

Appendix 3 - Results from the resident impact analysis survey and focus groups

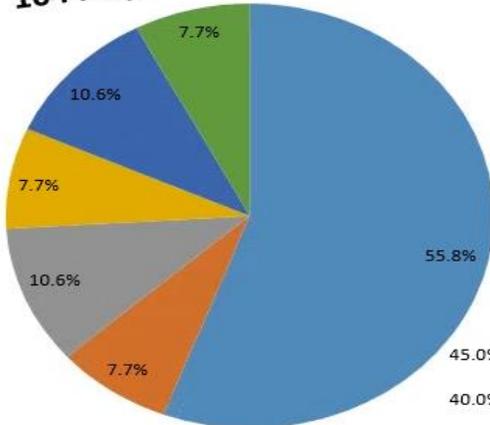
1. Survey

The survey received 104 responses from a range of residents whose demographics are described in the data below.

74% either received UC, had previously received UC or were in the process of making their claim. Several people who support residents to make their UC claim also completed the survey.

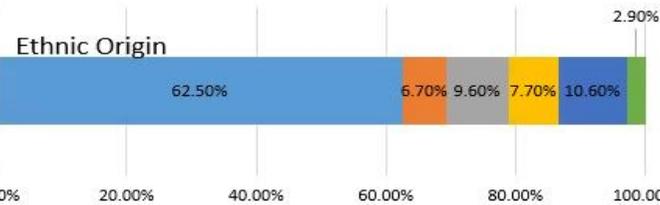
Universal Credit: Resident Impact Survey, 2018

104 responses



Demographics

- I receive Universal Credit
- I used to receive Universal Credit, but am now working full time.
- I am in the process of claiming Universal Credit.
- I do not receive Universal Credit, but do receive other benefits.
- I do not receive Universal Credit or any other benefits.
- Other (please specify):

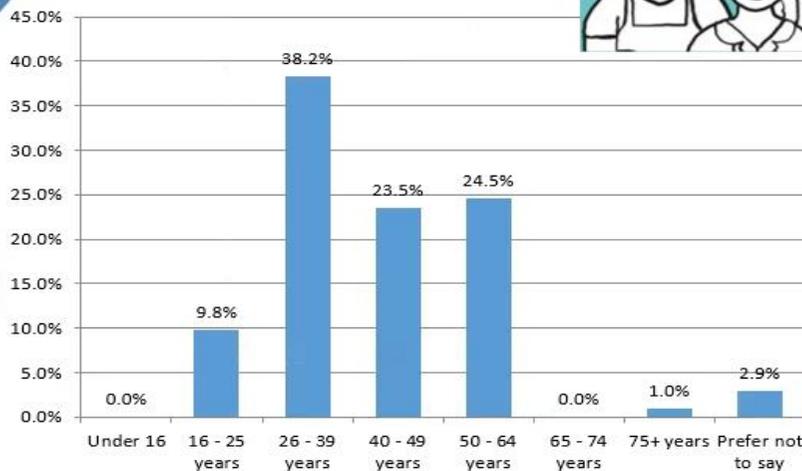


- White
- Mixed/Multiple ethnic groups
- Asian/Asian British
- Black/African/Caribbean/Black British
- Other ethnic group
- Prefer not to say



52.9% Female
41.2% Male
5.9% Prefer not to say / Other

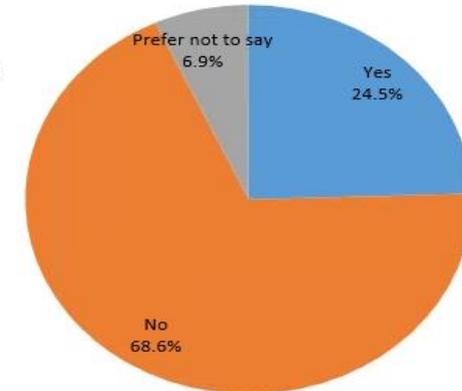
What is your age?



44% have children under 19 years of age

Of which 63% are lone parent families

Do you consider yourself to be a disabled person?



