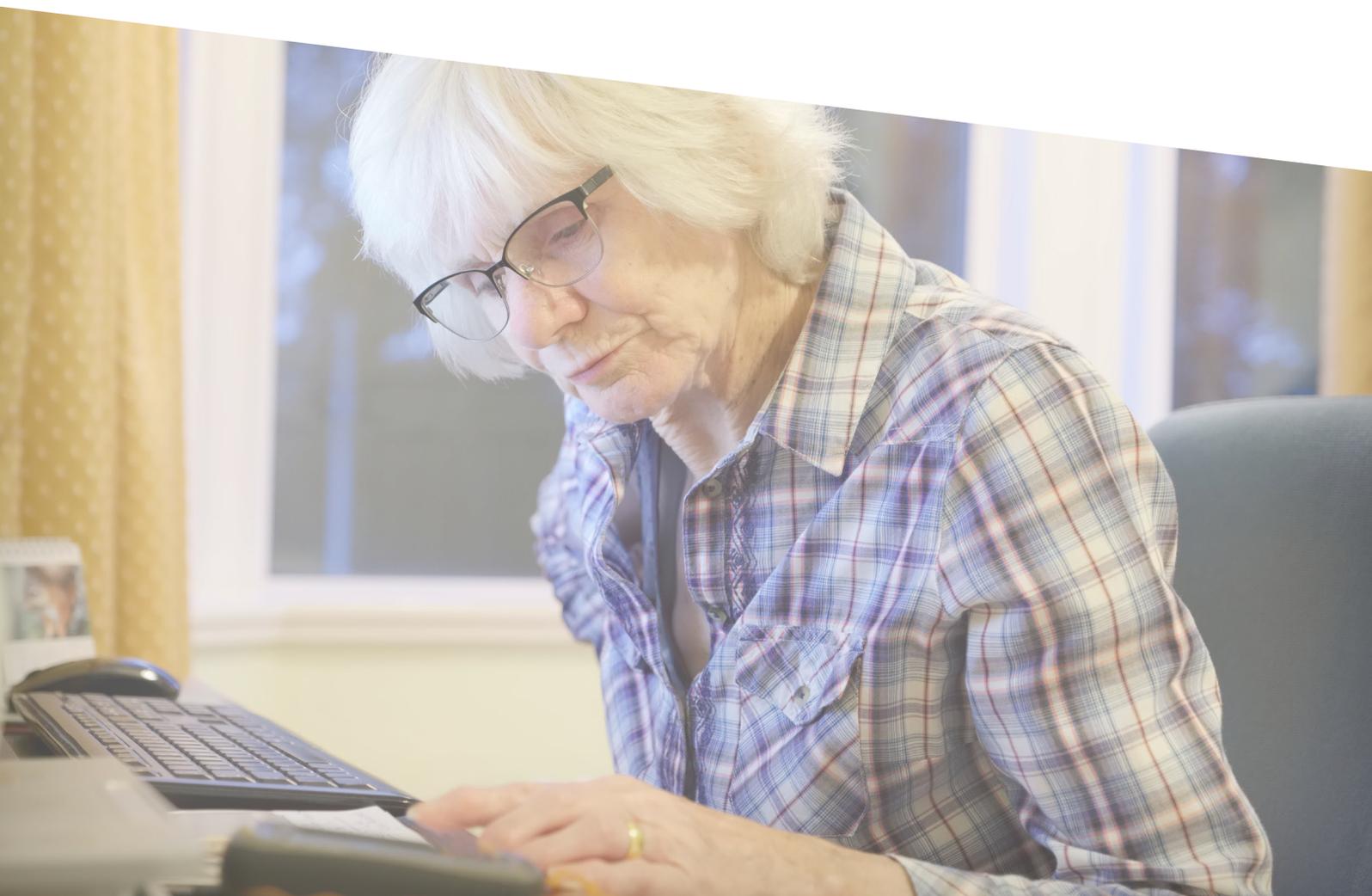
“I had no photo ID and it was difficult to get it with Covid and all the shops shut. In the end someone from Universal Credit (DWP)¹² phoned me to verify my identity instead.”

Difficulties gathering evidence during the application process has two impacts. On an immediate level, people have faced extra stress and anxiety when trying to access a social security system they are entitled to. But now, in the longer term, these people may also face deductions and hardship as a result of honest mistakes made during the application process.

At the start of the pandemic, the DWP lowered its ID and housing cost verification requirements in order to process the large influx of new claims. DWP are now reverifying many claims made at the start of the pandemic, with incorrect entitlements being recorded as overpayments that can be recovered from future UC payments¹³. An honest inability to gather evidence may now cause reduced payments in the long term.

¹² Respondents often used the term “Universal Credit” to refer not only to the Universal Credit benefit itself and its rules and requirements but also when referring to DWP staff.

¹³ See Citizens Advice, [DWP’s ‘Trust and Protect’ scheme: Your need-to-knows](#), 19 May 2021.



3. “They expect everybody to have a computer”:

Applying for UC

Our client’s experiences

Cait generally finds form filling difficult and she found the application process confusing. Whilst she says that she is competent on her computer, she had difficulties attaching files and proofs of identity to her application.

“I have a fear of forms and being able to find information and I don’t really understand about sending things electronically.”

Sheila also reported difficulties with the application process.

