



# 'ACCESS DENIED'

Universal Credit and Digital by Default



A report by York and North Yorkshire Citizens Advice Bureaux.

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## **Advice North Yorkshire**

Advice North Yorkshire is a consortium of the eight Citizens Advice Bureaux in York and North Yorkshire. The bureaux involved are:

Craven , Hambleton & Richmondshire, Harrogate, Ripon & District, Ryedale,  
Scarborough & District, Selby District and York & District

## **Citizens Advice**

Citizens Advice Bureaux deliver advice services from over 3,400 community locations in England and Wales, run by 360 registered charities (as of 31 March 2012). Citizens Advice is also a registered charity, as well as being the membership organisation for bureaux. It sets standards for the quality of advice and provides training, information systems and support to bureaux. Together they make up the Citizens Advice service.

The Citizens Advice service is free, confidential, independent and impartial. Each CAB is an independent charity that gives advice on a huge range of issues, including debt, benefits, consumer and employment. They value diversity, promote equality and challenge discrimination. The twin aims of the service are:

- to provide the advice people need for the problems they face;
- to improve the policies and practices that affect people's lives.

During 2010/11 they helped 2.1 million people to solve 7.1 million problems through advice. Alongside this, social policy is extremely important within bureaux to help solve reoccurring problems and prevent undue stress on current and potential clients. This is done through collecting evidence from the advice given, which is then used to influence policy locally and nationally. CABs take part in a number of campaigns and write regular reports. In 2011/12 an estimated 5.6 million benefited positively from the Citizens Advice service policy work.

## **For further information on this study please contact:**

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## Executive Summary

A study by the Citizens Advice Bureau in York and seven Bureaux in North Yorkshire has investigated the effect of the introduction of a *digital welfare service* and has revealed its possible adverse impact on many of the people who are receiving, or may in the future need to receive, benefits.

The Government has made radical reforms to the welfare system. These changes are still underway and their impacts have yet to be fully determined. Universal Credit will replace six currently available means-tested benefits and tax credits for those unemployed or on low-income with a single benefit and will be delivered in a new way. Universal Credit will be a digital service following the government's Digital by Default policy. This means that claimants are expected to make their applications online, manage any subsequent changes online and all relevant contact between the DWP and the claimant will be done through the Internet.

The study, conducted between April and July 2013, comprised a detailed survey of 1451 individuals and 26 follow-up interviews. The key figures revealed by our study show that:

- 25% of under 65s do not use the Internet; 62% of over 65s do not use the Internet;
- 50% of disabled people who responded do not use the Internet;
- 37% of those with mental health problems who responded do not use the Internet;
- almost 1 in 10 of under 25 year olds only access the Internet from a mobile.
- 32% do not have an email address;
- 50% of respondents said that without help they would not be able to apply for benefits online;
- 22% of Internet users who previously filled in benefit forms themselves said that without help they would not be able to claim online;
- 32% said they would go to Citizens Advice Bureaux for support to complete their forms online;
- 39% of those who said they would not be able to arrange support or would not know how to arrange support for accessing the Internet and claiming benefits online cited disability or long-term health problems as the reason.

The major concerns facing claimants using a digital Universal Credit service include:

- lack of access to the Internet;
- costs associated with accessing the Internet, in terms of both broadband charges and travel to public Internet sites;
- lack of skills to use the Internet;
- lack of privacy when entering personal data at public Internet sites and subsequent security of personal data;

- lack of confidence and increased anxiety when applying for benefits online;
- signs of discrimination against disabled people and those living with mental health problems.

These major concerns highlight the following urgent requirements:

- readily accessible support, in particular, personal face to face contact when dealing with complex benefit claims;
- customised training for claimants in the use of the Internet and email;
- locally based, free access to the Internet;
- financial support to help people get online;
- faster and more reliable Internet access for rural communities;
- privacy considerations for claimants using public access terminals;
- incorporation of an option to save and come back later to complete forms;
- suitable mobile phone access for online benefit claims;
- optional, multi-channel access available for disabled people and those living with mental health problems;
- telephone application line for people who need to explain complicated circumstances;
- a clear timeline for implementation and roll out to enable advice agencies to develop appropriate support.

With 25% of working age people not able to access the Internet, vulnerable people needing to claim Universal Credit via the Internet will be put at risk. This risk rises sharply when considering disabled people and those living with mental health problems, with 50% not being able to access the Internet. Digital welfare services effectively places an Internet barrier between these people in desperate need of benefits and the benefits to which they are entitled.

Urgent action needs to be taken now, before online Universal Credit is rolled out further beyond the current, very limited pathfinder projects. The Government and local authorities need to develop a workable and effective strategy to support vulnerable claimants. All levels of government need to support, and work with, voluntary groups, such as Citizen Advice Bureaux to ensure sustainable and efficient support is ready and in place to ensure a digital Universal Credit service is a workable welfare claim system.

## Introduction

This report describes the implications of the move to the online delivery of Universal Credit (UC) and its possible adverse impact on many of the people who are receiving, or may in the future need to receive, benefits. The Citizens Advice Bureau in York and seven Bureaux in North Yorkshire have collaborated in a study to assess who may not have access to the Internet or the necessary skills to apply for benefits online when digital benefits are introduced. The study, conducted between April and July 2013, comprised a detailed survey of 1451 individuals and 26 follow-up interviews. The analysis of the data reveals the impact of the introduction of online benefits and highlights the potential challenges to the Government's '*digital by default*' policy across the area.

The Government has made radical reforms to the welfare system. These changes are still underway and their impacts have yet to be fully determined. Universal Credit is one of the current government's flagship policies, creating the biggest change to the welfare system since 1943 (Department for Work and Pensions (DWP), 2013a). The fundamental idea behind the policy is to create a more simple benefits system that makes work pay. Universal Credit will bring together and replace Income-Based Job Seekers Allowance, Income-Based Employment Support Allowance, Income Support, Working Tax Credits, Child Tax Credits and Housing Benefit. The project is still in its initial pathfinder phase; limiting applicants by location and their situation<sup>1</sup>, however by the end of 2017 it will have been fully rolled out. The National Audit Office has highlighted that this pathfinder model is narrower than originally planned<sup>2</sup> and so does not fully reflect how Universal Credit will work nationally.

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<sup>1</sup> At present, applications can only be made by those living in Ashton-under-Lyne, Oldham, Warrington or Wigan who fall into the criteria of:

- live in a specified postcode area but not be homeless, in supported or temporary accommodation nor a homeowner
- be single, with no dependent children, a British citizen and aged between 18 years and 60 years and 6 months
- be fit for work
- not have a claim to Jobseeker's Allowance (JSA) or Employment and Support Allowance (ESA) that ended in the last two weeks, except where ESA ended due to a decision that you no longer have limited capability for work
- not be pregnant nor have given birth within the last 15 weeks
- not be receiving existing benefits (JSA, ESA, Income Support, Housing Benefit) or Tax Credits nor awaiting a decision on, nor be appealing against, a decision not to award any of those
- not be in receipt of Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
- not have savings in excess of £6,000
- not have any caring responsibilities
- not be self-employed, in education nor have a person acting on your behalf over your claim, and have a valid bank account and National Insurance Number.

Department for Work and Pensions (2013, August). Universal Making Your Universal Credit Claim. Retrieved August 26<sup>th</sup>, 2013, from United Kingdom Government Website: [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/209546/making-your-universal-credit-claim-toolkit.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/209546/making-your-universal-credit-claim-toolkit.pdf)

<sup>2</sup> National Audit Office (2013, September). Universal Credit: early progress. Retrieved September 5<sup>th</sup>, 2013, from National Audit Office Website: <http://www.nao.org.uk/report/universal-credit-early-progress/>

There are four main principles to Universal Credit are listed below.

- Applications are expected to be made online with a telephone helpline available to guide you through your online journey.
- All claimants must sign a claimant commitment. This is personalised to the claimant's circumstances and is decided on at an initial interview at a Jobcentre. Each member of the household will have their own claimant commitment. For those on the full claimant commitment, it may require that a minimum of 30 hours job seeking per week is done.
- Real time information: Universal Credit works closely alongside HMRC to gather real time information about earnings through the PAYE system. If your employer does not use PAYE, you will be expected to email information about your earnings. There is some indication that you may also be able to telephone in this information.
- Monthly household payments: Universal Credit will be paid directly into a bank account monthly to one member of a household.

An important aspect of the delivery mechanism is '*digital by default*'. This policy began in November 2012 when the Government released its digital strategy. This included the ambitious aim to make all government services digital by default. The Cabinet Office definition of digital by default is **“digital services which are so straightforward and convenient that all those who can use digital services will choose to do so, while those who can't are not excluded”** (Cabinet Office, 2012)<sup>3</sup>.

At its core, Universal Credit is a digital service, with the DWP claiming it to be “the first truly digital welfare service” with 80% of claimants expected to use the online service. (Department for Work and Pensions, 2012)<sup>4</sup> Although, this will make claims easier for a huge number of people, it is important that those who are not capable of making a claim online are continued to be supported. However, the language around Digital by Default has changed from a choice to an expectation and requirement.

