

Data Findings from Initial Interviews

From interviews with A01-A04 who help citizens, and C01-C08 making/maintaining Universal Credit claims

Digital divides at an individual level for Universal Credit (UC):

F - First order digital exclusion (digital access divide – hardware and software)

- F1. Managing offline benefit claims might involve one-off costs such as perhaps money on stamps, bus ticket costs to get to the Jobcentre or the cost of a few phone calls; online systems require ongoing internet (mobile data or broadband) and phone access; may not have data
- F2. “Access” now needed every day every month to manage claims – not just one-off event(s)
- F3. Mandatory use of email as an account identifier, despite many people not having or ever using email for anything else
- F4. If email not used or not accessible, then at least need a phone that is capable of receiving SMS to receive the prompts to do actions
- F5. People most often using smartphones to go online rather than other devices since other members of the household may have priority use of a computer or laptop (e.g. for school homework), and most people have smartphones but not everyone
- F6. Phone exacerbates authentication problems – mistyped passwords, credentials stored in phone which is then changed/lost, leading to inability to access online system
- F7. Preference for alert messages by SMS (instead of email) - almost everyone has some sort of phone, but may change number often
- F8. Must already have a bank account to make a claim (and receive payment)

FP - During pandemic:

- FP1. People who are shielding or self-isolating have not been able to go out and use shared-access digital infrastructure
- FP2. People may not want to touch a public device which someone else has been using
- FP3. Many places offering free access to computers (e.g. libraries, drop-in hubs) have been closed or have reduced opening hours, or the staff supporting this access may be furloughed or have been made redundant
- FP4. Other household members may be at home and have priority to use digital devices
- FP5. For those that rely on mobile data, the service is less reliable, perhaps as more people are using mobile data from home

S - Second order digital exclusion (digital capability - skills, literacy, language, confidence, use, etc)

- S1. Learning and/or reading/writing/speaking/understanding difficulties compounding problems for some
- S2. Memory problems making it harder to learn new processes, or remember passwords and other information, or recollect discussions
- S3. Lack of any non-English/Welsh support (people use Google translate) preventing use or leading to misunderstandings
- S4. Insufficient IT/computer skills
- S5. Not interested in computers / don't want an email account
- S6. A lack of confidence in an unfamiliar system
- S7. Distrust of entering data online and feelings of insecurity / a computer phobia
- S8. Disorder leads to loss of documents/evidence
- S9. Anxiety about dealing with a government agency (e.g. making a mistake), frightened of doing something wrong / not knowing how to revert/undo/recover from mistakes/errors
- S10. Stressful and frightening filling in forms online
- S11. If the claimant is at home, this is often a safer, more private, situation and they may be less anxious (such face-to-face appointments at home are rarely supported by charities, local councils)
- S12. Home support or telephone claims not encouraged/supported
- S13. No alternative paper channel
- S14. Lack of an ongoing relationship with a particular civil servant preventing build up of trust
- S15. Want someone else to do it for them
- S16. Do not trust government agency so less willing to share anything more than necessary (e.g. use a different email account)
- S17. Long-term use is demotivating

SP - During pandemic:

- SP1. People without some access or skills are less likely to be able to get any support/advice
 - SP1a. Sources of support are impacted themselves by the lockdown/pandemic
 - SP1b. Support has moved online too
 - SP1c. Greater need for claimants to read/write and speak/listen themselves when helped remotely
- SP2. Visits to people's homes curtailed

- SP3. Close physical help (to use keyboard and mouse) not available at locations like libraries which have re-opened
- SP4. If remote support/help only (e.g. telephone), it can be harder to build rapport so getting information becomes more difficult than in face-to-face meetings (e.g. finding out about domestic violence issues); risk of misinterpretation by both parties

T - Third order digital exclusion (outcomes – learning, economic, employability, social exclusion, etc)

- T1. Choosing not to claim UC may be due to reduction in money if moving from legacy benefits, negative perception, conditionalities, risk of sanctions – but some choose not to claim UC because it is primarily online, meaning loss of income
- T2. People who are unable to claim themselves risk being unable to claim UC at all, meaning loss of income and loss of support to find/improve employment
- T3. People unable to get specialist help may miss out, or delay, receiving additional eligible elements of an award due to the complexities involved in identifying and requesting changes
- T4. People are not welfare experts, and without help from someone with detailed knowledge of both a person's situation and the welfare regime, they may well miss out on other related benefits or rights (e.g. unable to work due to a disability may mean a carer should be claiming Carers Allowance or there is a greater priority when bidding for social housing) and this is a “moving target” as a household's income, work situation or commitments change
- T5. Not updating information or responding to an alert/message promptly enough might mean having to start a claim again from scratch delaying the start of UC payments, or if managing a claim might mean they become subject to sanctions reducing their income for a period
- T6. Overly restrictive data entry validation and checks may mean a claim is rejected, and thus no payment or a delay to payment
- T7. People who don't understand the systems are at greater risk of fraud by others, losing the money paid incorrectly to someone else

TP - During pandemic:

- TP1. Those needing but unable to get help, support or advice are less likely to claim, and those that already claim are more liable to delays, errors and sanctions
- TP2. Those who do not claim UC may be financially worse off reducing further their ability to access digital infrastructure, or travel to places where it is available, or travel to get face-to-face support (when/if available)
- TP3. Delays in finding out / understanding changes or misinterpretation by not being able to observe (due to weaker communication, less or no engagement) leads to delays (e.g. making an initial claim, reporting changes of circumstances, getting appropriate easements in place)
- TP4. Increased social exclusion, with some people's mental health deteriorating since they are not seeing anyone and feel on their own
- TP5. Reduced stigmatization as a benefit claimant, but more stigmatisation as a non internet user?
- TP6. There are less employment opportunities (and more seeking work)