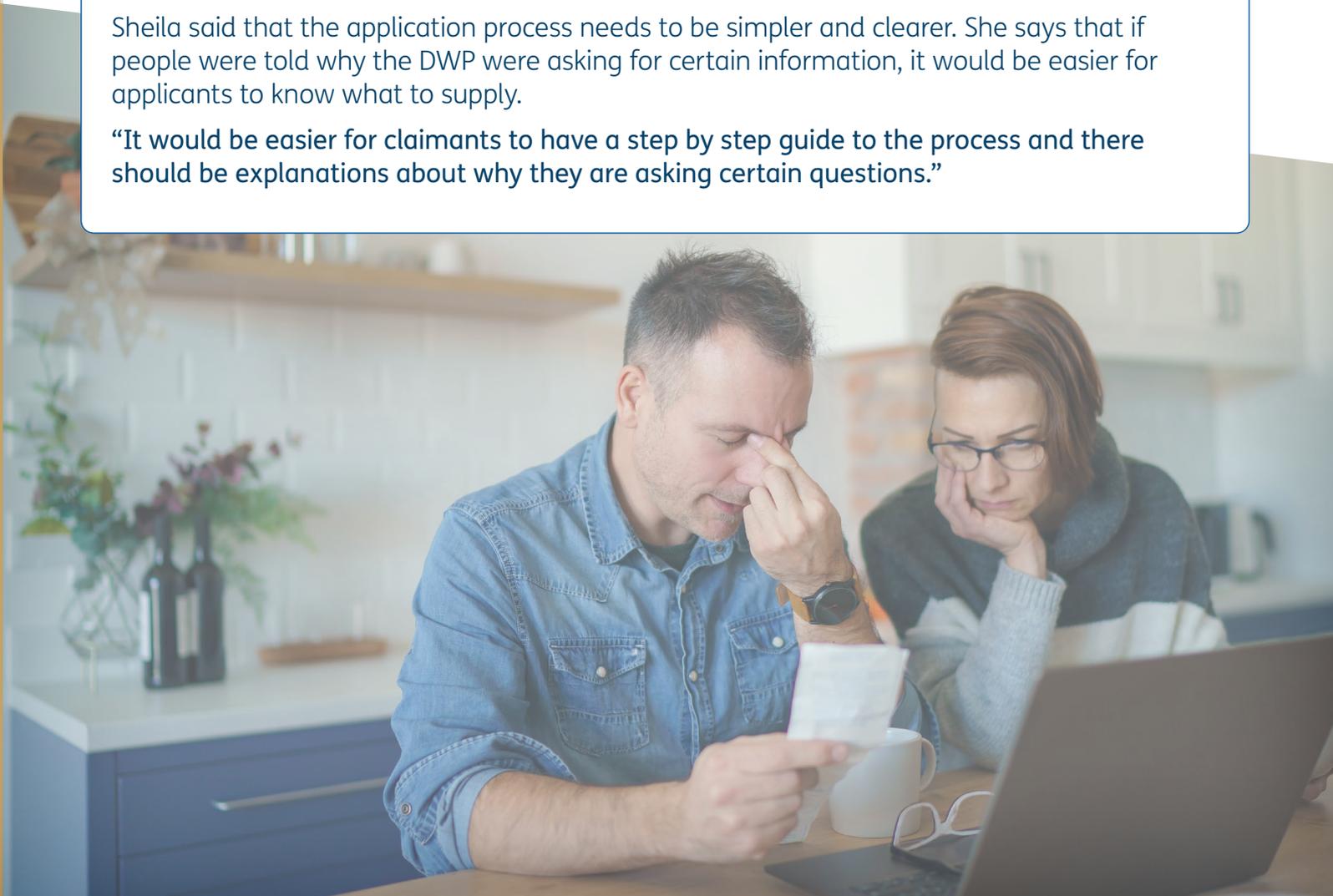
“I thought that the website was very difficult to use and I’m familiar with forms; I was an accountant.”

She encountered obstacles making her claim from the beginning.

“The proof of ID, that was the first thing. I had to jump through various hoops to verify I was who I said I was.”

Sheila said that the application process needs to be simpler and clearer. She says that if people were told why the DWP were asking for certain information, it would be easier for applicants to know what to supply.

“It would be easier for claimants to have a step by step guide to the process and there should be explanations about why they are asking certain questions.”



3. “They expect everybody to have a computer”:

Applying for UC

Robert says that he has difficulty reading computer screens. He was alarmed when he found out that the UC application had to be done online.

“I found out that it had to be done online but I have great difficulties with that. I have a great problem with reading screens and I was hoping that I could do it over the phone.”

Glen was discouraged by the application process.

“The application made me feel that I had to justify me being allowed to live. The website feels unhelpful and judgemental, that’s the worst thing.”

While he was able to complete the application on his own, it was unclear why particular information was needed to make his claim.

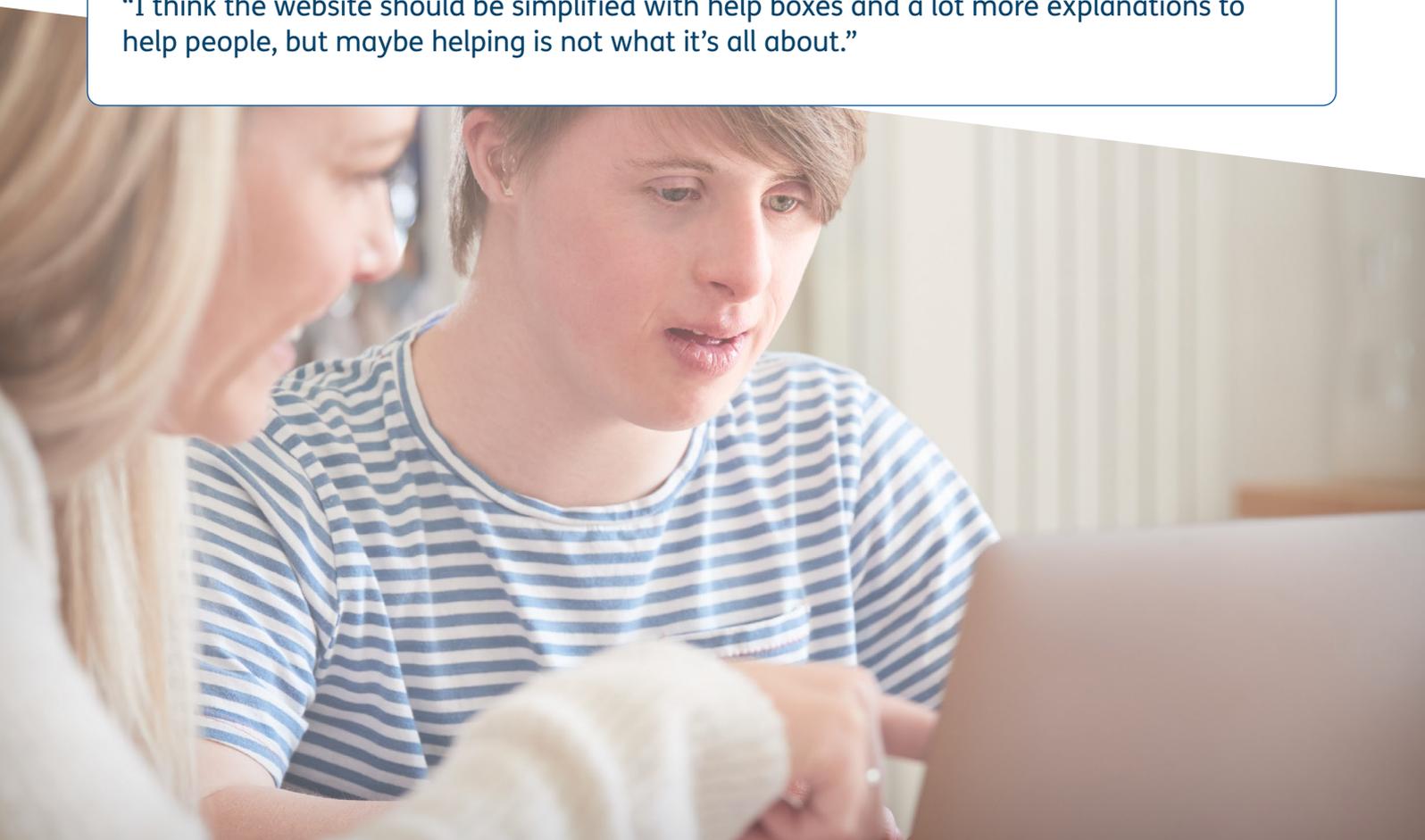
“I gave everything I was asked for but it’s a very unfriendly website. There were no help boxes or explanations of why they needed information.”

