

RAPID REPORT #3    OCTOBER 2020

# **At the edge of the safety net:**

## *Unsuccessful benefits claims at the start of the COVID-19 pandemic*

Ben Baumberg Geiger, Lisa Scullion, Kate Summers, Philip Martin, Cormac Lawler, Daniel Edmiston, Andrea Gibbons, Jo Ingold, Eleni Karagiannaki, David Robertshaw and Robert de Vries

This report is supported by the Health Foundation. The Health Foundation is an independent charity committed to bringing about better health and health care for people in the UK. This report links to the Welfare at a (Social) Distance project investigating the benefits system during the COVID-19 pandemic, funded by the Economic and Social Research Council as part of UK Research and Innovation's rapid response to COVID-19. For more information on the project or to contact the team, please visit [hub.salford.ac.uk/welfare-at-a-social-distance](http://hub.salford.ac.uk/welfare-at-a-social-distance)

## EXECUTIVE SUMMARY

There has been much scrutiny of the British benefits system during COVID-19, and most experts agree that the benefits system has performed well, even if historic weaknesses remain. Yet little attention has been paid to those who start a claim that is ultimately not successful. This report focuses on these ‘unsuccessful claimants’, using new YouGov survey data and interviews funded by the Health Foundation.

Unsuccessful claimants raise two policy issues. Firstly, some claims are unsuccessful because of problems with the *process* of claiming benefits. Did the changes made by the Department for Work and Pensions (DWP) in response to COVID-19 ensure that everyone could navigate the system? Secondly, some claims are unsuccessful because of the *design* of the benefits system: these people are not eligible for benefits. This reflects decisions by policymakers about the purpose of a policy and how this can best be achieved, balanced against wider impacts including poverty, health and wellbeing; the public finances; and the wider economy.

**How many unsuccessful claimants are there?** We estimate that 0.70% [0.61-0.80%, accounting for the uncertainty of using sample surveys]<sup>17</sup>, of the working-age population unsuccessfully tried to claim Universal Credit (UC), Jobseeker’s Allowance (JSA) or Employment and Support Allowance (ESA) during COVID-19 – equivalent to 290,000 [250,000-330,000] people.

**Why had people tried to claim benefits?** Most unsuccessful claimants saw a drop in their household income compared to the pre-pandemic period – over three-quarters (78.7% [74.6-82.3%]) said their income had reduced, and more than half (52.6% [47.7-57.4%]) said that their income had fallen by more than 25%. This had happened for a number of different reasons, most commonly, that they or their partner had reduced pay/hours (52.5% [47.8-57.2%]), were self-employed and couldn’t get enough work (40.0% [35.6-44.6%]), or had lost a job (26.5% [22.6-30.8%]).

**Why had their claims been unsuccessful?** Only 41,000 [30,000-52,000] people failed to complete their application for benefits, due e.g. to difficulties verifying their identity online or the website crashing. This is a surprisingly small number given the unprecedented increase in claims during lockdown, and is testament to the process changes made by the DWP in response to the COVID-19 pandemic. A further 31,000 [22,000-39,000] made a claim that they subsequently withdrew (but not because they did not need benefits). About one-third of this group seemingly withdrew because of process issues, with the remainder withdrawing because of their limited eligibility for benefits.

The largest group of unsuccessful claimants are those who applied for benefits but were rejected because they did not meet the eligibility criteria (220,000 [190,000-250,000] people). The most common reasons were that they/their partner were still earning too much money (45.4% [40.0 to 50.9%]), or that they/their partner had too much in savings (23.9% [19.7 to 28.6%]), though several other reasons were given (e.g. not being eligible due to migration/citizenship status, insufficient NI contributions, full-time students). Rejections largely came as a surprise (69.7% [65.3 to 73.7%]) and were perceived as unfair (73.5% [69.2 to 77.4%]).

Of those who only tried to claim UC, the overwhelming majority (65.2% [59.8-70.2%]) had not even considered applying for new-style JSA/ESA. This is true even among those rejected from UC because of savings or partner earnings, which do not dis-

entitle people from new-style JSA/ESA (where eligibility is determined by national insurance contributions). As such, there is a concern that some people are missing out on the benefits that they may be entitled to.