Alongside Universal Credit will be another online facility: Universal Job Match. This is the government's online job searching website and has already been introduced. Those on Job Seekers Allowance (or soon to be Universal Credit) can be mandated to use the website to search for jobs. Failure to do so will result in a sanction. The Jobcentre is then able to check that a claimant is spending a suitable amount of time job searching. Although there are some concessions for those who do not know how to use the

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<sup>3</sup> Cabinet Office. (2012, November). *Government Digital Strategy*. Retrieved July 26, 2013, from Cabinet Office: <http://publications.cabinetoffice.gov.uk/digital/strategy/government-digital-strategy.pdf>

<sup>4</sup> Department for Work and Pensions. (2012, December). *DWP Digital Strategy*. Retrieved July 26, 2013, from United Kingdom Government Web site: [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/193901/dwp-digital-strategy.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/193901/dwp-digital-strategy.pdf)

Internet or do not have access at home, it has been suggested those who do not have access at home can use the computers in Jobcentres.<sup>5</sup>

The introduction of such an online Universal Credit system raises issues of accessibility with the prospect of vulnerable clients experiencing digital exclusion. Even though the number of people accessing the Internet in the UK has grown dramatically over the last decade there still exists a digital divide. This digital divide which affords unequal opportunities for people to access the Internet is due to demographic, social, and economic segmentations. Apart from physical access to the Internet, including the affordability of hardware or the quality of the Internet connection, other aspects such as language and culture, human capital in the form of knowledge, skills and attitudes and social capital play an important role in determining digital exclusion.

The idea behind the government's Digital by Default policy is that all benefit claims will be made online, be maintained online and all relevant contact between the DWP and the claimant will be done through the Internet. However, the DWP may allow certain claimants to access benefits through a telephone or face to face claim but this will be the exception and only until the claimant gets Internet access. The document "Introducing Universal Credit" on the DWP website<sup>6</sup> states:

*Most people already use the internet to access services and to get information instantly. Under Universal Credit, you can make your claim online at [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit). If you cannot claim online, face to face and telephone support will be available until you can get access to the internet.*

However this study has found that 25% of those under 65 years old are not using the Internet. This raises serious questions of how these vulnerable individuals can be supported to ensure they receive and continue to receive the benefits they are entitled to.

The report is divided into three sections and an appendix. In section 1 the underlying methodology of the study is explained and in section 2 a summary of the results are presented. Section 3 provides conclusions. The appendix provides the detailed demographic information of those who completed the survey.

## Study Approach

Both quantitative and qualitative methods were used to collect the data. A detailed, paper-based survey was conducted over a three months period and follow-up face-to-face interviews were carried out.

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<sup>5</sup> Department for Work and Pensions. (2012, December). *DWP Digital Strategy*. Retrieved July 26, 2013, from United Kingdom Government Web site: [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/193901/dwp-digital-strategy.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/193901/dwp-digital-strategy.pdf) <https://www.gov.uk/government/news/jobseekers-required-to-use-universal-jobmatch>

<sup>6</sup> Department for Work and Pensions. (2013, July). *An Introduction to Universal Credit*. Retrieved July 26, 2013, from United Kingdom Government Web site: [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/209544/introduction-to-universal-credit-toolkit.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/209544/introduction-to-universal-credit-toolkit.pdf)

Survey questions were developed and tested during a pilot study in December 2012. The questions were aimed at finding out whether people would have problems claiming and managing their benefits online and what support they might need to do this.

The final survey comprised three parts. The first section was aimed at collecting baseline data and determining how many people did not use the Internet and their reasons for this. Section 2 was for Internet users and was aimed at determining their frequency of use, where they used it and for what reason. The final questions in this section asked the respondents whether they would be able to apply for benefits on line. Section 3 allowed for open comments.

The survey was between May and July 2013 and 1,451 survey forms were completed. The respondents were a wide range of clients of the eight bureaux and a number of partner organisations.

A Microsoft Access web application was created and hosted on Microsoft SharePoint to enable the survey data to be easily entered by each participating bureau. All the data was then exported into Microsoft Excel for analysis.

The In-depth interviewing involved asking informants open-ended questions, and probing when necessary to explore further relevant issues, and was undertaken at the end of the survey period. Guidelines were developed to ensure minimum variation between issues raised by different interviewees from each of the CABs. Each interview lasted 30-45 minutes. The aim of the interviews was to determine the implications of the move to 'digital by default' and its impact on the particular individual receiving benefits. All notes from the interviews were uploaded to the Microsoft SharePoint area to enable sharing of results.

## **Survey Results**

1,451 individuals completed the survey.

*(Where written comments from respondents are provided, grammar and spelling has not been corrected.)*

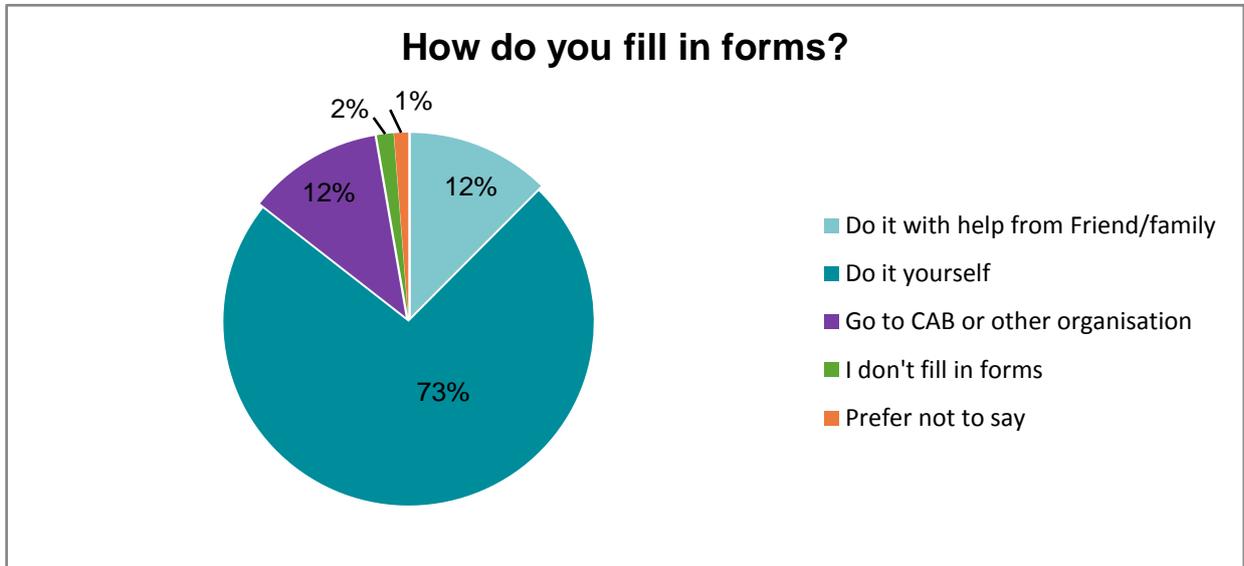
### ***Who completed the survey***

The main demographic characteristics are:

- 47% of the respondents are female, 33% male (20% preferred not to say);
- 82% are under 65 years old, the largest age group being the 45-54 years old (21%);
- 34% are unemployed;
- 29% live in social housing.

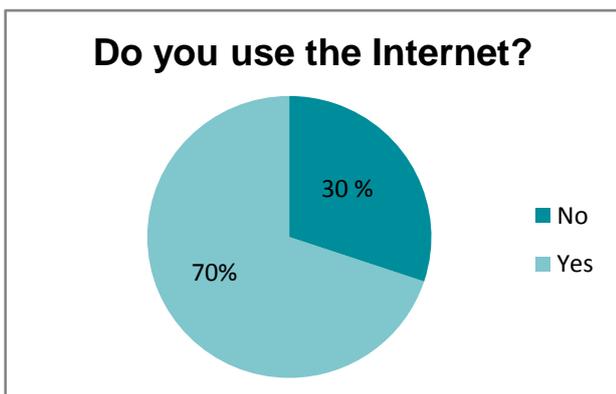
The detailed demographic data collected by the survey can be found in the Appendix to this report. Other relevant characteristics:

- 70% are in receipt of benefits and, therefore, would be affected immediately by any change in benefit delivery mechanisms;
- 73% currently complete their own (paper) forms.



### Who does not have access

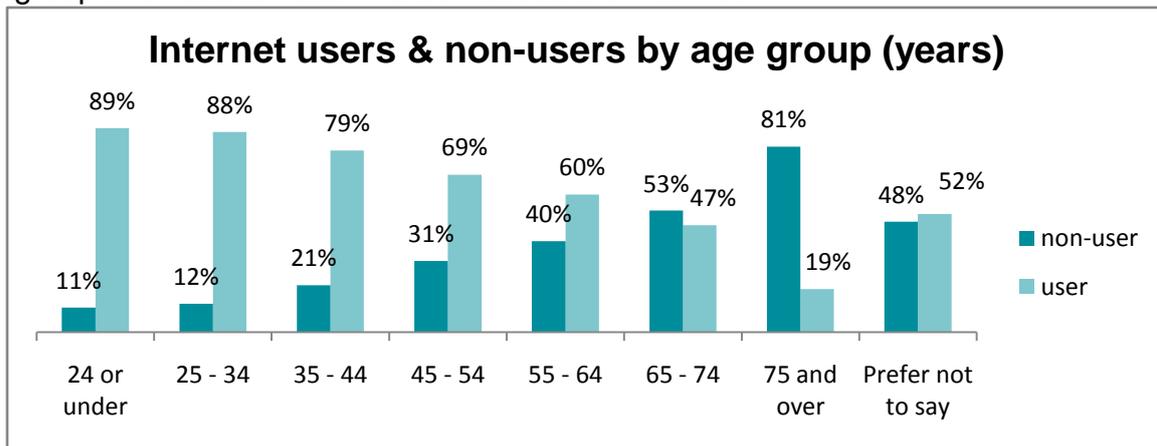
Our survey results reveal that a total **70% do use** the Internet and **30% do not use** the Internet. This non-user figure is higher than figures published in the Internet Access Quarterly Update, Q1 2013<sup>7</sup>, (Office of National Statistics) which reported that only 14% of the adult population in the UK have never used the Internet. In addition to this, 32% said they do not have an email address which is a requirement of Universal Credit.