Glen sought advice from CAB to make sure he was submitting the right evidence.

“I made the actual claim myself but asked CAB to check things because it’s not very clear on the website. CAB went through everything to make sure the evidence was all correct.”

He suggested improvements to the application process to make it simpler and less stressful.

“I think the website should be simplified with help boxes and a lot more explanations to help people, but maybe helping is not what it’s all about.”



4. “It was like talking to a brick wall”: Contact with the DWP

Summary

When the influx of new UC claims began at the start of the pandemic, the DWP deployed an unprecedented number of staff to handle frontline claims. However, many of our survey respondents still reported difficulties in communication with the DWP:

- > **Almost half (47%)** disagreed that it was easy to contact the DWP.
- > **Less than a third (32%)** said they were able to speak to a DWP adviser or work coach if they needed to.
- > **Over one in ten (12%)** of those whose claims for UC were unsuccessful did not understand the reasons why.
- > **Over one in ten (14%)** of those who had been subject to sanctions, deductions or a payment stopped also said they have not been given a reason by DWP.
- > **3%** of those who had reported being subject to sanctions, deductions or a payment stopped said this was a result of an DWP error.

This is not a reflection on individual DWP staff members, who have been under immense pressure during the pandemic, but these statistics show a number of improvements that can be made to the way the DWP interacts with people applying for UC. Learning these lessons should be prioritised to ensure the DWP is well-prepared for dealing with a potential new influx of claims when furlough is removed, as well as future proofing the UC system for any potential influx of claims caused by an unexpected event, as has been experienced through COVID-19.

Citizens Advice Scotland recommends

- > Improving DWP channels of communication, ensuring that non-digital forms of contact are available for all claimants
- > Improving DWP staff training and resourcing to ensure people are given sufficient support to make their claim and to identify those who may need specialised or additional support
- > Expanding recruitment for telephone staff and work coaches to support any influx of new UC claims going forward, including when furlough is set to be withdrawn in September 2021
- > DWP ensuring claimants can access and understand information about decision-making

4. “It was like talking to a brick wall”:

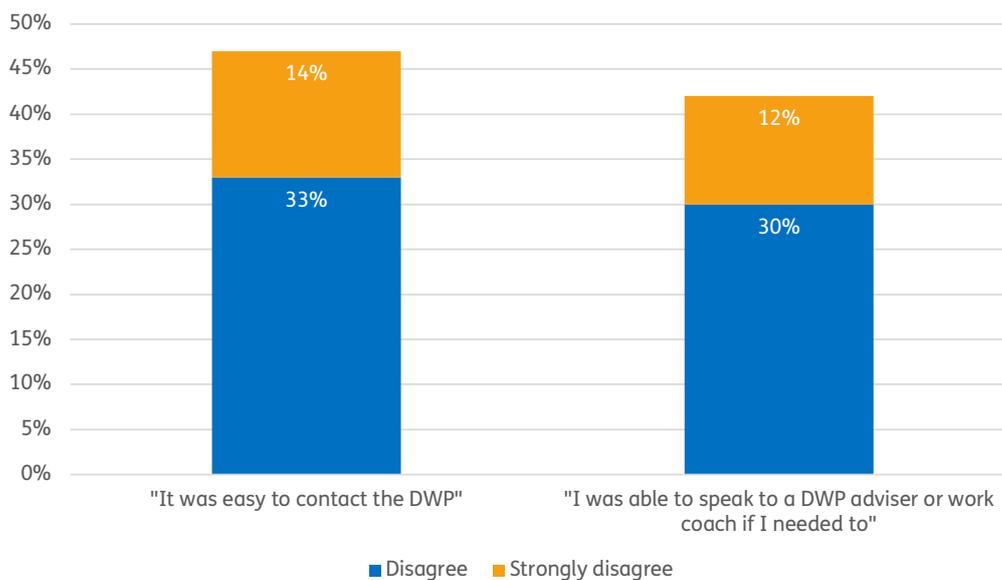
Contact with the DWP

Our research findings

With Jobcentres closed and DWP staff handling an influx of new claims, capacity has been stretched in terms of maintaining contact with those applying for UC. Our survey found a troublingly high proportion of clients who were unable to communicate effectively with the DWP during their application:

- > **Almost half (47%)** disagreed that it was easy to contact the DWP (disagree, 33%; strongly disagree, 14%).
- > **Less than one third (32%)** said they were able to speak to a DWP adviser or work coach if they needed to (strongly agree, 6%; agree, 26%).
- > **Older people** were more likely to find it difficult to contact the DWP (16-34, 49%; 35-59, 44%; 60+, 52%).

Chart 8. Client responses to statements concerning the application process (n=601)



During interviews, some people reported difficulties interacting with the DWP in terms of the attitude of staff.



“The whole thing was demeaning. I was assigned a case worker, but I didn’t know who it was. I was getting a lot of feedback from one particular woman who I thought must be my caseworker, but it turned out the caseworker was someone else entirely. I’d put things on the journal but I wouldn’t hear back for days.”