**Were unsuccessful claimants struggling, or were they getting by?** On average, unsuccessful claimants were from higher socioeconomic groups than successful claimants; they were more likely to be managers/professionals, to be owner-occupiers, and to have a degree. They were using several strategies to manage financially – using savings if they had them, borrowing from a bank, or borrowing/gifts from friends/family. A few were using food banks (4.2% [2.4-7.4%]).

However, these strategies were often insufficient for them to avoid financial strain, and in some cases, deprivation. Nearly all unsuccessful claimants (80.7% [76.6-84.2%]) reported less severe forms of financial strain, such as being unable to replace/repair major electrical goods or save a small amount regularly. Nearly half (48.4% [43.5-53.4%]) reported more severe financial strains – falling behind on housing costs (27.4% [23.4-31.7]), not keeping up with bills (22.0% [18.3-26.3%]), not being able to afford daily fresh fruit and vegetables (28.0% [24.0 to 32.4%]), or recently being hungry and not eating (15.2% [12.1-18.7%]). All of these were much more common amongst unsuccessful claimants than among the wider non-claimant population.

These financial pressures were accompanied by high levels of mental ill-health. High anxiety levels were reported by 58.5% [53.7 to 63.1%] of unsuccessful claimants compared to only 45.5% [44.1 to 46.9%] of the wider non-claimant population. The difference for a more general measure of poor mental health was even starker: 63.3% [58.6 to 67.7%] of unsuccessful claimants said they were experiencing poor mental health, compared to only 37.5% [36.1 to 38.9%] of non-claimants.

**What does this mean for benefits policy?** We found that relatively few people made unsuccessful claims due to *process* problems – the process changes made by the DWP therefore seem to have been successful.

Larger numbers of people – fewer than the number of people making successful claims, but still over 200,000 people – made claims that were rejected because they were ineligible. To understand the strengths and weaknesses of making fundamental changes to the design of the benefits system to reduce this, we also need to look at people who decided not make a claim for benefits. These people are the focus of our next report.

## INTRODUCTION

In this rapid report, we report the results of exploratory research into unsuccessful claimants, a group rarely studied in previous research.

The benefits system – particularly Universal Credit (UC) – has played a major role in Britain’s COVID-19 response, and it is no surprise that there has been an emphasis on how well it has responded. Most experts so far have suggested that the benefits system has performed well: it has processed a large new cohort of claims very quickly, helped by its digital platform, even if historic weaknesses of the system remain (Brewer and Handscomb, 2020; House of Commons Work and Pensions Committee, 2020a; b; SSAC, 2020; Timmins, 2020). The *Welfare at a (Social) Distance* project – the largest current national research project on the benefits system, which we are part of – is also examining the benefits system’s performance during Covid-19,<sup>1</sup> focused on how well the system worked for those that *successfully* claim. Yet the situation of those whose benefits claims were *not* successful has been given little attention. In this report, we focus on these ‘unsuccessful claimants’.

### What do we mean by ‘unsuccessful claimants’?

By ‘unsuccessful claimants’, we mean people who started making a claim for benefits, but who did not end up as a benefit claimant – either because they struggled to complete their claim, because they withdrew (but not because they didn’t need benefits), or because their claim was rejected. (We exclude those who were initially unsuccessful but later made a successful claim.<sup>2</sup>)

To be clear about who this does and doesn’t include, it is helpful to break the claiming process down into a series of different stages:<sup>3</sup>

- *Not considered*: some people will never even have considered making a claim for benefits;
- *Considered*: some people will have looked into claiming (e.g. looking at Gov.uk), but gone no further;
- *Started but not submitted*: some people will have started an application, but never completed it;
- *Submitted but never completed*: some people will have completed their initial application form, but will not have done the further steps necessary to complete their application. For example, if claimants did not verify their identity online, then they needed to verify their identity by phone – the claim may never be completed if they do not<sup>4</sup> or if they decide to withdraw their claim during this conversation. Before the COVID-19 pandemic, claimants were also required to attend an interview at

1 *Welfare at a (Social) Distance* is a major national research project investigating the benefits system during the COVID-19 pandemic, funded by the Economic and Social Research Council as part of UK Research and Innovation’s rapid response to COVID-19. It is led by the same team as the present report. For more information, please visit <http://hub.salford.ac.uk/welfare-at-a-social-distance>

2 Some people apply for a benefit several times. Before Covid-19, about one-quarter of people that submitted UC claims that did not result in payment then submitted a further claim within the next 4-5 months (NAO, 2020:21). There are also several different benefits that people can apply for, so people can reach different stages with different benefits.