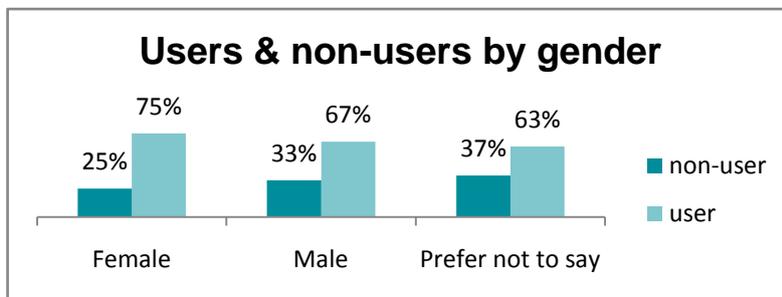
<sup>7</sup> Office For National Statistics (2013). *Internet Access Quarterly Update Q1 2013*. Retrieved July 26, 2013, from Office for National Statistics Web site:  
<http://www.ons.gov.uk/ons/rel/rdit2/internet-access-quarterly-update/2013-q1/stb-ia-q1-2013.html#tab-Key-points>

Our survey found marked differences in the use of the Internet according to age groupings. In line with the national (ONS) findings the largest age group not using the Internet are the over 75s. When considering working age adults and, therefore those who may be affected by 'digital by default' the survey shows 25% of under 65s do not use the Internet. In the 55-64 years old group this rises to 40% who do not use the Internet.<sup>8</sup>

*"more training courses for older people. Short courses not too detailed. Kepy very basic"*



However, in contrast to the ONS results which indicate that men (88%) were more likely to have used the Internet than women (84%), our survey found that 33% of males do not use the Internet compared to a smaller percentage of females, 25%, who do not use the Internet.

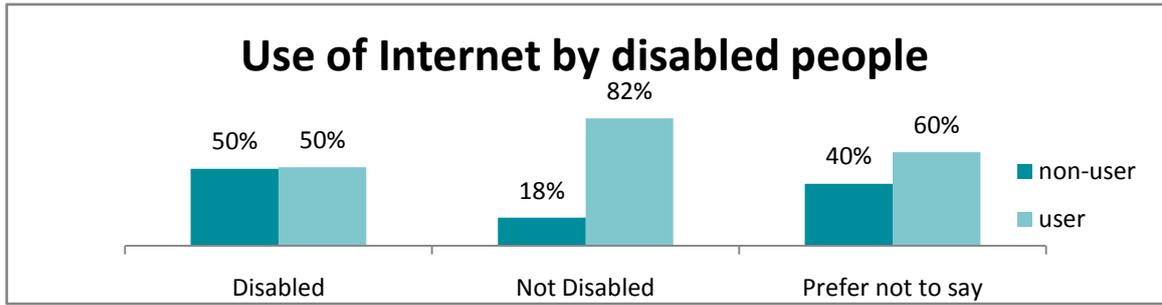


*"Id be very happy to apply online for my benefits as writing can be painful but i do think that if this was the only way to apply a lot of people would be unable to do it and may not apply at all."*

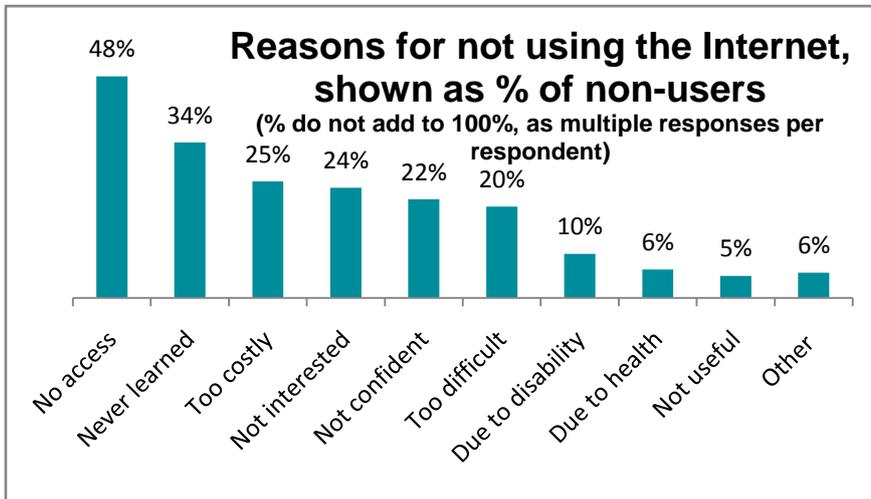
*"I don't believe there is a good understanding of people's disabilities. A big change in attitude is necessary. Those wishing to use the internet to complete forms should be able to do so, but it should not be compulsory"*

Of disabled people who responded 50% said they do not use the Internet. This raises serious concern for disabled people claiming Universal Credit. In the group of those indicating no disability, 18% said they do not use the Internet. Both percentages are higher than the national results from the OSN which gave 32% of those who were disabled and 9% with no disability had never used the Internet.

<sup>8</sup> Comments shown in this report have not been corrected for grammar or spelling.

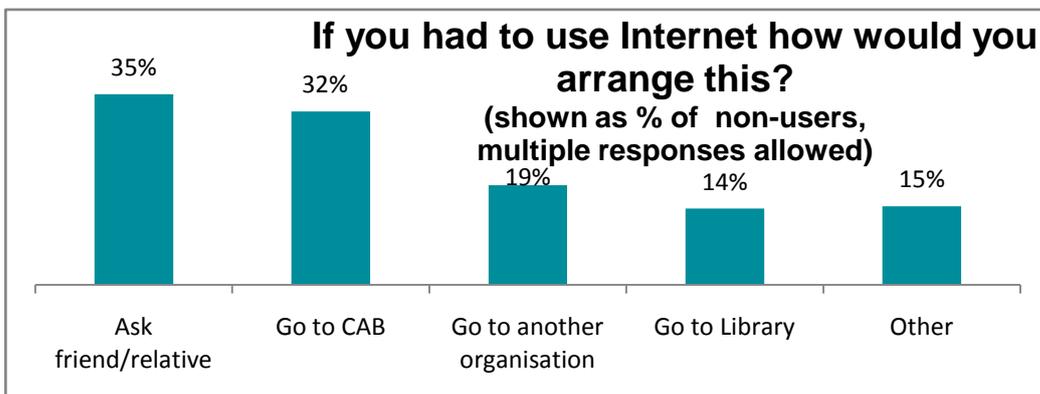


The top reason for not using the Internet was cited to be a lack of Internet access, 48%. Following this, 34% said they had never learned how to use it and 25% said it was too costly. The results indicate the possibility that by providing more public and cheaper access, along with tutoring and support, more people may move online.

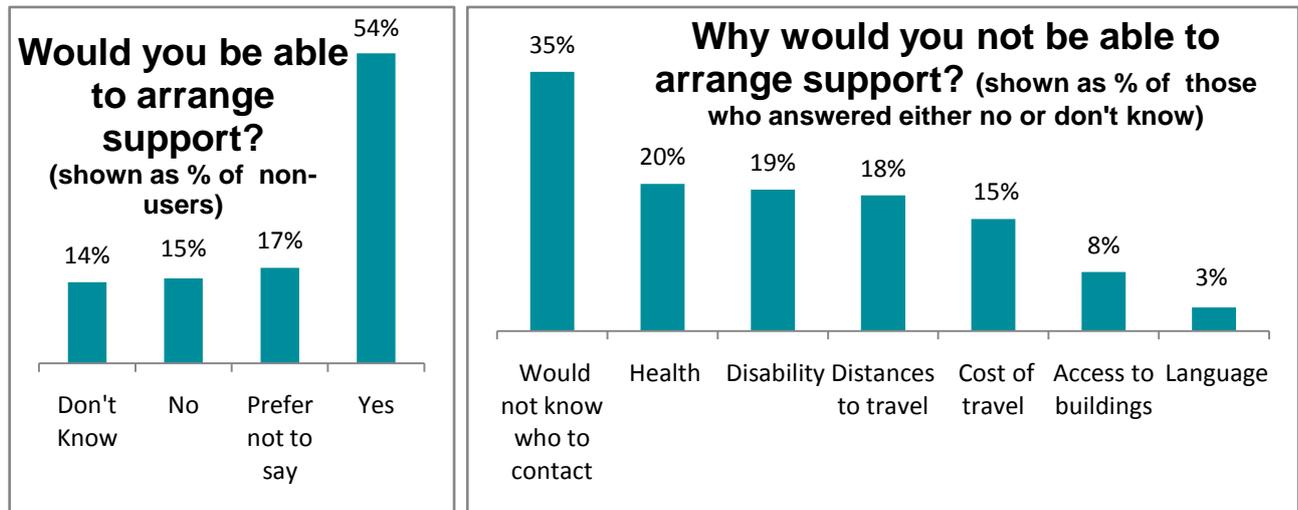


*"I am not currently claiming benefits but if my financial/personal situation cahnged then my ability to access the internet would diminsh. Broadband packages for the home and smart phone contracts are expensive and so these would be two of the first things to go on a tight budget."*

32% said they would go to Citizens Advice Bureaux for support to help them use the Internet. This figure rises to over 50% when Bureaux and similar organisations are considered. However 15% felt they would be not able to arrange support, with 32% of these citing long term health problems and/or disability as the reason.