1.1 Awareness

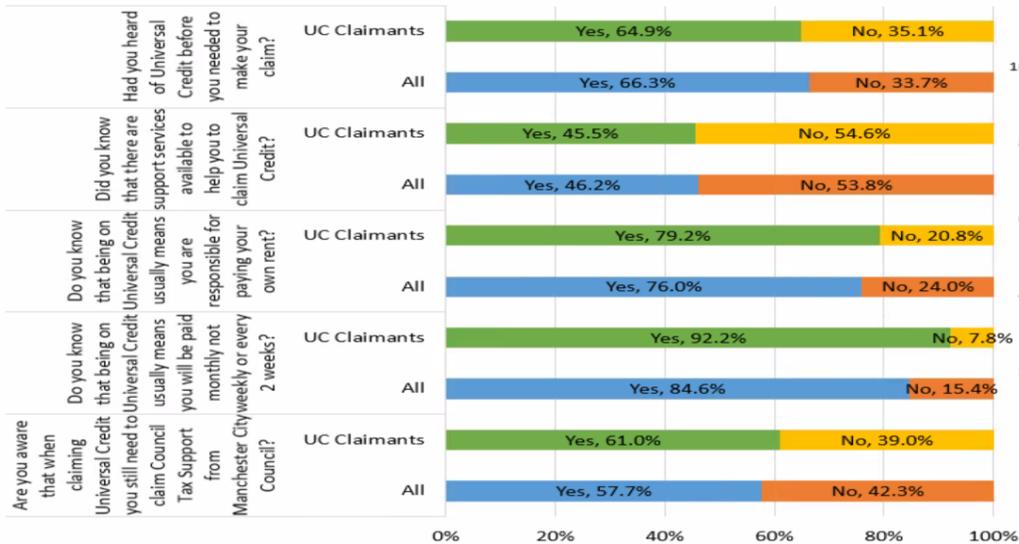
66.3% had heard of UC before making their claim. However, only 46.2% knew that there were support services available to help them to claim UC. 74.5% knew the Jobcentre and 61.2% knew Citizens Advice Manchester offered support with less aware that their housing provider, Shelter and Cheetham Hill Advice Centre offer support as well.

76% knew they would be responsible for paying their own rent and 84.6% knew they would be paid monthly. However, only 57.7% knew they needed to claim Council Tax Support separately from the Council.

Of the 24% who did not know they would have to pay their own rent, only 28% knew there are support services available to help with their UC claim, and of the 42.3% who did not know they had to claim CTS separately, only 27.27% knew about the support services.

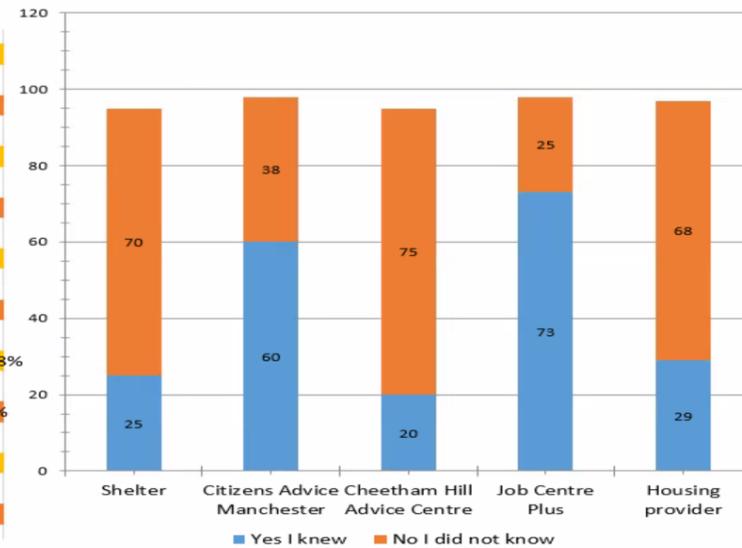
Universal Credit: Resident Impact Survey, 2018

Awareness



NB: UC claimants are those who are receiving, have received or are in the process of claiming UC.

Did you know that the following advice services can offer support with Universal Credit?