3 Even this is a simplified picture, because there are several different reasons for not moving to the next stage: (i) because they no longer think they need benefits (there are many anecdotal reports of people applying as a precaution, which is not unreasonable given the five-week wait for payment); (ii) that they now think they would be ineligible; (iii) that they struggle with completing the next stage; (iv) that they don’t want to apply for another reason (e.g. stigma); or (v) some combination of these.

4 DWP have a process in place where they try to contact people that they haven’t heard from after a certain time, but if they never hear back from someone, then eventually they close the claim.

the Jobcentre and complete their Claimant Commitment (though both of these requirements were switched-off during the pandemic). There will be much variation here: claimants may decide not to complete their application before or after having spoken to DWP staff; and some may formally withdraw, but others will simply abandon their application;

- *Rejected*: some people will have completed their application, and have been rejected because they are not eligible for the benefit they applied for;
- *Nil payments*: some people are counted as successful claimants, but never receive any money because e.g. their income is too high (the DWP term these 'nil payments'). Using DWP administrative data, it is likely that there are 230,000-400,000 people who initially receive nil payments.<sup>5</sup>

We here focus on groups 3, 4 and 5 – that is, people who started but did not submit a claim, who submitted the initial claim but never completed it, and who completed their claim but were rejected. We do not look at people that never started making a claim, who will be the focus of our next report (see Conclusion for details). Nor do we consider 'nil payments', who will be the focus of future *Welfare at a (Social) Distance* research.

We focus on three key benefits: Universal Credit (UC), 'new-style' Jobseeker's Allowance (JSA) and Employment and Support Allowance (ESA), which can be claimed by some people who have recently been working (we explain these further below).

### **What policy questions do 'unsuccessful claimants' raise?**

We are interested in 'unsuccessful claimants' because they raise two important policy issues: (1) the *process* of claiming benefits, and (2) the fundamental *design* of the system.

#### **Process issues**

Process issues are important because they mean that some people who are entitled to benefits and start a claim do not ultimately receive any support. For example, there were many reports of process problems when UC was introduced. Some of these were because the 'digital by default' principle of UC was challenging for people who are digitally excluded (Beatty and Povey, 2018; Cheetham et al., 2019; ONS, 2019). In response, the DWP made considerable efforts to help people with weaker digital skills to navigate the system (e.g. by introducing 'Help to Claim', a DWP-funded service provided by Citizens Advice to help people until the first full payment of UC has been received<sup>6</sup>).

These issues may have increased during the COVID-19 pandemic, because the surge of new claims in the weeks after the first lockdown in March (Geiger et al., 2020) put an acute strain on the claiming process (House of Commons Work and Pensions Committee, 2020a; b). For example, the DWP stated that the online verification system faced 'capacity challenges' at first,<sup>7</sup> with widespread news reports and social

5 According to DWP data from freedom of information requests (see Appendix B), 16% of UC claims resulted in nil payments from March 16th to 29th, and 9% from May 4th to June 23rd. As a rough estimate for nil payments, we apply these percentages to the total number of UC claims made from 1st Mar to 21st May (2,530,655).

6 For more on Help to Claim, see <https://wearecitizensadvice.org.uk/help-to-claim-the-story-so-far-63c1ab5510c8>

7 <https://www.rightsnet.org.uk/welfare-rights/news/item/verification-process-for-universal-credit-is-facing-capacity-challenges-as-477000-claims-are-made-in-just-nine-days>

media images of claimants being placed in queues of tens or hundreds of thousands of people.<sup>8</sup> Those that did not successfully verify their identity online faced parallel problems in verifying their identity manually, with the UC helpline receiving over 2 million calls on a single day at one point.<sup>9</sup> These challenges were being faced by a cohort of new claimants who (on average) had less prior knowledge about how the benefits system works than existing claimants.