39% of those who said they would not be able to arrange support or would not know how to arrange support for accessing the Internet and claiming benefits online cited disability or long-term health problems as the reason.



*“When you claim benefits, you're often at your lowest. Your self esteem is on the floor. A CAB worker is often a gateway to other services - not just benefits. They know about health signposting/volunteering and legal signposting. They are there for the working class as well! A computer has no empathy/sympathy or consideration for your feelings/your family/your religion or other protective characteristics.*”

### **How those with access use the Internet**

There were some positive comments made about the move to access online, however, these were in the minority.<sup>9</sup>

*“I think that the internet makes everything a lot easier. Helps you get in to contact with people.”*

*“I think that the idea these days is a good one but should be optional for reasonable period of time ie 10 years”*

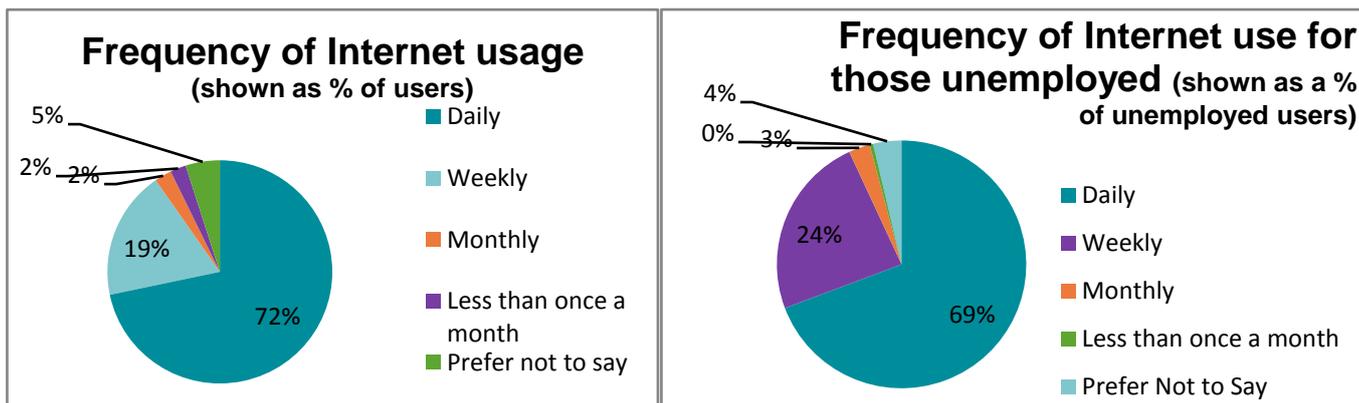
*“Internet is the most easy way to do.”*

*“If i applied for my benifits online it would be more private then sending a letter through the post saying wether or not your entittled to it cause i ahve not mail box”*

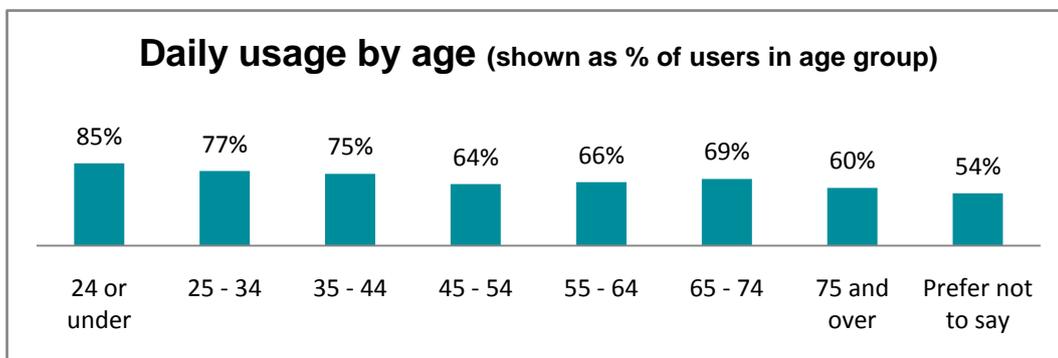
*“it is fine to have everything digital by default, however advisers must be readily available to help those who can can not fill in forms, whether online or not”*

<sup>9</sup> Comments shown in this report have not been corrected for grammar or spelling.

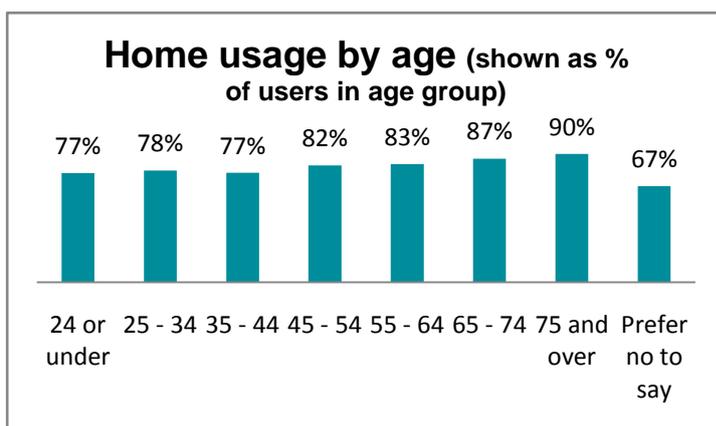
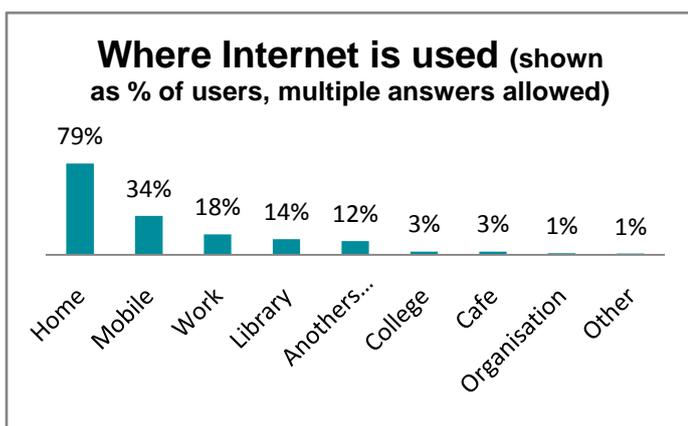
91% of those who use the Internet use it at a frequency needed for general access to Universal Credit, either daily or weekly. However, those who are on the full claimant commitment will be required to do 30 hours per week of job searching and must be able to prove this. One of the mechanisms of doing this is through the government's online job searching facility, Universal Job Match. This would require almost daily access to the Internet, which only 72% of those who use the Internet do. This figure drops to 69% when looking at those surveyed who are currently unemployed, leaving 31% without sufficient use of the Internet.



Our survey found that daily usage decreases with age, 85% of those under 25 years old use the Internet daily compared to 60% of those 75 and older. However, daily usage is lower than expected for those in the 45-54 age group (64%).



79% have access to the Internet at home and interestingly, access at home rises with age. The lowest is for those under 25 (77%) and highest for those 75 and older (90%).



*"I can't access the correct pages on my phone and it doesn't support the correct software."*

The second most common way of accessing the Internet is by a mobile phone (34%) and 4% of those surveyed only have access on their mobile. This is higher for those under 25 with almost 1 in 10 only having access via

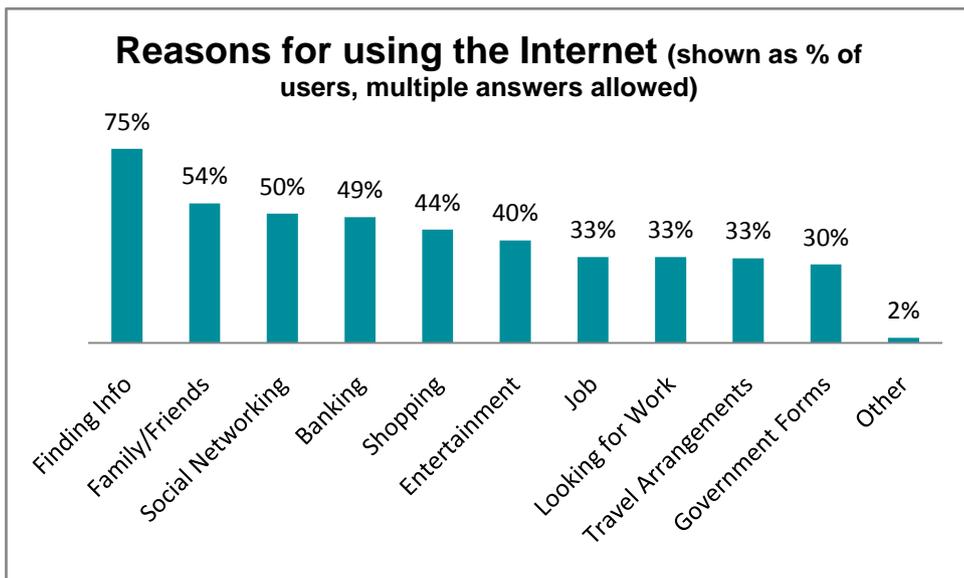
mobile phone. Throughout the comments of the survey, problems with mobile access was raised a number of times. There are many potential problems with filling in a claim online. This included the data costs, the slower speed compared with WiFi or broadband, poor 3g coverage and incompatible software. A further worry is that slow loading pages may result in people refreshing the page, and with no save button, this would result in the form being lost.