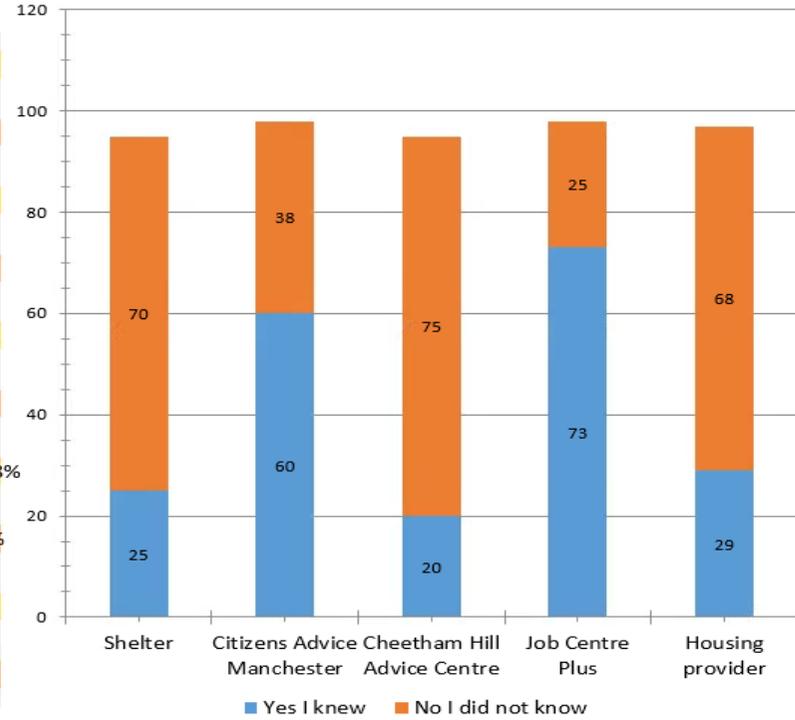
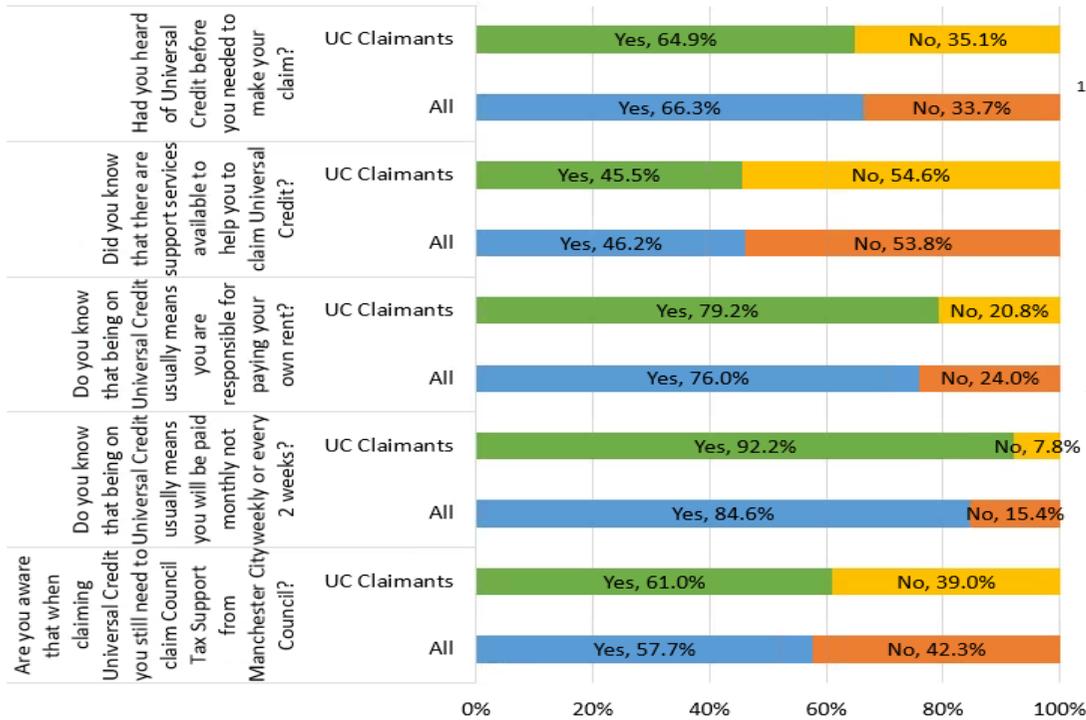


Universal Credit: Resident Impact Survey, 2018

Awareness

NB: UC claimants are those who are receiving, have received or are in the process of claiming UC.