4. “It was like talking to a brick wall”:

Contact with the DWP



“I don’t know the first thing about computers. But the employment office told me that I would have to keep a journal and do it online. I don’t even have a smartphone and it was like talking to a brick wall trying to explain all this to Universal Credit (DWP). At that point I thought I’d better go to CAB.”

“They asked for monthly payslips but I was always paid weekly. They asked me to work it out on a monthly basis but I have Asperger’s, I find that sort of thing very difficult, they wouldn’t do it for me.”

“You should get a designated contact and you need much more information, proper explanations and actual help from Universal Credit (DWP) in the form of a real person.”

There were two points during the application process where people were likely to come into contact with the DWP. The first point is in requests for further evidence. One in ten (10%) of those surveyed were asked to supply additional information to support their claims. During our in-depth interviews, people reported being stressed by the DWP asking for further information. With some people left guessing why the extra information was needed and what effect it might have on their claim.



“I got very anxious about the calls with Universal Credit (DWP). I couldn’t remember dates and things, and I got very stressed out. Universal Credit (DWP) were not very helpful. I was asking them questions about what I could apply for and they said, ‘we can’t advise you on that, it’s up to you.’”

“They sent me a form to complete about my mental health. I don’t know if the information that they asked me for will have any effect on my UC.”

The second point of contact is if the person’s claim was unsuccessful. More than one in ten (12%) of those whose claims for UC were unsuccessful did not understand the reasons why. These poor communications continue into the maintenance of the claim as well: of those who had been subject to sanctions, deductions, or had their payment stopped, more than one in ten (14%) said they have not been given a reason by DWP; and 3% said their sanction was a result of a DWP error. One person reported a similar issue in their in-depth interview:



“They got in touch about a few bits of information. For example, I was put into a Housing Association property, but it was classed as private rental, so that had to be sorted out.”

Those relying on UC are already facing significant stress and hardship. The DWP’s role should be to support them in making their claim safely, not causing additional anxiety. Improving the clarity of information on UC decision-making, both publicly and in direct communications with people claiming UC, will help reduce unnecessary stress for claimants and ensure any right to appeal is effective and accessible.

4. “It was like talking to a brick wall”:

Contact with the DWP

Our client’s experiences

As **Cait** had been off work sick before making her UC claim, she was required to supply DWP with sick notes. Getting hold of them was difficult and caused her a lot of stress.

“Sick notes seemed to be a problem for Universal Credit (DWP). I had sent them into work but Universal Credit (DWP) wanted them so I had to try to get them back from work. I couldn’t get them in the end and had to have new ones issued.”

Once Cait had submitted her sick notes, the DWP contacted her for additional information.

“Then there seemed to a problem around the dates on the sick notes. It was all very stressful, especially when waiting for money to come through. Even after I had given them what they asked for, they contacted me again asking for more sick notes.”

“Then they wanted me to complete a questionnaire on health and a heart assessment. I returned it and they contacted me asking for it again. So much paperwork and so confusing. I was so stressed out, so anxious about it all.”

Sheila said her anxiety levels rose when the DWP came back asking for further information on her husband’s payslips.

“There was a problem with the way my husband’s last payslip was presented. I had to go back to my husband’s previous employer and get them to send out a new payslip and then resubmit it.”

Because there was no explanation as to why they were asking, she got very anxious that the claim was about to be rejected.

“It was a bit of a problem and it held up our claim a bit. We weren’t sure why they were checking the payslip. We were panicking and were beginning to think that we weren’t going to get anything.”

4. “It was like talking to a brick wall”:

Contact with the DWP

After he made his application, **Robert** was called by the DWP to ask what he was doing to find work and to find out why he was not completing his online journal. 

“I was asked what I was doing for work and told that I should complete my online journal. I explained that I had trouble with reading screens and couldn’t do it.”

Robert made arrangements for a friend to help him with his online journal, but by the time he had made these arrangements, his UC payments had been stopped.

“I was going to get a friend to help me but by the time he was able to do that I was told that my claim was discontinued as I hadn’t provided the information within the timescale.”

Robert’s mental health worsened as a result of this stress.

“I told them and told them that I couldn’t read screens but they just kept telling me to fill in the work diary. It was a very stressful time. That is when my mental health problems suddenly got worse.”

Neal had particular difficulties in evidencing his health difficulties to the Jobcentre. 

“They just wanted rid of me when I had to go in to sign on. I had difficulty accessing the Jobcentre; there was no lift and I couldn’t climb stairs so I had to wait for hours for an office to become available downstairs. They were very unsympathetic.”

Similar to other clients, Neal reported being unclear as to why certain information was being asked for.

“Then they wanted proof of the problems that I had with climbing stairs. I gave them all the relevant information including all the sick notes, but I was very confused about the whole thing and nobody really told me what stage things were at or when I might get a payment.”

In spite of his negative experience of the Jobcentre, Neal has some sympathy for the staff.

“They were very offhand with me, but I understand it’s difficult for the advisers there as people shout at them all the time, their job isn’t easy. They shouldn’t treat people as if they are all the same though. I am genuinely not able to work.”

5. “The wait was horrendous, really hand to mouth”:

The five week wait for first payment

Summary

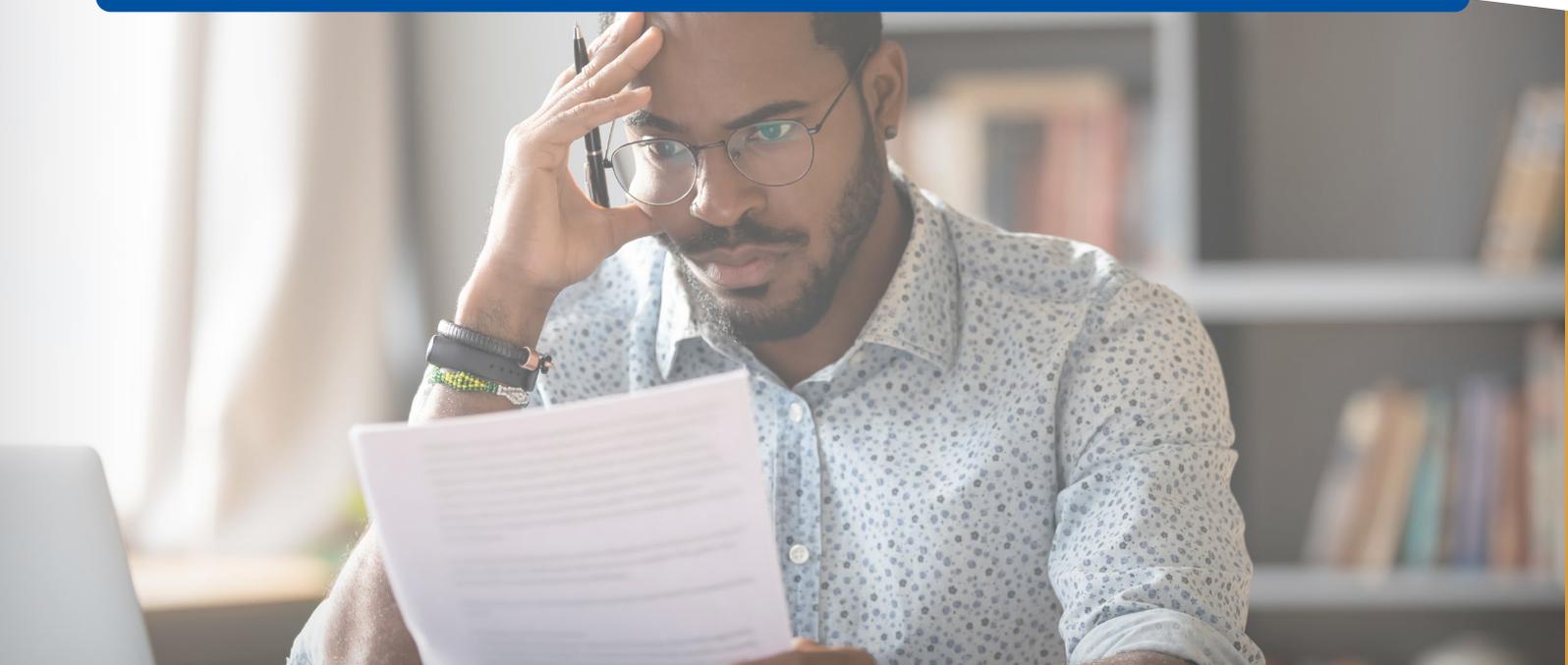
While some elements of UC’s design such as its conditionality and its ID verification requirements were “switched off” during the pandemic, other aspects remained in force. The most significant for people claiming UC is the five week wait for first payment, a problem that was repeatedly singled out by our survey respondents as causing stress and anxiety:

- > **Almost half (48%)** said they had to borrow or take an advance to get through the five week wait.
- > Among those that borrowed to get them through the five week waiting period until they got their first payment, **the majority (65%)** said they will find it difficult to repay the loan.
- > **Single people, homeless people, and people without a final wage** were more likely to require loans during the five week wait, saddling them with debt before their UC payments have even begun.
- > **Single parent families** were also more likely to borrow during the five week wait, meaning children in those families may face significant financial hardship before the first payment.

Abolishing the five week wait and replacing it with a non-repayable grant would mean that UC is able to function as an immediate social security safety net. It would mean the experiences below where people were faced with five weeks without protection from the financial shock of the pandemic are never repeated. And it would mean that people are no longer saddled with debt when what they need is adequate and immediate social security support.

Citizens Advice Scotland recommends

- > Abolishing the five week wait and introducing a non-repayable assessment period grant for all people claiming UC



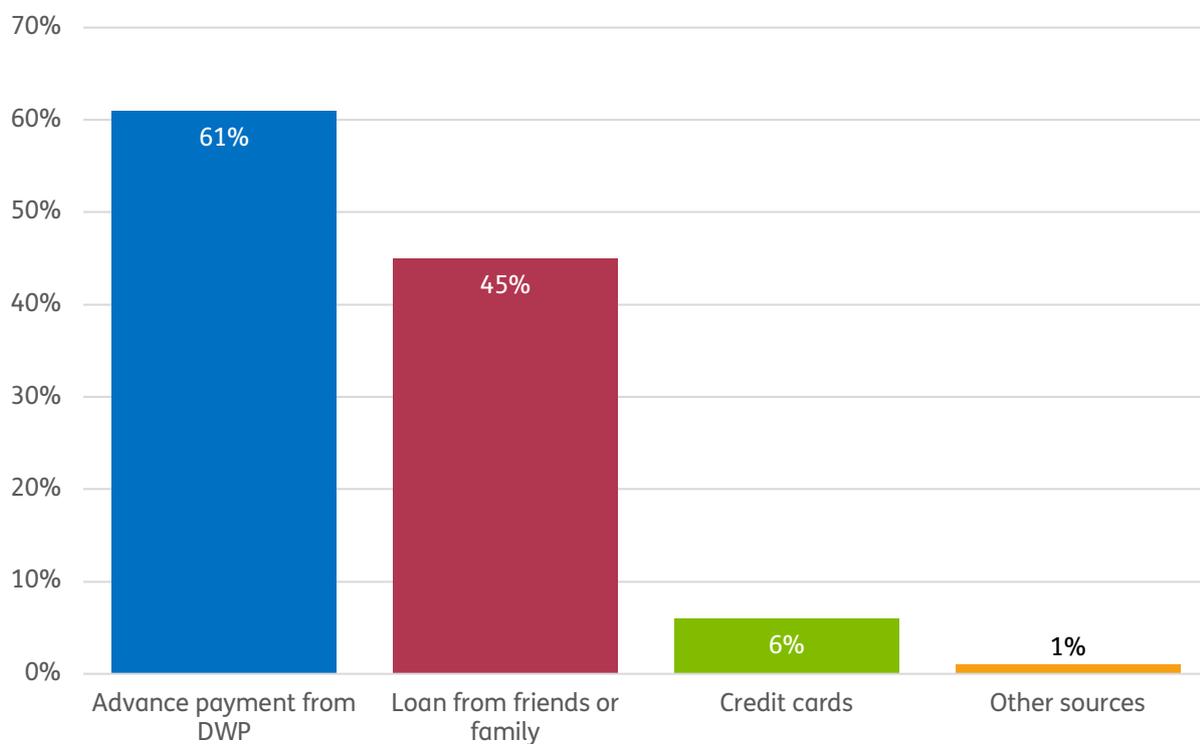
5. “The wait was horrendous, really hard to mouth”: The five week wait for first payment

Our research findings

CAS and other organisations have long campaigned to end the five week wait for first payment¹⁴. The five week wait frequently forces CAB clients into debt, hardship, and serious arrears, and starts their recovery back into the job market off on the wrong foot. This has only been multiplied by the pandemic, where people from higher-earning backgrounds will be claiming for the first time and will face a much sharper income shock than normal.