Yet equally, these problems may have been addressed because of the changes the DWP made in response to the COVID-19 pandemic. Aside from the redeployment of 10,000 staff to claims processing, the DWP introduced a policy of ‘Don’t call us, we’ll call you’ to avoid the problems of people getting through by phone (from 9<sup>th</sup> April).<sup>10</sup> Online verification capacity issues were partly resolved by allowing people to use the Government Gateway rather than just Verify (from 17<sup>th</sup> April).<sup>11</sup> Additionally, unlike the pre-COVID-19 situation, claimants were not required to physically go to a Jobcentre, nor were they required to sign a Claimant Commitment and be subject to conditionality. Allied to this, new claimants on average had a higher socioeconomic status than existing claimants (Edmiston et al., 2020), and therefore may have been more able to navigate the system because of stronger digital skills.

A crucial question is therefore: did the DWP’s changes successfully ensure that everyone could navigate the process of claiming benefits?

### **Fundamental design issues**

Fundamental design issues are different: some people’s claims were unsuccessful because they were simply not eligible for benefits. This is nothing to do with the process of making a claim, and instead depends on decisions by policy makers about who should – and who shouldn’t – be entitled to support from the state. This reflects decisions by policymakers about the purpose of a policy and how this can best be achieved, balanced against wider impacts including poverty, health and wellbeing; the public finances; and the wider economy.

Here, we were particularly interested in three design issues<sup>12</sup> where recent discussions often echo more longstanding debates about eligibility:

**1. Targeting:** there is always a question about whether benefits should be focused on providing a safety net to ensure that no-one struggles with the basics of life, or whether benefits should more broadly help people who are struggling, even if they are not in any danger of destitution (Walker, 2005). By international standards, the British benefits system is focused on the former<sup>13</sup>, whereas benefits in other coun-

8 See e.g. BBC 25th March, ‘Coronavirus: The newly jobless struggle to claim benefits’, <https://www.bbc.co.uk/news/uk-52028644>

9 Letter 3rd April 2020 from Peter Schofield, DWP Permanent Secretary, to the Chair of the Work & Pensions Select Committee, <https://publications.parliament.uk/pa/cm5801/cmselect/cmworpen/correspondence/Letter-from-Peter-Schofield.pdf>

10 <https://www.gov.uk/government/news/don-t-call-us-we-ll-call-you>

11 <https://www.ukauthority.com/articles/dwp-directs-universal-credit-claimants-to-government-gateway/>

12 Concerns have also been raised about students being ineligible for benefits, even where they have lost the paid work that was required to fund their studies. This includes Gilliam Martin MSP (<https://twitter.com/GillianMSP/status/1258714079218335744?s=20>) and the Child Poverty Action Group Early Warning system briefing for April 16th: <https://cpag.org.uk/projects/early-warning-system>

13 That said, most of what the British welfare state more broadly does is “redistribute across our own life cycles, and so smooth out our available resources from year to year”, rather than giving money from ‘us’ to ‘them’ (Hills, 2017:253).

tries (e.g. Sweden) provide a broader income replacement function – but even in Britain, there have been many changes in the exact balance between these aims.

These questions have become prominent again during the COVID-19 pandemic. This is partly because those placed on furlough (officially the ‘Job Retention Scheme’) received at least 80% of prior earnings up to a ceiling, irrespective of their other income or savings. (The principles behind the Self-Employment Income Support Scheme (SEISS) were similar). Those not eligible for furlough or SEISS, however, received flat-rate and comparably less generous UC (Brewer and Handscomb, 2020) – and this was not available to those with significant other income or savings above £16,000. Several organisations have called for ‘wealth testing’ to be temporarily changed or removed during COVID-19 (Brewer and Handscomb, 2020; Labour Party, 2020), although the DWP have strongly argued that wealth tests should be maintained.<sup>14</sup>

**2. Working partners:** as with targeting, there has always been a question about whether benefits should be assessed on the basis of an individual person, or whether the state also looks at the income and savings of their partner and/or wider household (Walker, 2005). UC – unlike some of the benefits it replaces – is based on the household, which means that people who have lost their job will sometimes be ineligible for UC if their partner is still working and earns above a certain level (the exact level depending on their situation). The household basis for eligibility is not used in some other countries (Ingold and Etherington, 2013) and it raises many practical challenges among couples (Griffiths et al., 2020), although issues of fairness have rarely been raised during the COVID-19 pandemic.