Did you know that the following advice services can offer support with Universal Credit?



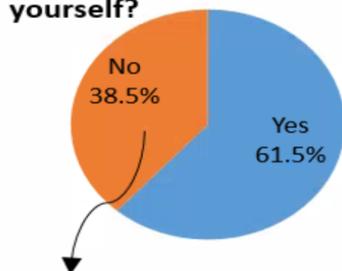
1.2 Completing and maintaining a claim

61.5% completed the UC form themselves and 38.5% did not. Those who did not complete their form had help from a variety of different sources with 50% selecting other as they had the help of a different support worker or the question was not relevant to their situation.

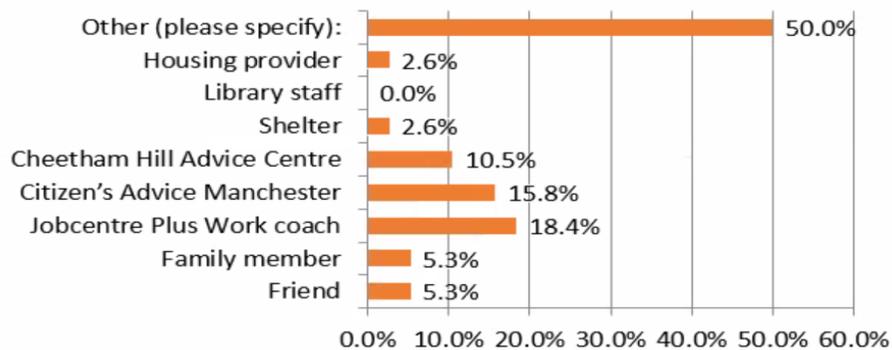
Universal Credit: Resident Impact Survey, 2018

Completing and Maintaining a Claim

Did you fill in the Universal Credit claim form yourself?

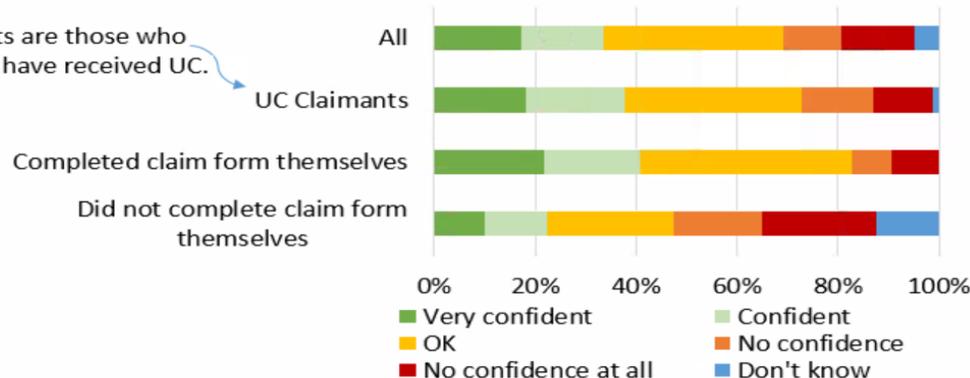


Who helped you fill in your claim (please tick all that apply)

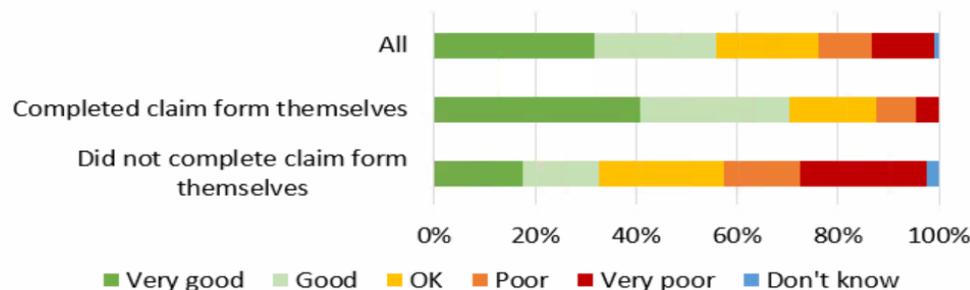


NB: UC claimants are those who are receiving or have received UC.