In our survey, almost half (48%) said they had to borrow or take an advance to get through the five week wait. This could come from a variety of sources. In a majority (61%) of these cases, people applied for an advance payment from the DWP (which is then recovered through deductions to their next 12 UC payments¹⁵), 45% had taken a loan from friends/family, 6% had used credit cards, and 2% other loans. One person had used an unofficial or unregulated lender (0.3%), and 1% cited other sources. This borrowing will follow a person through their UC claim, saddling them with debt at the precise moment they need the most support.

Chart 9. Sources of borrowing to get through the five week wait (n=289)



¹⁴ From Citizens Advice Scotland, see [Voices from the Frontline: the impact of the five-week wait](#), September 2019; [Scottish Campaign on Rights to Social Security: Universal Credit Briefing](#), January 2020; Citizens Advice Scotland, [MP Briefing for Queen's Speech](#), 10 May 2021. Two Parliamentary Committees have also called for the end of the five week wait and its replacement with a non-repayable advance grant: see Work and Pensions Committee, [Universal Credit: The Wait for a First Payment](#), 14 October 2020; and Scottish Affairs Committee, [Welfare Policy in Scotland](#), 17 June 2021.

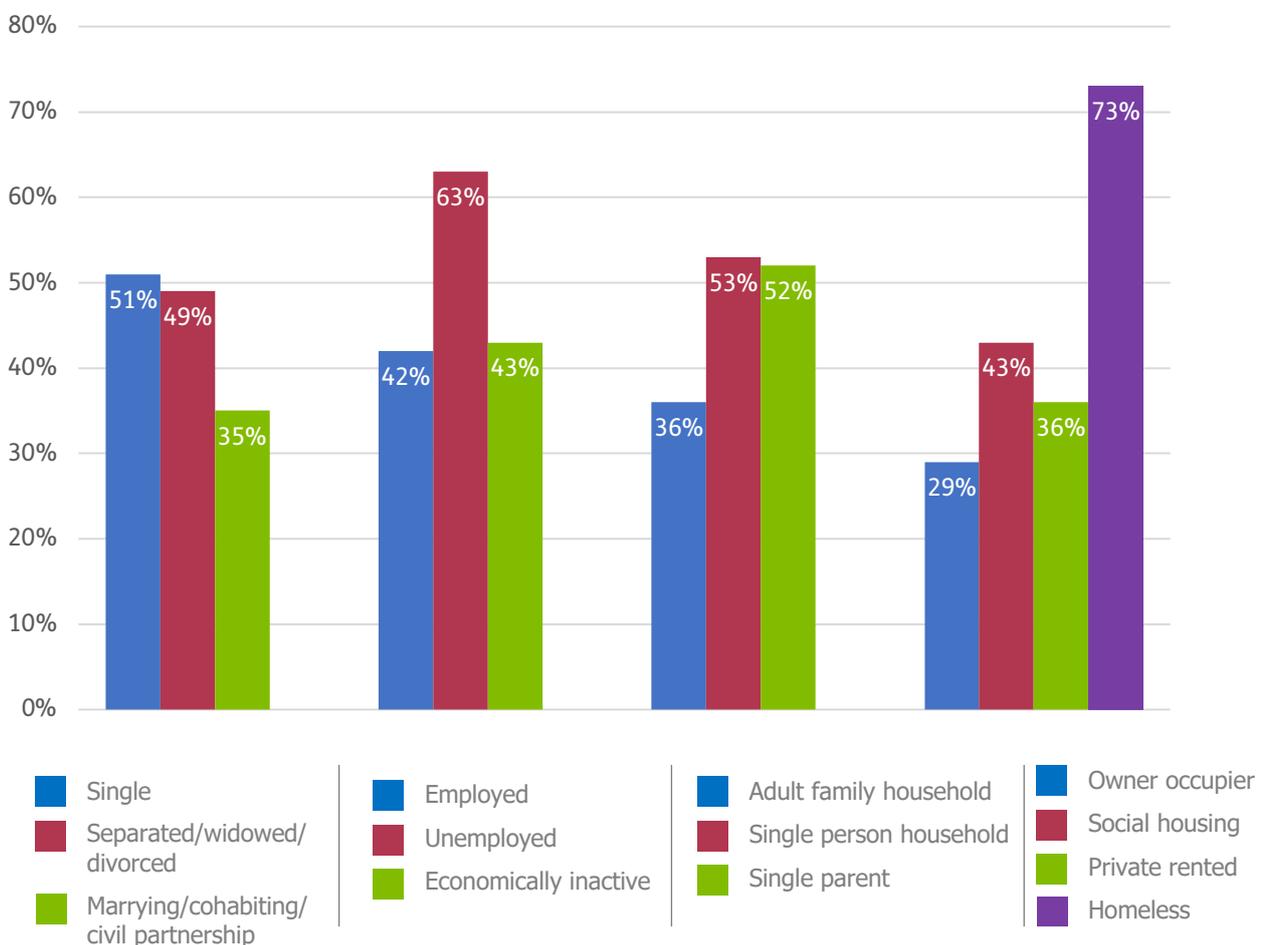
¹⁵ The recovery period for advance payments was increased to 24 payments in the Spring Budget 2021, after the survey was conducted.

5. “The wait was horrendous, really hand to mouth”: The five week wait for first payment

Once again, certain demographics were more likely to need to borrow to survive during the five week wait:

- > **People who are single** were more likely to say they had to borrow or take an advance to get through the five week waiting period (single, 51%; separated/widowed/divorced, 49%; married / cohabiting/ civil partnership, 35%).
- > **People currently unemployed** were more likely to say they had to borrow or take an advance to get through the five week waiting period (employed, 42%; unemployed, 63%; economically inactive, 43%).
- > **People living in adult family households** were less likely to say they had to borrow or take an advance to get through the five week waiting period (adult family household, 36%; single person household, 53%; single parent, 52%).
- > **People who are currently homeless** were more likely to say they had to borrow or take an advance to get through the five week waiting period (owner occupiers, 33%; social housing, 47%; private rented, 53%; homeless, 73%).