U - UC online interface/process difficulties

- U1. Not really designed for phone screen size use / no mobile app version
- U2. People think the system should already know information, which they are asked to re-input
- U3. Dual person (household claims) very difficult to get right (code sharing, separate email addresses)
- U4. Difficult (impossible?) to change email address
- U5. Enforced use of email to create log-in credentials and for credential recovery very problematic (many don't use email normally)
- U6. Lost/forgotten log-in credentials occurs often and is difficult to resolve (relies on original email account)
- U7. There is an urgency to make the claim (start date potentially); also difficult to do any backdating of changes
- U8. Requirement of high accuracy data entry (e.g. exact character match for landlord business name, exact to the penny match for monthly rent)
- U9. Missing information (e.g. landlord address, bank details) delays making a claim or updating (easier if the claimant is at home as they can look for it); instabilities in people's lives means they may not have the records
- U10. Concern about agreeing to initial commitment at claim submission (despite this being temporary until meeting with Workcoach)
- U11. Telephone helpline is no longer staffed by decision-makers, leading to delays to getting responses/answers/decisions and inconsistencies
- U12. Alert messages (email or SMS) are unspecific and simply tell you to log on – no info/function in the message
- U13. Cannot change from claiming online to claiming by telephone, or vice-versa
- U14. People lose/change phones (knock-on loss of credentials, or changed contact details)
- U15. Volatility of income due to method of calculation
- U16. If a child starts to receive DLA, it is not possible to update their details – the child has to be “deleted” and then added again
- U17. Less complicated and quicker to undertake identity check face-to-face using physical documents than using the online system
- U18. Still need a physical appointment at the start to meet a Workcoach
- U19. Additional fraud risks from online account compromise
- U20. Lack of official ongoing support once an initial claim has been made (for ongoing claim management)
- U21. Without a single point of contact, inconsistencies in messages/instructions/decisions undermines trust; there is no claimant-accessible record of what was said by telephone helpline so some claimants are forced to use the Journal only to keep a record
- U22. Identity checked necessary every time a new claim is made (even if a previous UC claimant)
- U23. Lack of way to provide feedback about the system to improve it
- U24. Implication of moving to UC from other benefits, or changes to situation/income are not clear enough

- U25. Change of circumstance form has limited options and doesn't cover all the real events that you need to report – so that much has to be done through messaging rather than some specific functionality
- U26. Journal messages are required for most interactions – many tasks are not available as functions
- U27. Use of messaging, instead of dedicated functionality, builds in delays
- U28. Restrictive user input options, for functions which do exist, do not reflect realities of people's experiences or needs to provide information
- U29. Upload file has to be requested by a message and is one-time use
- U30. Journal messages may be generic and possibly not relevant for an individual's circumstances/ commitments
- U31. Contact is not integrated e.g. queries about repayment of UC advances is a separate telephone line, and cannot be done through Journal
- U32. UC feels like information collection by the state and not a tool for citizens
- U33. Jobsearch reporting is laborious and time-consuming, and highly restrictive in what data can be provided
- U34. Issues not being resolved without disputes, complaints, making mandatory reconsiderations and lodging appeals
- U35. Don't feel treated as an equal in actions and assignment of penalties
- U36. Individuals mental health, or day-to-day variations, are not taken into account in communications or interactions

UP - During pandemic:

- UP1. Increased number of UC claimants due to people being made redundant or having less hours
- UP2. Increased likelihood change of circumstances needing to be reported - employment situation (e.g. furlough, redundancy, reduced hours) and family breakdown
- UP3. More difficult to "go out" and obtain missing information (e.g. to visit GP surgery to get sick note) or get copies/scans
- UP4. Jobsearch requirements on hold

I - Issues concerning collaboration with intermediaries

11. Making claims often involves others helping with the process, but this is not realised through the system (other than appointees)
12. No ability to share log-in credentials easily (issues of trust, fraud and legality)
13. No ability to view someone's UC account/journal without logging in as them
14. Scanning, taking photos of documents and uploading/sending documents to share are complicated and convoluted
15. Travel to face-to-face appointments problematic for some claimants (cost, don't know the area, don't speak English)
16. The sooner someone can get help, the sooner their claim starts and thus payment, so availability of intermediaries crucial
17. Even people who are able to use the online system sometimes need help with unusual or infrequent actions
18. Advice can be inconsistent and contradictory (from all sources, including formal and informal intermediaries)
19. Advice and support is not joined up enough across the multitude of organisations and groups

IP - During pandemic:

- IP1. People who are shielding or self-isolating have not been able to go out for face-to-face-help
- IP2. People without access to digital infrastructure are much less likely to get any help at all
- IP3. People without any digital skills themselves are much less likely to get any help at all
- IP4. It is even harder to help people who have difficulties with reading or writing due to reliance on remote communication
- IP5. Family members may not have been able to visit and help out with queries and claims as usual
- IP6. More difficult for intermediaries to help claimants without face-to-face appointments
 - IP6a. search through previous (paper) correspondence to find the right information (e.g. decision notice, award letter, payslip, other evidence)
 - IP6b. not being able to see the screen together - layout changes with device/orientation
 - IP6c. cannot log in together so either need to share credentials or claimant has to do the data entry
 - IP6d. difficult to share specific suggested text for entry by claimant (e.g. to challenge a particular point)
- IP7. More difficult to "see the need" and show empathy when remote
- IP8. Joint UC claims are even more complex to do remotely than when face-to-face (already complex with potential traps)
- IP9. Fewer intermediaries – council/third sector staff may be furloughed or have been made redundant