**3. Migrants and non-UK nationals:** recent years have seen various changes to the circumstances under which migrants and non-UK nationals are eligible for benefits (Dwyer et al., 2019; Kennedy, 2015). Concerns about ineligibility were raised during the initial COVID-19 lockdown, because some people faced practical challenges in returning to their country of origin, but were ineligible for UK benefits, even if they were in acute need (Citizens Advice, 2020a; b; House of Commons Work and Pensions Committee, 2020a; b).<sup>15</sup> Ineligibility partly stems from coming to the UK on ‘no recourse to public funds’ visas, and partly where people struggle to show that they meet the benefits systems’ requirements about presence and habitual residency.

It is important to note that people with working partners or savings may still be eligible for ‘new-style’ JSA or ESA. These benefits are ‘contributory’ so are only available to people who have paid enough recent National Insurance contributions. New-style JSA/ESA claimants generally receive less than UC claimants because they do not include certain additional elements, e.g. for housing and children (Brewer and Handscomb, 2020), and claims are time-limited to 6 months. However, they have two advantages: they do not take into account any savings/capital that claimants have, and they do not take into account whether a partner works. Some people who are

<sup>14</sup> The role of savings is a major feature of a Patrick Butler article in the Guardian (see footnote 16). A DWP spokesperson quoted in the article said in response, “*Universal Credit is a means-tested benefit and it rightly assumes that people with significantly above average levels of savings and access to the income of a partner will draw down on this support before receiving government help.*” Neil Couling – Director General for Universal Credit at the DWP – further added on Twitter, “*Beveridge’s system of National Assistance in 1948 had capital rule of £375, with deductions for income above £50. Supplementary Benefit in 1980 had a limit of £2000. UC has a limit of £16000 in capital with assumed income from £6000. Capital rules in UC are not a new feature.*” See <https://twitter.com/NeilCouling/status/1311744408241483782?s=20>

<sup>15</sup> See also the Child Poverty Action Group Early Warning system briefings for September 29th, July 24th, July 9th, May 28th, April 28th; <https://cpag.org.uk/projects/early-warning-system>

not eligible for UC will therefore be eligible for new-style JSA/ESA (and vice versa), but there is some concern that these people were simply not aware of JSA/ESA, given that most of the publicity around the benefits system was focused on UC.<sup>16</sup>

### **In this report**

At present, there is little robust evidence focusing on these ‘unsuccessful claimants’. The limited DWP data that is publicly available comes from two formal questions in Parliament, which we discuss in Appendix B, and have received some media coverage.<sup>17</sup> However, these DWP figures obscure as much as they reveal: they do not exclude withdrawals where people no longer need benefits, they do not distinguish between different types of rejections, nor do they examine how unsuccessful claimants are coping without benefits.

In this rapid report, we conduct exploratory research into these unsuccessful claimants, funded by the Health Foundation and linked to the wider ESRC-funded *Welfare at a (Social) Distance* project. This research involved two methods:

- **Survey:** we conducted an online screening survey of over 170,000 YouGov panel members, 5,125 of whom were then followed up in detail, of which 629 were classified as ‘unsuccessful claimants’. The screening survey was conducted between the start of May and late July 2020, and the final survey was conducted online 23<sup>rd</sup> July to 10<sup>th</sup> August 2020. Data were weighted to account for the proportions of different groups we invited to take part in the follow-up survey, and to be representative of the working-age (18-64) population. Further details about this survey can be found at the end of this report, and the anonymised dataset will be made publicly available via the UK Data Archive.
- **Interviews:** we conducted 20 in-depth interviews with ‘unsuccessful claimants’ during August and September 2020. The interviews allow us to better interpret the survey findings, and to examine the experiences of unsuccessful claimants in greater detail. We will present a full analysis of the in-depth interviews in a later report, but in this rapid report include the cases of ‘Steve’ and ‘Helen’ as illustrative examples of key issues.

In this report, we answer four key questions:

1. How many unsuccessful claimants are there?
2. Why had people tried to claim benefits?
3. Why had their claims been unsuccessful?
4. Were unsuccessful claimants struggling, or were they getting by?