Chart 10. Comparison of clients who had to borrow or take an advance to get through the five week waiting period (n=601)



5. “The wait was horrendous, really hand to mouth”:

The five week wait for first payment

It is concerning that borrowing was highest among those with the least financial support available. For someone who is already homeless, or for a single parent solely reliant on their UC claim to feed their children, being saddled with debt before the first payment comes through is not a solid foundation to pursue career opportunities, training or education. The five week wait risks pushing people into real financial hardship and guarantees that their future income will be lower as they struggle to repay their loan or advance payment. A non-repayable grant payment at the start of a UC claim would remove this anxiety and allow everyone to move safely onto UC without fear of destitution and debt.

Among people that borrowed to get them through the five week waiting period until they got their first payment, most (65%) said they will find it difficult to repay the loan (difficult, 48%; very difficult, 17%). Older people were more likely to say they will find it difficult to repay what they borrowed to get them through the five week waiting period (16-34, 54%; 35-59, 69%; 60+, 86%).

The five-week wait for the first payment was for most interviewees the worst aspect of the application process.



“It was nerve wracking. Having to wait five weeks is way too long if you have no money, that was the worst thing.”

“I hadn’t expected the five weeks wait it was horrendous, I was skint.”

Some research participants knew from friends or from the UC website that they would have to wait for five weeks to get their first payment. But for others this came as a shock, even if they felt that they had no choice except to apply.



“I didn’t know I would have to wait five weeks, but I had no option except to apply. I had to go onto Universal Credit if I wanted housing benefit and my own home.”

“Once I got the initial information, I was surprised about the waiting period, but my savings were almost gone, I had to apply anyway even with the five week wait.”

Some people said that, in the end, they waited for more than five weeks before the first payment was made.



“I think I waited 6 weeks and the wait was horrendous, really hand to mouth, really stressful.”

“The worst thing about the whole process is the initial part when you realise you have no money. I actually had to wait more than 6 weeks, though I did get an advance.”

5. “The wait was horrendous, really hand to mouth”:

The five week wait for first payment

Our client’s experiences

Cait said the five week wait was a real struggle.

“The worst thing of all about it was the long wait to get a payment.”



Sheila was also surprised by the impact of the five week wait.

“I knew about the five week wait but didn’t realise how we would be affected by that.”



Neal said he was anxious about the five week wait when making his claim.

“Having to wait five weeks when you have no money at all is a bit scary to think about.”



Glen also struggled with the five week wait.

“I didn’t know about the five week wait until I talked to CAB. You just have to rob Peter to pay Paul whilst you’re waiting for your payment to come through.”

While his relationship was OK, Glen was concerned about the stress the five week wait could place on a person’s relationships.

“There shouldn’t be such a long waiting time for people to access funds. You can’t be broke for five weeks. I had to rely on my girlfriend and that’s not right. We are good, but it could put a strain on some relationships. There should be an emergency first payment that you don’t have to pay back.”



6. Conclusions and recommendations

The right to social security is important, not only for the individual claiming it but for the wider society they live in. Never more so than during a crisis like the COVID-19 crisis does this right matter. Faced with the sudden economic shock of lockdown, people turned to UC as a safety net and as a protection from the individual financial cost of COVID-19. Our research has shown that for many the process for accessing social security was an obstacle, not an aid.

A right is only as effective as it is accessible, and our survey has found huge gaps in the effectiveness of UC. Overall, less than half (41%) of those surveyed were satisfied with the process of applying for UC, with 29% reporting they were dissatisfied and 14% very dissatisfied. Making positive changes will increase the accessibility of social security for all.

Facing the pandemic without an income will have caused stress, hardship, debt, and arrears. But there's also a societal impact. Without adequate access to social security, costs are pushed onto other parts of the public sector—onto healthcare, homelessness services, social work teams, and housing providers. In other words, the right to social security is a core component of our pandemic recovery.

In this report, we have shown how people seeking to claim UC face hurdles at every stage, from difficulties finding out their entitlement through the application process and into the five week wait for first payment. Our evidence has also shown that certain clients—those who are older, living in single households, or those with disabilities—are doubly excluded. To recover from the pandemic, we need to fix the social security system and make sure people can get help when they need it.

Client suggestions on making the UC process easier

Our surveyed clients made a range of suggestions on how the application process for UC could have been made easier, with the most common suggestions including:

- > Shorter waiting times to process payment;
- > Being able to speak with or deal with one person;
- > Face to face meetings;
- > Being able to speak to someone who can help/doesn't talk down to you;
- > Simpler forms to fill in with more available help;
- > Access to clear and concise information;
- > Correct information regarding eligibility and the knock-on effects on other benefits; and
- > An alternative to applying online/completing online journals.

Below is a list of policy recommendations for how some of these aims can be achieved. Many involve changes to core aspects of UC, but our report has shown they are some of the most pernicious obstacles people face when trying to access their right to social security. If these issues are not resolved now, they will continue to threaten the ability of UC to act as an effective safety net and contribute to our recovery.

With day-to-day life and the economy still impacted by Covid-19 measures in many parts of the country and furlough set to end in September, we have to fix UC now, before the next spike in claims. Only when UC is made accessible to all can we be sure our recovery will not be hindered by a weak and inaccessible social security system.

6. Conclusions and recommendations

Citizens Advice Scotland recommends

Improving DWP information on UC to ensure people can understand their entitlement: Getting the initial application for UC correct is essential for people to safely access their right to social security. DWP should work to ensure its information on UC is clear, accessible, and comprehensive, particularly in terms of UC's impact on legacy benefits and income from work.

Providing clear, step-by-step information on how UC entitlement is calculated so people can understand why information and evidence is being requested during the application process: A majority (72%) of those surveyed found the application process for UC stressful, with many describing anxiety over why particular information was requested. Providing clear, step-by-step information within the application form as to how UC entitlement is calculated would reduce unnecessary stress and give people the confidence that their application is correct before submission.

Improving provision of non-digital access to UC for all clients, including the right to telephone and face-to-face claims (when COVID-19 safe): 26% of those surveyed reported problems with completing the application itself, 10% reported difficulties setting up an online account, and 5% had problems with internet access. With this many clients encountering difficulties in completing their application online, UC's digital-by-default nature must be seen as an obstacle to people accessing support. Non-digital access to UC should be widened to ensure the social security system is open to everyone.