How confident do you feel that you have the skills to keep up with your Universal Credit claim?



How do you rate your digital skills e.g. use of a computer, laptop, tablet etc?



33.7% of respondents were confident or very confident that they have the skills to keep up with their UC claim, 35.6% were OK and 26% had no confidence or no confidence at all. However, 40% of those who did not complete the UC claim themselves had no confidence or no confidence at all in their skills to maintain their claim compared with 17.19% of those who did complete the UC form themselves.

In terms of their digital skills, the majority of respondents (55.8%) rated their own as good or very good, with 23.1% saying poor or very poor. 40% of those who did not complete their own UC claim rated their digital skills as poor or very poor, compared to 12.5% of those who completed their own UC claim.

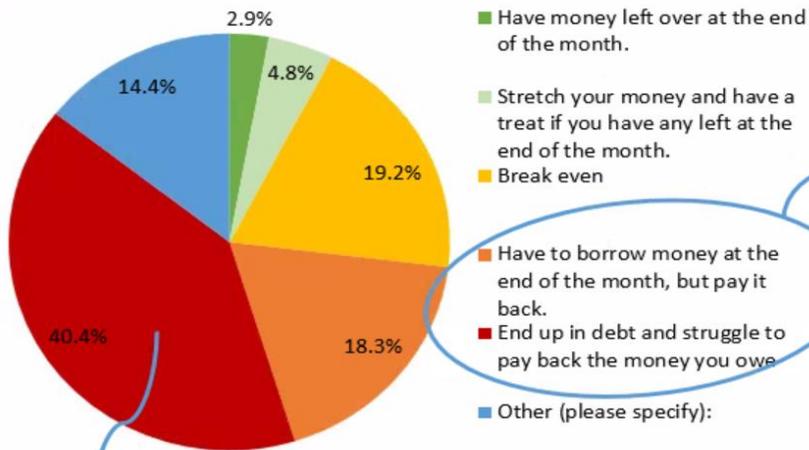
The male respondents were less confident in their digital skills (62.5% poor/very poor) and ability to maintain their claim (53.85% no confidence/no confidence at all) than the female respondents (37.5% and 42.31% respectively).

Of those who thought their digital skills were good/very good 48.21% were 26-39 years old compared to 41.67% of those who thought their digital skills were poor/very poor were 40-49 years old.

Universal Credit: Resident Impact Survey, 2018

Financial Situation

Select the statement that is the closest to your financial situation at the end of each month.



This increases to 51.52% for current or previous UC claimants.

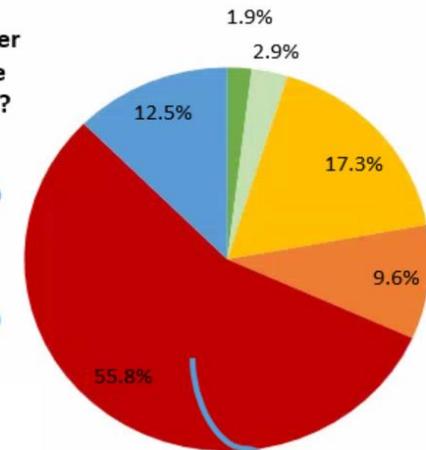
Of those respondents having to borrow or in debt:

- 61.67% are female
- 50% have children under 19 years and
- 67.74% are lone parents



Do you think you are better or worse off now you are claiming Universal Credit?

- Better off
- Slightly better off
- About the same
- Slightly worse off
- Worse off
- Don't know



Of those respondents who are slightly or better off:

- 75% are male
- 60% have children under 19 years

Of those respondents who are slightly or worse off:

- 57.35% are female
- 50.77% have children under 19 years and
- 74.29% are lone parents

This increases to 62.12% for current or previous UC claimants.