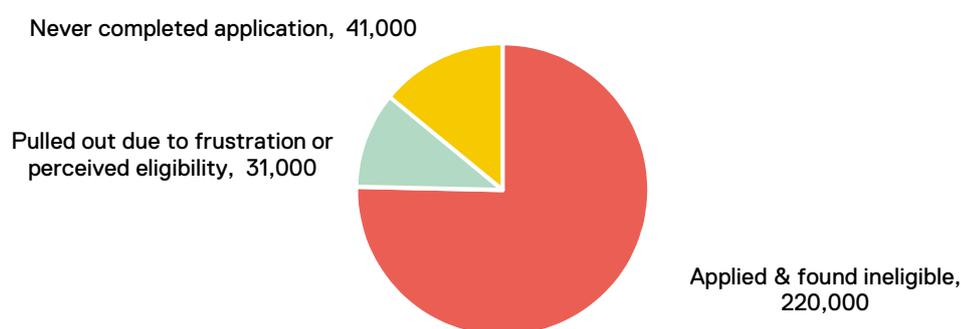
<sup>16</sup> See Rod Hick, 22nd May 2020, ‘COVID-19 and the bypassing of contributory social security benefits’, <http://blogs.bath.ac.uk/iprblog/2020/05/22/covid-19-and-the-bypassing-of-contributory-social-security-benefits/>

<sup>17</sup> See Patrick Butler in the Guardian, 30th Sep 2020, ‘Hundreds of thousands who lost jobs in pandemic denied universal credit’ (<https://www.theguardian.com/world/2020/sep/30/hundreds-of-thousands-who-lost-jobs-in-pandemic-denied-universal-credit>). Our own analysis of the FOI figures underlying this story are given in Appendix B.

## HOW MANY UNSUCCESSFUL CLAIMANTS ARE THERE?

We estimate that 0.70% [0.61-0.80%] of the working-age population unsuccessfully tried to claim UC, JSA or ESA during COVID-19 – equivalent to 290,000 [250,000-330,000]<sup>18</sup> people. This is about 11% of the total number of claims that were made for UC (there were about 2.4 million starts to UC in the two months after lockdown<sup>19</sup>). As shown in Figure 1 below, these unsuccessful claimants are mostly people who applied and were rejected by the DWP (220,000 [190,000-250,000] people), with smaller numbers withdrawing their claims due to frustration or perceived ineligibility (31,000 [22,000-39,000]) or never completing their application (41,000 [30,000-52,000] people).

**Figure 1: Unsuccessful claimants during the pandemic, split by type**



Sources: (i) weighted nationally representative subset of the YouGov screening survey, n=15,804; (ii) weighted YouGov follow-up survey of probable non-claimants, n=5,125.

There were no gender or age-related differences in who became an unsuccessful claimant.<sup>20</sup> Over a third of unsuccessful claimants reported a disability (37.5% [33.1-42.2%]), and just under 10% of unsuccessful claimants were from Black and Minority Ethnic (BAME) backgrounds (9.4%, [6.7-12.9%]).

<sup>18</sup> Ranges in brackets refer to 95% confidence intervals. These show the range of uncertainty around our estimates due to using a sample (rather than speaking to everyone), but do *not* capture other sources of uncertainty, which are discussed separately in the text/appendices. The main estimate in normal text is our single best estimate of the true figure, but given the uncertainty that comes from using sample surveys, we can be more confident that the true figure is somewhere in the range in brackets.

<sup>19</sup> There are no currently comparable figures for the number of applications for JSA or ESA over this period. *Universal Credit Statistics: 29 April 2013 to 9 July 2020* (published 11th August 2020), <https://www.gov.uk/government/publications/universal-credit-statistics-29-april-2013-to-9-july-2020/universal-credit-statistics-29-april-2013-to-9-july-2020>

<sup>20</sup> 53.8% [49.0-58.5%] of unsuccessful claimants were women, but given that the confidence interval is quite wide, we cannot be sure if there were genuinely more women than men. Unsuccessful claimants were split between ages 18-24 (14.8% [11.2-19.2%]), 25-39 (35.8% [31.5-40.4%]), 40-54 (31.3% [27.0-35.9%]) and 55-64 (17.7% [14.9-20.9%]); these age bands are different sizes, and when we account for this there is no patterning by age.