*"I use my mobile mainly and forms are hard to load + depends on signal."*

The top three reasons for using the Internet were: for finding information (75%), contacting family and friends (54%) and for social networking (50%). None of these would contribute the necessary digital skills needed to fill out a Universal Credit application.

However, 30% already use the Internet for government forms and 49% are happy for their financial details to be online as they already use Internet banking. This indicates that these people would be either able to apply online or would be happy to do so, yet they are still in the minority.

When looking at the Universal Job Match element of Universal Credit, 33% are already using the Internet to look for work, and for those currently unemployed this figure rises to 61%. This indicates that it is possible for people to use this feature, but support is needed to increase usage and help people gain confidence in the system.



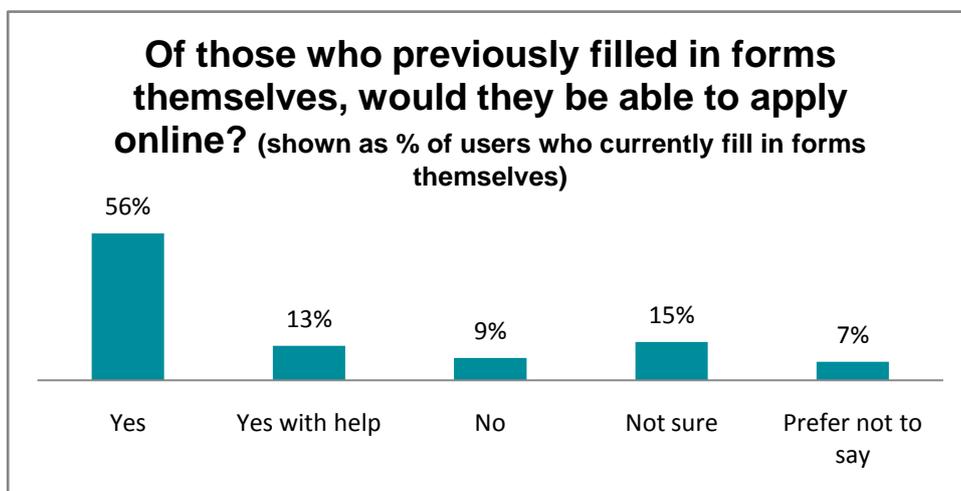
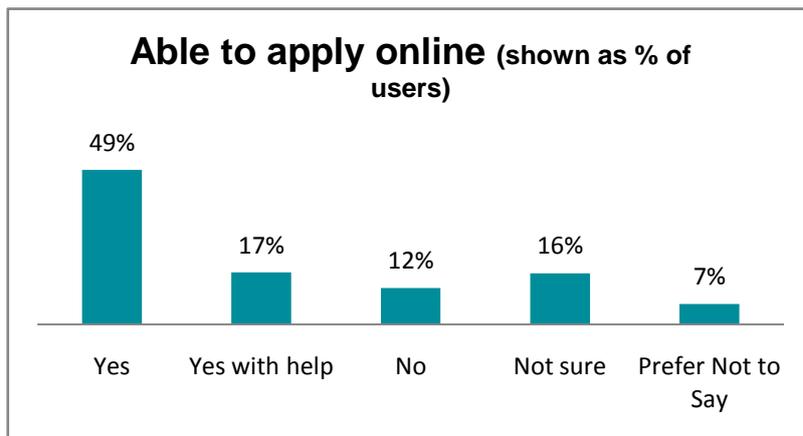
Our survey found that almost half (49%) of those who already use the Internet feel they would be able to apply online without help. And a further 17% feel they could apply online but they would need help. Of those who were unsure about their ability to apply online, two thirds gave reasons for this. These reasons generally fit into four main areas:

- no access to the internet;
- issues of privacy;
- anxiety about having never done it before;
- the need for support and help in checking an application.

Of those who felt they would not be able to apply online almost half gave reasons for this. The reasons fit into three categories:

- the need for support;
- a lack of confidence;
- access issues.

When considering Internet users who previously completed their own (paper) forms, 22% said that they would not be able to do so or would require help with claiming online, a further 15% said they were not sure.



*"I don't always have full internet access"*

*"Insufficiently skilled, anxious about not being able to ask questions about content, being disabled might not even be able to get to the library computers"*

*"Privacy issue and hard to get clarification re: queries. Can be complicated. Prefer 'paper' forms. Prefer to have a choice in the way my personal business is dealt with"*

*"Don't know is it secure? Do I get it right?"*

*"Don't know if it works"*

*"It's quite hard to fill out most forms without help."*

*"I prefer speaking one to one as I will understand that more"*

*"Would need support to do this as I Wouldn't be able to read forms and follow instructions. It would cause me a great deal of stress"*

*"system too complicated for someone inexperienced"*

*"Only have internet access via mobile phone"*

*"i'm not condifent enough"*

*"Where the internet is concerned I do not trust it with banking and personal info."*

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<sup>10</sup> Comments shown in this report have not been corrected for grammar or spelling.

Our survey found that 45% of Internet users are happy to apply online without help, with a further 16% happy to apply online if they had help. However, of those able to apply online, 19% would be unhappy to do so.

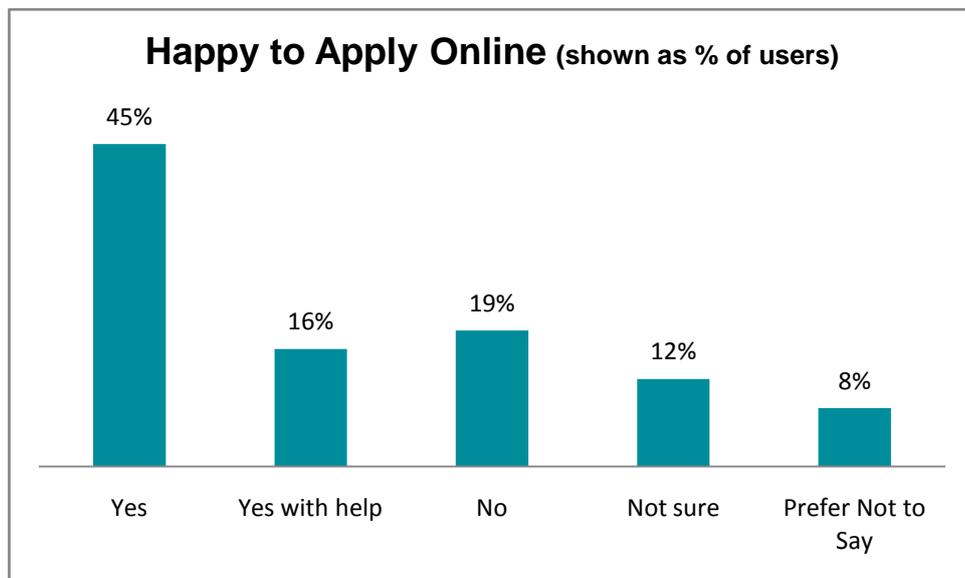
Of those who were unsure whether they would be happy to apply online, 60% gave reasons why. They broadly fit into four categories:

- access issues;
- would prefer to talk to someone;
- lack of confidence;
- need for support.

Of those who would not be happy to apply online almost one fifth gave reasons why. The areas that were highlighted most were:

- need for face to face or telephone applications
- security issues
- need for support.

However, of those happy to apply online 11% are unable to do so.



*"prefer to speak to someone"*

*"even in this age of technology people need to talk to people face to face to get their business sorted out correctly"*

*"Confidentiality issues, prefer face to face contact" considered to be your fault."*

*"Computer does not discuss options."*

*"If you are not confident online or if you do not understand the benefit system, you could easily make a mistake and it would be*

*"Have a mistrust of security online (been hacked into re Banking in past."*

*"Too much personal information going out on the internet. I wouldn't feel comfortable "*

*"Usually need support to do this"*

*"Easier to apply face to face as able to give extra information that applying online doesn't."*

*"My last claim was online and it failed twice before it would accept the form"*

*"I'd need someone to help me and i only have one persons computer I could use and if there out... also they dont claim and might not uderstand."*

*"Not sure if I'd get it right! I'd rather speak to someone to undersatnd it all better and be able to ask questions."*

*"Personal touch - a machine has no feelings and you may ask a question that is not in its data bank"*

*"Not everyone can afford computers etc or knows how to use one or has internet connection."*

*"Find it easier to talk over 'phone"*

*"I don't always have access to the internet. Issues of privacy and security. Limits choice. Some people are unable to use internet eg elderly/diabled"*

*"Help is often required to make claims and with only 30 mins. per day of net access at the library and possible 48 hour access and a possible 48 hours for a response amking a claim could take all week"*

<sup>11</sup> Comments shown in this report have not been corrected for grammar or spelling.

## **Comments and suggestions from respondents**

In total 278 comments were made by individuals in section 3 of the survey. These were a combination of negative statements against digital by default, some positive statements, remarks about their own circumstances, remarks about the circumstances of others, also a number of helpful suggestions.<sup>12</sup>

Typical of the negative comments are:

*I think that this is a very big issue & the Government needs to reconsider the whole question of benefits online.*

*With past experience it can be a nightmare filling in forms online-PC freezing etc you can get frustrated.*

*Think if you do things online you aren't getting all the useful information that you could be as if you was doing paper work or with someone speaking about it.*

*Having tried on-line to claim, I find the lack of clear instructions complicates issues. If you don't 'fit into the box' it can be very confusing*

*Claiming JSA online is not straight forward and I consider myself pretty good with computers.*

There were also concerns raised about people living in rural areas with poor Internet access.