Only 16.7% who stated they were better off claiming UC are saving for the future.

1.3 Financial situation

At the end of the month, 58.7% of respondents said they end up in debt with only 7.7% having money left over. Of those respondents who were or have previously received UC 51.52% end up in debt and struggle to pay it back.

A higher proportion of those borrowing money and in debt are female, have children under 19 years of age or are lone parents compared to those who have money left over or manage to stretch their money to the end of the month.

55.8% of respondents said they are worse off now they are claiming UC, rising to 62.12% for existing or previous UC claimants.

Again, a higher proportion of those who are worse off or slightly worse off now they are claiming UC are female or are lone parents compared to those who feel they are better off, slightly better off or about the same.

Only 16.7% of those stating they are better off are saving money for the future.

Universal Credit: Resident Impact Survey, 2018

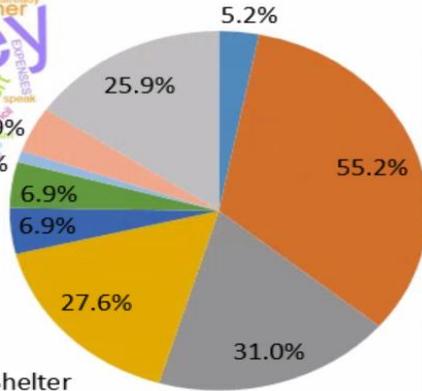
Help and Support, UC Overall

If you were struggling to manage your money, where would you go/what would you do to get help and support?



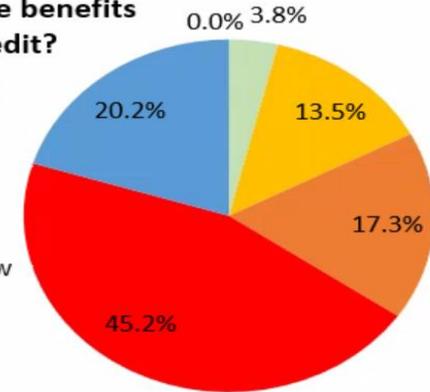
- Community grocers
- Food banks
- Payday loans
- Emergency loans
- Budgeting advice from Shelter
- Housing providers
- Schools
- Manchester City Council website
- Other (please specify):

As you are worse off, have you used any of the following services to help you manage your finances or support yourself/your family?

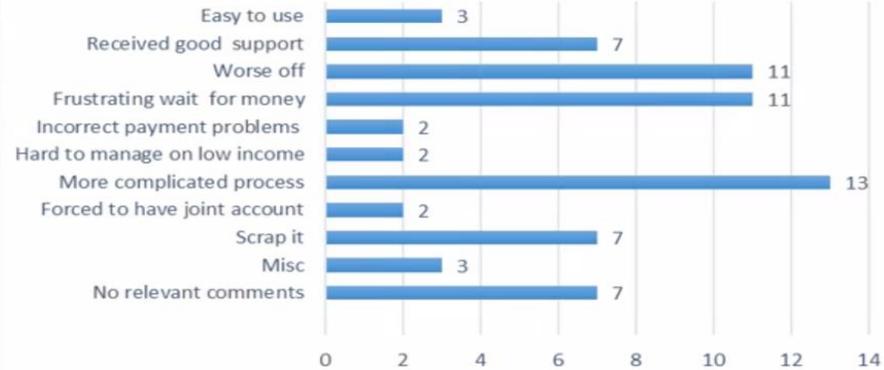


Overall, how do you rate your experience of moving from claiming separate benefits to claiming Universal Credit?

- Very good
- Good
- OK
- Poor
- Very poor
- Don't know



Comments about Universal Credit



1.4 Help and support

When asked where they would go and what they would do for help and support, 41.25% said they would borrow from friends or family members followed by a range of options including credit cards, food banks, Citizens Advice, the Jobcentre. Worryingly, 17.5% said they would not go anywhere to ask for help or support.

Over half (55.2%) of respondents who feel worse off claiming UC have turned to food banks, 31% have taken payday loans and 27.6% emergency loans.