Improving telephone support via the UC helpline when face-to-face access to Jobcentres is unavailable: The pandemic has closed down normal channels of advice and support for those applying for UC. Improving telephone support, reforming the DWP's requirements for explicit consent for CAB advisers, and allowing clients to give CAB advisers "read-only" access to their journals would make it easier to maintain claims and support the most vulnerable effectively.

A sensitive approach to ID re-verification, ensuring people are not penalised for honest errors in their application: The lack of face-to-face support means a small number of people claiming UC during the early months of the pandemic may well have made mistakes in their application. The DWP should treat these cases compassionately and not saddle them with heavy overpayment deductions as a result of honest mistakes.

Improving DWP channels of communication, ensuring that non-digital forms of contact are available for all claimants: As with the online nature of the UC application, many people struggle to access information and support if it is only available digitally. DWP must ensure its communications are accessible to all and expand the use of non-digital telephone claims.

Improving DWP staff training and resourcing to ensure people are given sufficient support to make their claim and to identify those who may need specialised or additional support: The DWP has spoken recently about improving its safeguarding systems to ensure those who require additional support are not penalised by the UC system. This work should be prioritised in consultation with the third sector to ensure everyone is able to safely and securely access their entitlement to social security.

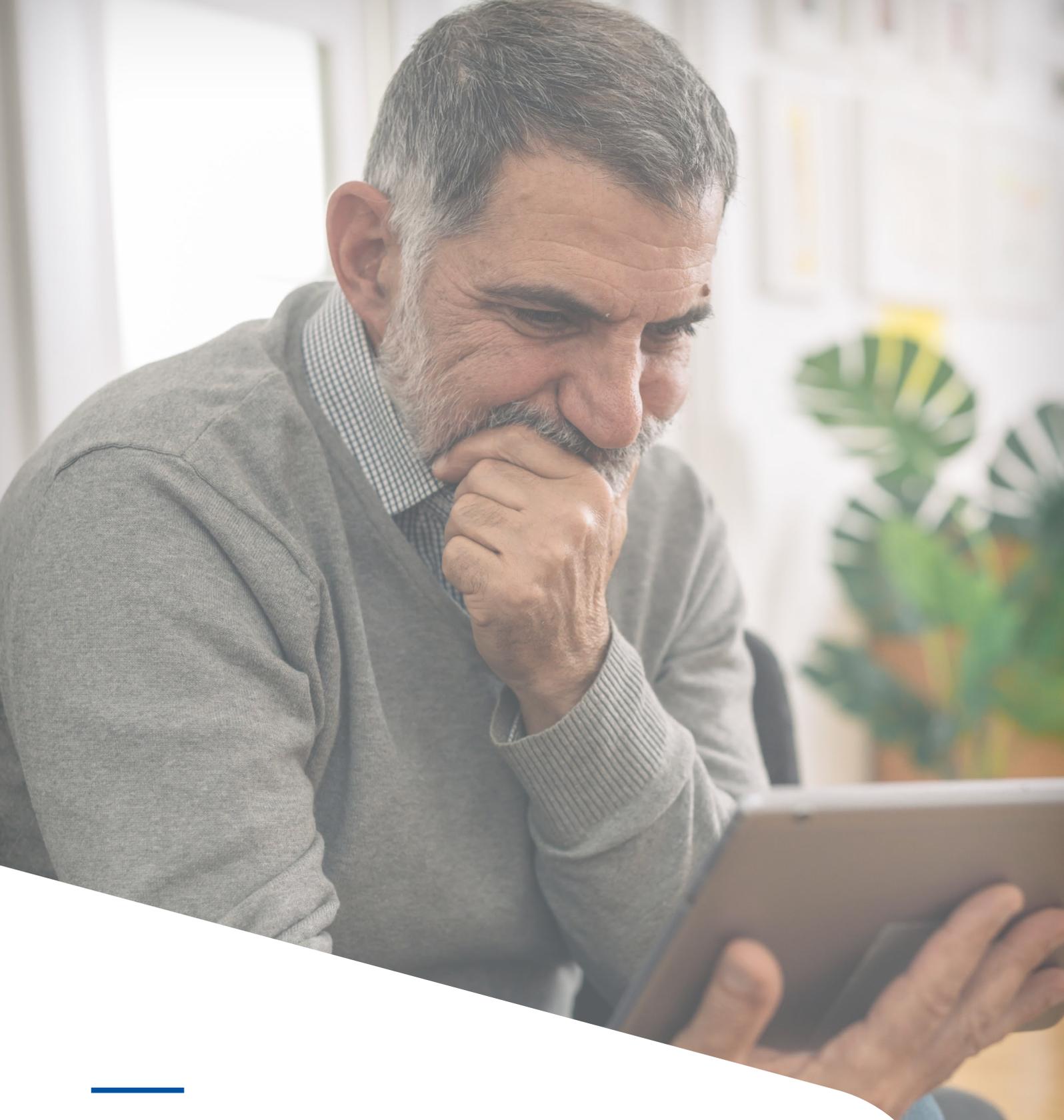
6. Conclusions and recommendations

Expanding recruitment for telephone staff and work coaches to support the influx of new UC claims, particularly when furlough is set to be withdrawn in September 2021: Clients in our survey reported difficulties contacting DWP staff throughout the pandemic, including delays, unclear communications, and difficulties understanding who was their work coach and primary point of contact. With furlough set to end and an influx of UC claims expected as a result of further job losses, DWP must learn lessons from the early weeks of the pandemic and build on their existing recruitment drive to ensure they are sufficiently staffed to support new claimants through the application process.

DWP ensuring claimants can access and understand information about decision-making: Many of those surveyed reported stress and anxiety when DWP requested further information as it was unclear to them why this information was requested and how it might impact their entitlement. Clients who had been subject to sanctions, deductions, or had their payment stopped also reported receiving insufficient reasons from the DWP, hindering their ability to appeal or make a new claim. Improving the clarity of information on UC decision-making, both publicly and in direct communications with those claiming, will reduce stress for claimants and ensure any right to appeal is effective and accessible.

Abolishing the five week wait by introducing a non-repayable assessment period grant at the beginning of all UC claims: The five week wait was repeatedly raised as one of the worst parts of the UC application process in our research. People should not have to choose between going without income for five weeks or taking on debt and deductions on their future payments if they want to exercise their right to social security. Introducing a non-repayable assessment period grant to replace the current Advance Payment system will help tackle exclusion and allow people to safely access their right to social security without fear of debt and hardship.

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