*A bad idea especially for rural areas.*

The suggestions included:

*I think reducing ways to claim will make it difficult for me and many others. There is a need for more computer access at jobcentres and other organisations and for support.*

*If there are any problems whilst applying ect online than a more direct line should be given to speak to the appropriate adviser.*

*there needs to be a phonline where people can phone and ask for help - one that doesn't take ages to get through on*

<sup>12</sup> Comments shown in this report have not been corrected for grammar or spelling.

*Had benefits to be claimed online a helpline with someone to talk to about certain aspects of the benefit would be essential to assist the claimant*

*I don't believe there is a good understanding of people's disabilities. A big change in attitude is necessary. Those wishing to use the internet to complete forms should be able to do so, but it should not be compulsory*

Some strong feelings were expressed and many comments referred to the stress caused by these changes:<sup>13</sup>

*I don't think it's a good idea to have everyone filling in forms online. Will cause problems for people with mental health problems - causing even more stress/difficulties. Forms are complicated enough. Not everyone has a computer or the concentration required to do it this way.*

Some of the older age groups commented on their lack of computer skills and noted they had not had the opportunity to use computers at school unlike the younger age groups. Others living in rural communities were concerned about the poor broadband connections if they had to spend any lengthy time online completing complex forms.

## **Interview Findings**

On completing the survey, respondents were asked if they would be willing to be interviewed in order to gain more detailed information about their experiences of claiming benefits and their use of the Internet. As a large number of respondents agreed to be interviewed it was possible to choose a cross section of people with varying experiences of claiming benefits to date. In total 26 follow-up interviews were conducted, of these, 22 were face to face and 4 were by telephone.

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<sup>13</sup> Comments shown in this report have not been corrected for grammar or spelling.

Three case studies:

**Single mother aged 43, children aged 6,9 and 13. She does not work and rents from a relative. No-one in the household is sick or disabled.**

Q: What is your experience of filling in government forms? How easy do you find it?

The only form I regularly complete is the Child Tax Credit form. I found it difficult the first couple of times but the notes are very good. I do find that I need to read them several times before completing the form. I think it would be less easy to take in all the information online.

Q: How would you describe your knowledge of computers and the Internet? Do you have any issues with security?

We have 3 laptops, 1 tablet and also use the Internet on the play station and on mobile phones. I use the Internet a lot and buy things online. I do not have any security worries.

Q: What is your opinion of the government's move to make all benefits be claimed and managed online? How much do you know about this?

I had not heard about this move. I do not think I would have a problem myself, but I would prefer to have some guidance the first time I used the online service. If the notes were not thorough enough I would like to have someone to ask. I think there will be many people who will have problems dealing with benefits online.

Q: What would help you complete the forms and manage your benefits online?

Very full guidance on how to complete forms and someone to ask for help.  
Comprehensive online support.

**45 year old man who had been employed in various occupations in the UK and abroad. He became unable to work in 2010 due to Crohn's disease, suffered from depression and became dependant on alcohol.** He had been married but the marriage failed and he became homeless. He is still homeless and living in a hostel.

Q. Experience of form filling /claiming benefits on-line?

I have always filled in government forms myself; I like to fill them in and then come back to them to check that I have done it properly. I have been claiming ESA since 2010. I had an ATOS medical and thought it was stupid and just a waste of money. They asked a lot of questions that had nothing to do with what is wrong with me. When the nurse said she did not know what Crohn's disease is and asked me to tell her, I walked out. I have a DLA form to fill in but cannot understand how to do it. It seems very long and complicated. I have difficulty with spelling.

Q. Experience of Internet usage?

I have used computers for the last 10 years and am alright with doing things like sending emails.

Q. Opinion of benefit claiming online?

I think it is a stupid idea to expect everyone to be able to do this. A lot of people I know wouldn't know how to even turn a computer on, let alone fill in a complicated form. I think there should be a choice of ways to make claims.

Q. How do you think you will be able to manage benefits online?

I could try to do it but the government forms are difficult to understand and I would be worried about putting the wrong thing. I don't like giving out personal information and am wary of what they will do with it. I don't trust the government. I would be worried about my record being retained. There is a problem with computers crashing and you don't know if you could get into trouble because of information being lost. I could go to the library but you only get 30 minutes free and it can take 15 minutes to get the programme. I can't use a computer at the hostel because there is no privacy; I wouldn't like to put personal stuff on the library computers either because the computers are close together and the next person could see your personal details.

Q. What help would you need to manage benefits online ?

I would need help with this and would need to go to CAB.

**Male, 40s, is divorced and unemployed with mental health problems.** He is currently in receipt of ESA, Housing Benefit and Council Tax Reduction. He says that travelling from home to ATOS interviews in York and the Jobcentre in Harrogate is expensive and time consuming. In fact his ESA was suspended as he could not afford the bus fare to York. This has just been resolved with the help of the bureau. He is well educated.

Q. What is your experience of filling in government forms and how easy do you find it?

I find the paper system longwinded and sometimes am not sure what some of the questions mean. Forms can get lost in the post and I keep receiving the same letters even though my circumstances have not changed. The current system is not efficient as it is fragmented and one place does not know what another is doing. The letters have too many pages with too much general information, which is confusing.

I use CAB to help me fill in forms, because of the difficulties I have experienced in the past. I would not be confident to do it by myself as the way forms are filled in can affect the outcome. It is easy to give mixed messages if not looking at the whole picture.

Q. How would you describe your knowledge of computers and the Internet?

I have level 2 in computing [Learn Direct] and have a computer but do not have access to the Internet as I cannot afford to pay for it. It is possible to go to the Library for half an hour but the forms are quite long and it would be necessary to pay extra to complete them. It is those most vulnerable who would not have access and would suffer under the new system. Politicians don't relate to the people at the bottom of society.

Q. What is your opinion of the government move to make all benefits be claimed online and managed online?

I have not really looked into this in detail but feel that unless the government is prepared to give out free Internet access and computers, specifically in places like here and in rural areas, that access will be denied to people in need. Also the Internet signal is poor in some rural areas. Claimants would need to have the bus fare to come into places where they could access a computer and the Internet. I have had difficulties with my benefits because of being unable to afford the bus fare to attend a medical assessment. There are also issues of literacy for some people.

Q. How do you think you think you will manage digital by default?

I don't think I could. My access to the library is limited and availability is an issue. How long would it take to get through the forms? How will Jobcentre plus contact applicants? Are they going to email back? This would cause more 'lag time' in the system by the time a client could access and answer an email. Is it presumed that they will have mobile phones with internet access? The people claiming would probably not be able to afford these.

I would not be confident filling in forms on my own and would need help and advice as to what information was wanted as the questions are sometimes ambiguous. The wrong interpretation of the question or answer could cause difficulties with receiving benefits.

I already find the paper forms difficult. I cannot face doing them and anxiety overcomes me. I feel that applying for benefits and managing them online would cause further anxiety. There is no chance to redo it once it has been submitted.

Q. What would help you complete the forms and manage your benefits online?

I would need a computer, broadband and the money to do it. Also someone would have to be available to give help and advice as to what to fill in. There would have to be a local access point, which was free for those people who needed it. There is a presumption that all those who need it are able to do it and this is not the case.

There is a need for advice on what to claim as without this you do not know what you are entitled to. Will signing on also be online? How would this be done? Is it assumed that every claimant can access emails? If not, they would have to go to the library adding to delays. I would only go once per week to do this. The digital by default policy presumes universal and instant access. It was divisive rather than inclusive. The postal system is universal but computer access is not.

The main concerns expressed in the interviews were focused around 5 issues:

**Complexity of the forms:** Concerns were about the length of time to complete forms online and the difficulty of ensuring all the relevant information was to hand in order to complete the forms.

Female, 42 years old: I would only do this with help. The problem would not be with the actual entering of information but with having advice as to what is required.

Male, 71: I would try to battle through, but very reluctantly. I think I would have a difficulty with the amount of information needed and with finding my way round the form, losing pages, timing out etc.

Male, 49: I know that I could not do this without a lot of help. I don't understand the benefits system and have found out how easy it is to do the wrong thing and get into trouble.

**Security of personal information:** Concerns included the need for privacy when completing the forms and the use of the data by government departments once it is submitted.

Male, receiving ESA: I would not feel confident or competent to do this. Security is an issue as much personal information would have to be put on the system and I have heard about hacking. I am nervous of scams.

Male who has filled in a DLA form on paper and an industrial injuries benefit form online: What will the government do with the information people give them online if their claim is turned down – how long do they keep it, do they share it with other departments?

Female: I would definitely have a go but I would like to know first that my details are secure.

**Costs:** Concerns are around the costs associated with using the Internet and the costs of travel to get to Internet access points.

Female: I think it is unfair to people who cannot afford to have computer access and who aren't confident about using the Internet.

Male, 40s: The internet signal is poor in some rural areas. Claimants would need to have the bus fare to come into places where they could access a computer and the Internet.

Male, 40s: Travelling from home to ATOS interviews in York and the Jobcentre in Harrogate is expensive and time consuming.

**Anxiety:** The idea of having to complete forms online caused anxiety to a majority of those interviewed. The fear of failing to complete the forms correctly was the most cited concern.