1.5 Overall

Overall, 65.4% of respondents said their transfer to UC was poor or very poor with only 3.8% rating it as good.

When asked for any other comments on UC, 60 respondents gave a range of answers from positives about the system being easy to use (3) and that they received good support (7) through to negatives about it being more complicated (13), they are worse off (11), it is frustrating waiting for money (11), incorrect payments (2), forced to have a joint account (2) and that it should be scrapped (7).

2. Focus Groups

There were 11 focus group participants with a further 5 telephone interviews for residents who were keen to be involved but unable to attend the focus groups. Overall the feedback had some practical solutions regarding issues and challenges that the residents have faced or are facing whilst going through the Universal Credit process. The issues highlighted were:

2.1 Awareness and communication

Most participants commented that they had heard negative things about UC before they were transferred across to it, from friends, family or news stories.

All I knew about UC was what was on TV; news, documentaries. All negative. The emphasis was all negative.
Female, focus group

Participants criticised the general lack of information about how UC works, what recipients of UC are responsible for e.g. paying their own rent, applying for CTS separately. They said they had not been told this and spent the money on other things, causing problems with rent and council tax arrears.

Some participants highlighted difficulty dealing with staff about UC (both customer service centre and work coaches) as they received contradicting information, documents/information had been lost or the injustice that when staff made mistakes nothing was done to correct this, but if the claimant made a mistake they were sanctioned and lost some of their UC payment. Some also said staff were slow to respond in their journal and they did not always get a reply, although others said the journal was very useful.

2.2 The application process

Most participants complained about the difficulty of the application process, that the information required was not clear, with some being asked for information several weeks later delaying the whole process.

The application process was a real nightmare...It wasn't an easy process...I've heard about a few people that have stopped the application process completely. They just gave up.

The most common complaint about the process was that it was online. Some participants found this difficult as they did not have access to a computer, or had limited or no experience of using computers or the internet. Some participants suggested that there should be the option for people to complete the application over the telephone or in person if they struggled using computers.

I've got to say that having an application online, I've found it really good, as there's better and quicker contact with your advisor.

Some participants found the process beneficial, particularly when comparing it to the process of applying for benefits before UC, as there is only one department to deal with and communication can be done through the online journal.

2.3 Payments

Some participants had to wait up to eight weeks for their first payment, causing significant stress and leading to many having to take loans to help pay their bills. Some also had to turn to food banks. Participants wanted applications to be processed more quickly to reduce the time to their first payment.

I had to wait six weeks before I received my first payment. I had to take a loan out to cover my rent and Council Tax payment. So I got into debt.

Female, depth interview

It's good that they give you a loan, but not many people know this. It's a long time to wait for the first payment, so the loan is good.

Participants had mixed opinions about advance payments. Some thought the loan was a good idea. However, many found it just added to their overall debt which then caused significant problems when paying it back. Participants were also unhappy that UC could reduce their payments if they had been overpaid, a sanction had been applied or they were

repaying debt because it caused problems with paying bills, going overdrawn and led to having to borrow more money.

Participants criticised the process of applying sanctions for small errors and being deducted large amounts of money because of it.

2.4 Employment behaviours

Many participants spoke about wanting to get back into work, but are finding that UC does not support this. Participants said that they just have to look and apply for work to avoid sanctions, with quality and outcome not being an issue. Some said they were sent for job interviews that were not realistic. Others talked about problems with fluctuating incomes and UC not being able to account for this resulting in some participants not wanting to take on temporary work or zero hour contracts in case their payments stopped or changed significantly.

2.5 Emotional impact

All participants spoke about a negative impact that going onto UC has had on them, their partners, immediate and extended family. Some spoke about how depressed they were during the application process and how it affects them once they are receiving payments. One person talked about how they tried to commit suicide twice and another spoke that she knew some had self-harmed because of the impact the process had on them. Another participant said he and his partner had nearly split up over it.

I just keep borrowing off family. I tried committing suicide twice this year.

Female, depth interview

I was so depressed when we first started on UC as we didn't have any money for anything. We were really struggling..