Female, returning to the UK with her family after working in Europe: If you make a mistake online it can be difficult to rectify. It is easy to click the wrong button and then not know if the form has been sent. When filling in a paper form, you can take it to be checked and get advice on what is required. (She does not have a printer and therefore would not be able to keep a hard copy for future reference.)

Female, 52, lives as a private tenant on her own with no dependent children. She works part-time and runs two businesses of her own. She has experience of filling in government forms, namely tax credits and housing allowance. Eventually she had to seek help from CAB. She attempted completing the forms online but found it impossible as she and her situation "do not fit into a particular box".

Female and partner have recently filled in housing benefit forms and a community care grant form. They feel that the housing benefit form is very complicated but that there is help at the council if you get stuck. It is worrying because it has to be correct. She did not think she would manage very well herself and that she would be stressed by it. She would have to get her partner to manage the online benefits. Although he would be happy to do this, he did say there were often times when you just want to talk to someone, to ask a question or clarify something and this would be much more difficult. He also said that when you fill things in online it's harder to put down specifically what you mean if you don't quite fit into the categories they have given you and he thought this might cause a problem with information being interpreted wrongly.

**Accessible support:** Readily accessible support was something most of those interviewed requested. The complexity of benefit claim forms, the lack of competency in using the Internet and the anxiety over getting something wrong and not being able to correct it online means that not only is high quality online support necessary but also readily accessible telephone and face-to-face support.

Female, 60s: I would need a lot of help with the technical side, but might also need some help with the actual questions. When I fill in paper forms, I have always got the person I hand them in to, to check them, as I find the questions themselves confusing sometimes.

Female, 42: I would only do this with help. The problem would not be with the actual entering of information but with having advice as to what is required. I would need to be re-assured that there would be limited access to the information I enter.

Male, has filled in a DLA form on paper and an industrial injuries benefit form online: I think there should be people in the Jobcentre doing demonstrations of the systems used or helping people with the complicated bits.

## Conclusions and Recommendations

As currently specified by the DWP, Universal Credit, when fully rolled out, will be a highly interactive online service. The initial steps for a person claiming benefits will involve using the Internet and receiving text and email messages. Firstly, the potential claimant will need to **use the Internet to complete the application form** and provide all their personal information online, at which stage the system will give them an indication of the amount they may qualify for. Secondly, once their form has been considered by the DWP, the claimant will **receive a text message** with a date and time to see an advisor. Thirdly, after attending an assessment interview, they will **receive an email to confirm their benefit award**. Given the results of our study, these initial, digital steps alone, without even considering the full claimant journey, raise serious concerns over the viability of a full online UC service for potential claimants across North Yorkshire.

The current, much simpler, claimant journey<sup>14</sup> for existing pathfinder areas is for a very restricted group of applicants. Mentioned in this pathfinder claimant journey, is an extremely limited facility for those in exceptional circumstances to claim by telephone or face-to-face. This facility is due to be delivered through the Local Support Service Framework (LSSF). The second phase of the LSSF was due to be released in October 2013, ready to influence support before any further roll out of Universal Credit. This has now been delayed until Autumn 2014, meaning support services will have less time before the introduction of Universal Credit in their area to develop support and begin working with those who need help in making claims.

Whilst making a claim, claimants will be able to ring a telephone helpline if they require guidance in completing the online application form. However, with 45% of those we surveyed not using the Internet or not having access at home, a telephone helpline may not be the most appropriate form of support, e.g. those using public Internet sites, such as in libraries, would have to speak on the phone about their confidential circumstances. Similarly, for those not ringing the helpline from a landline as they have had to get access to the internet outside their home, the calls can cost up to 40p per minute.

Email and mobile technologies are not inherently secure. Email is the equivalent of a postcard, it can be read by anyone en-route to its destination. Mobile technologies can be, and are, intercepted by third parties both legitimately and maliciously. The Internet is well acknowledged as an insecure environment and we are being constantly made aware of the dangers of entering personal details online, yet, making a UC claim will require inputting personal details such as address, national insurance number and bank details online. Additionally this may have to be done in a public place, such as a library, where privacy is difficult to achieve.

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<sup>14</sup> Department for Work and Pensions (2013). *Your Claim Journey (In the pathfinder area)*. Retrieved August 27, 2013, from United Kingdom Website: [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/232323/universal-credit-your-claim-journey-toolkit.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/232323/universal-credit-your-claim-journey-toolkit.pdf)

At present, the online Universal Credit form needs to be completed and submitted during one sitting as there is no save facility. The application process is estimated to take between 20-40 minutes in the current, limited pathfinder phase. In North Yorkshire, free library computer and Internet access is limited to half an hour per day and is charged between £1 and £2 per half hour after this. As there is no save function on the form, those in North Yorkshire using the libraries to make a claim will be forced to pay to do so.

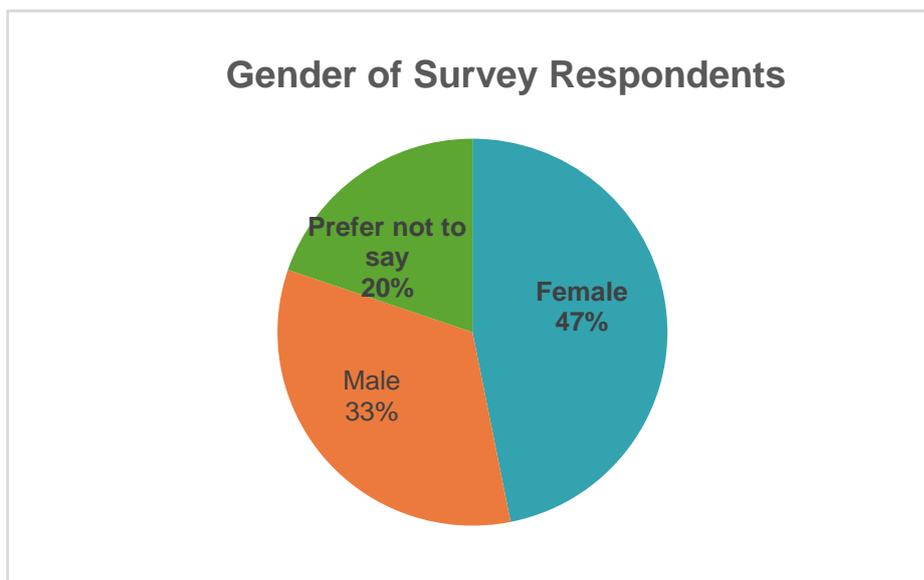
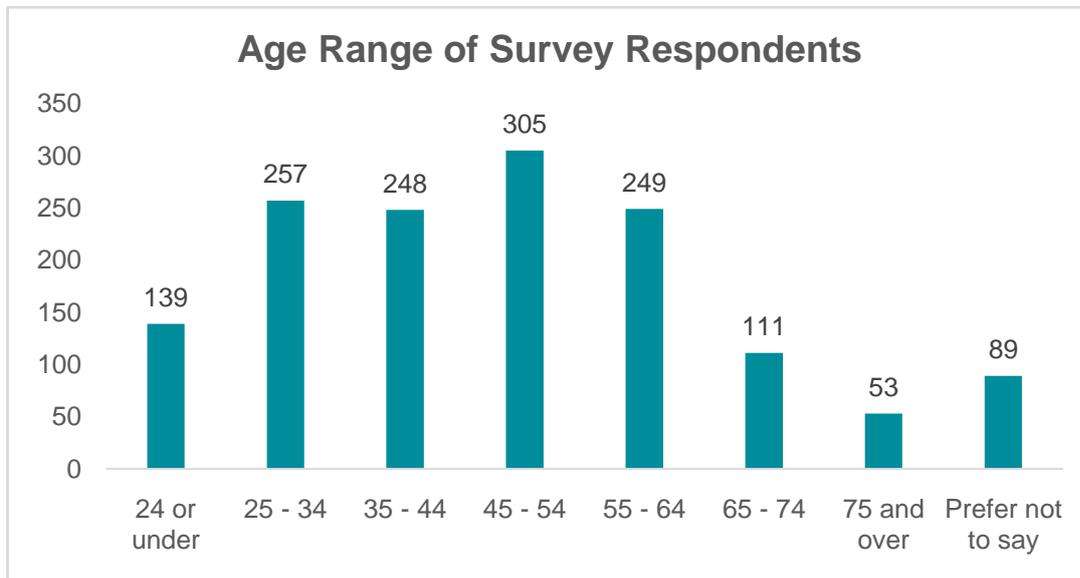
All the concerns raised in this report highlight the following urgent requirements:

- readily accessible support, in particular personal face to face contact when dealing with complex benefit claims;
- customised training for claimants in the use of the Internet and email;
- locally based, free access to the Internet;
- financial support to help people get online;
- faster and more reliable Internet access for rural communities;
- privacy considerations for claimants using public access terminals;
- incorporation of an option to save and come back later to complete the form
- suitable mobile phone access for online benefit claims;
- optional, multi-channel access available for disabled people and those living with mental health problems;
- telephone application line for people who need to explain complicated circumstances;
- a clear timeline for implementation and roll out to enable advice agencies to develop appropriate support.

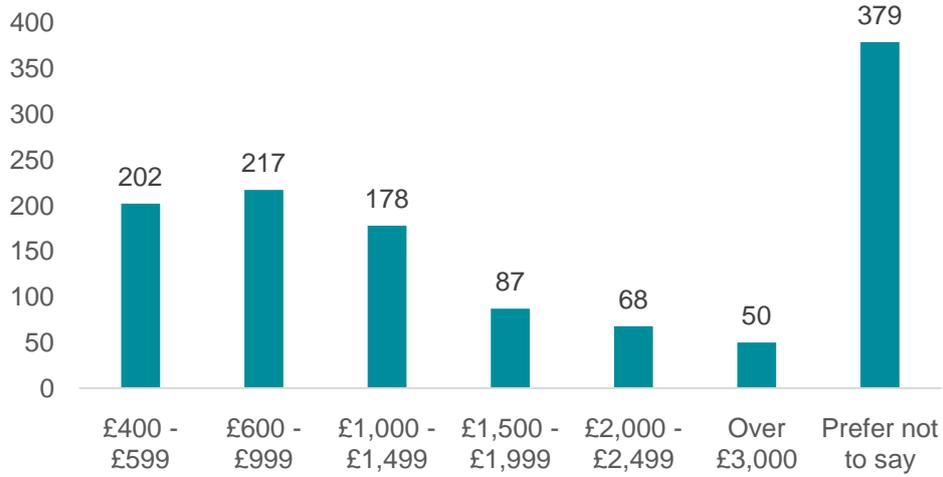
With 25% of working age people not able to access the Internet, vulnerable people needing to claim Universal Credit via the Internet will be put at risk. This risk rises sharply when considering disabled people and those living with mental health problems, with 50% not being able to access the Internet. Digital welfare services effectively place an Internet barrier between these people in desperate need of benefits and the benefits to which they are entitled. In addition to this, 22% of Internet users who previously filled in benefit forms themselves said that without help they would not be able to claim online. In total, our survey has revealed that 50% of respondents would require help with online benefit application and as such sufficient support needs to be put in place.

Urgent action needs to be taken now, before online Universal Credit is rolled out further beyond the current, very limited pathfinder projects. The Government and local authorities need to develop a workable and effective strategy to support vulnerable claimants. All levels of government need to support, and work with, voluntary groups, such as Citizen Advice Bureaux to ensure sustainable and efficient support is ready and in place to ensure a digital Universal Credit service is a workable welfare claim system.

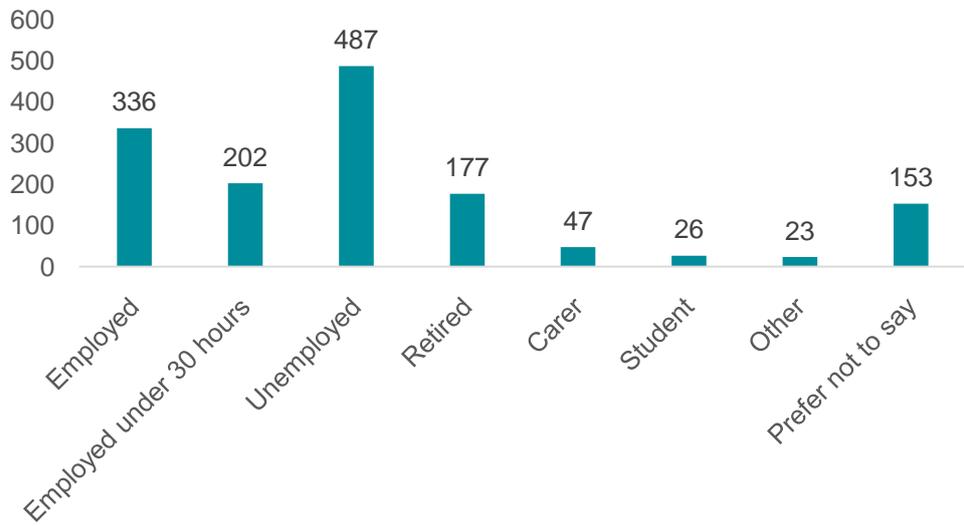
## Appendix: Demographics

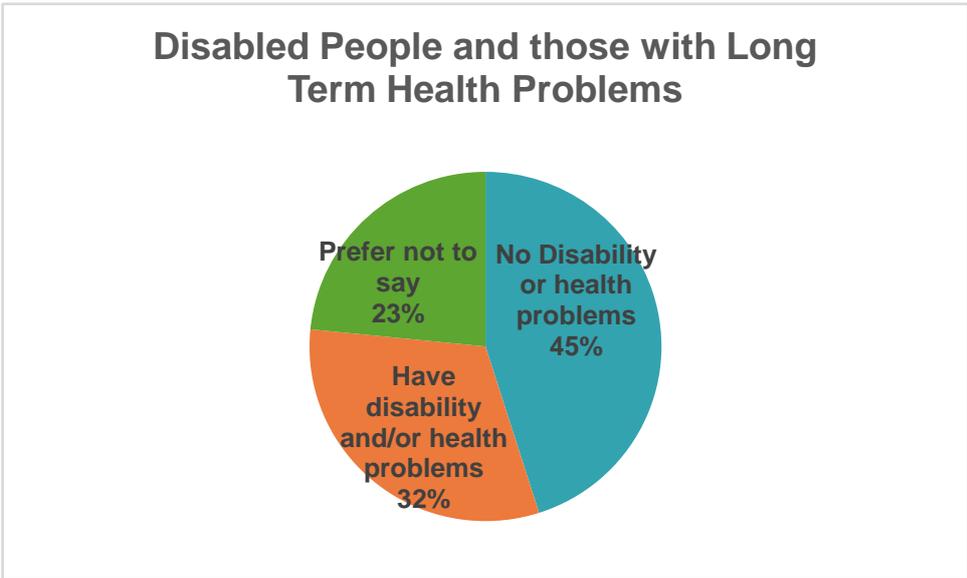
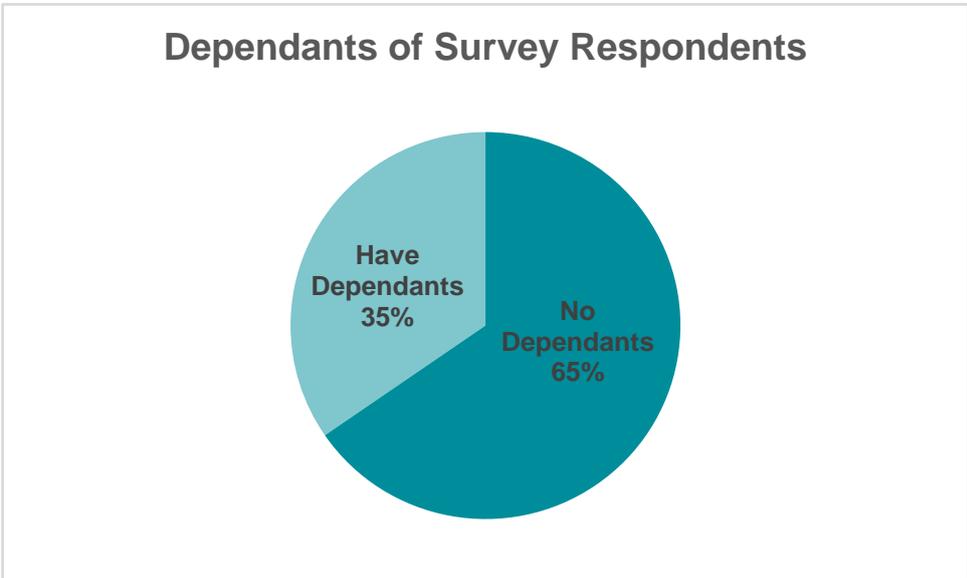
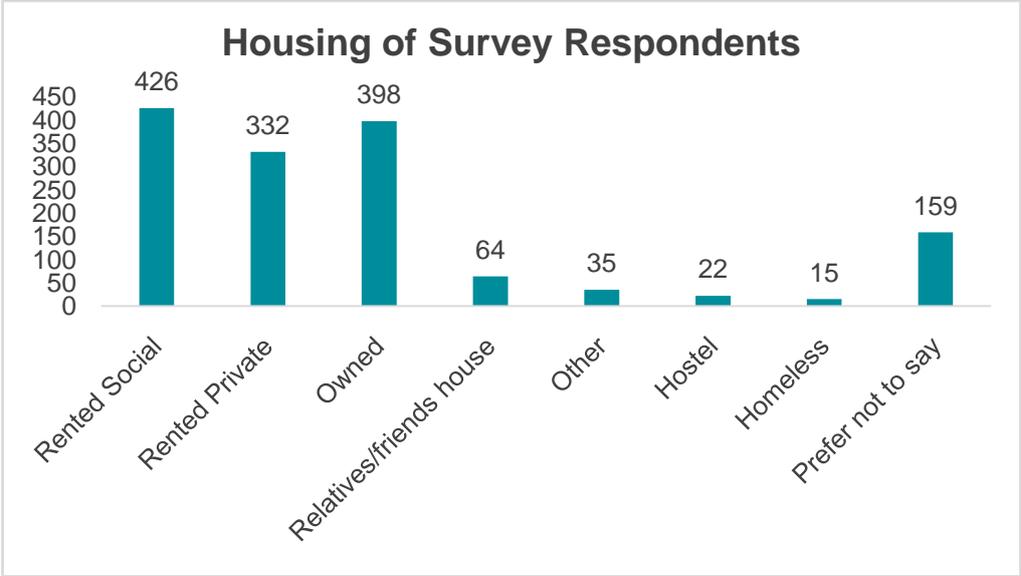


### Income Per Month of Survey Respondents



### Occupation of Survey Respondants







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