### 1.1 How accurate are our estimates?

These figures are likely to be slight underestimates of the numbers of unsuccessful claimants, for three reasons:

- I. It excludes anyone who was claiming UC/JSA/ESA/Tax Credits before COVID-19, even if they subsequently tried unsuccessfully to claim a different benefit. From the *Welfare at a (Social) Distance* survey of claimants, we estimate that 66,000 [48,000-83,000] existing UC/JSA/ESA/Tax Credit claimants unsuccessfully made a new claim for UC/JSA/ESA.
- II. YouGov are a widely-used source of data during COVID-19 as they can continue asking questions to their online panel during lockdowns. However, their panel under-represents two key groups: (i) migrants to the UK, particularly those with limited English language skills; and (ii) those with limited digital skills. It is very likely that unsuccessful claimants are more common in both those groups than in the wider population, and that there are more unsuccessful claimants in reality than the data show here.
- III. We asked people about their benefit status twice, rather than just once. That is, we firstly conducted a screening survey, and then did a detailed follow-up survey only with those who seemed likely to be unsuccessful claimants. This will lead to slight under-estimates, because we did not follow-up people that seemed unlikely to need/be eligible for benefits, unless they explicitly said that they had tried unsuccessfully to claim. Detailed questioning may have revealed some unsuccessful claimants among those who were initially screened out, although the numbers are likely to be low (see Appendices A & B).

As a check against our figures, we also looked at unsuccessful claimants in the widely-used survey *Understanding Society*, a large (10,000 person) nationally-representative, general-purpose survey that has included monthly Covid-19 waves since April (see Appendix B). For a similar time period as our survey, *Understanding Society* estimate that there were 730,000 [570,000-890,000] unsuccessful UC claimants, noticeably higher than our comparable estimate of 250,000 [210,000-280,000].

To understand this discrepancy, we compared *Understanding Society* to our own screening survey, and found they gave similar results. However, when we went back to our respondents and probed the detail of their benefits claim in our follow-up survey, we found that many now said that they hadn't actually started trying to claim. This is probably because these are people who came close to claiming but did not actually claim, e.g. they looked into claiming UC and decided they would not be eligible, so never started applying. This effect is likely to be even stronger in *Understanding Society*, for reasons given in Appendix B.

Overall, we judge that our figures are more likely to be accurate than *Understanding Society* – but given that our figures are likely to be slight underestimates, the *Understanding Society* figures provide a helpful upper bound on how many unsuccessful claimants there might be.

### 1.2 How do our results compare to DWP data?

The DWP do not routinely publish any information on unsuccessful claimants, but they have published some data in response to two freedom of information requests (see Appendix B). These show that between 16% and 27% of UC claims were either

withdrawn by the claimant or closed due to ineligibility – the lower figure of 16% applying during the Covid-19 applications peaked in late March, the higher figures of 26-27% applying before/since. (A further 1-7% of claims were struggling with identity verification at the point that the freedom of information request was released). Assuming that the lower figure best captures the situation from 1<sup>st</sup> March to 13<sup>th</sup> May, then around 450,000 people have either withdrawn a claim or been found ineligible for UC.

This is higher than our estimates of 250,000 [210,000-280,000] withdrawn/ineligible UC claims under the DWP definition. The differences are likely to be largely because we ignore multiple claims, which before the Covid-19 pandemic accounted for 30% of withdrawn/ineligible claims (we explore this in more detail in Appendix B). It is worth noting however that different DWP sources disagree with one another, which should introduce a note of caution in using the DWP data. (For example, DWP data sometimes suggests that more people started claiming a benefit than actually applied for it). While our figures may be a slight underestimate, it is also possible that the DWP figures will be revised in future.

## 2. WHY HAD PEOPLE TRIED TO CLAIM BENEFITS?

### **Helen's reasons for claiming benefits**

Helen was self-employed in the health and beauty industry. From the 23<sup>rd</sup> March, when lockdown began, through to mid-August, she was unable to see any of her clients:

*"I had basically zero income coming in... I did think that that was the end of my business"*

Although she had seen a dramatic reduction in her income, they had managed to get by because her partner was a key worker and his income had increased slightly during this period. They had decided to take a 'mortgage holiday', but otherwise had continued to pay their bills. However, she decided she needed to explore her options for financial support – this included looking at business loans/grants as well as Universal Credit (UC). Finding herself ineligible for the business loans/grants, she opted to contact the UC helpline.

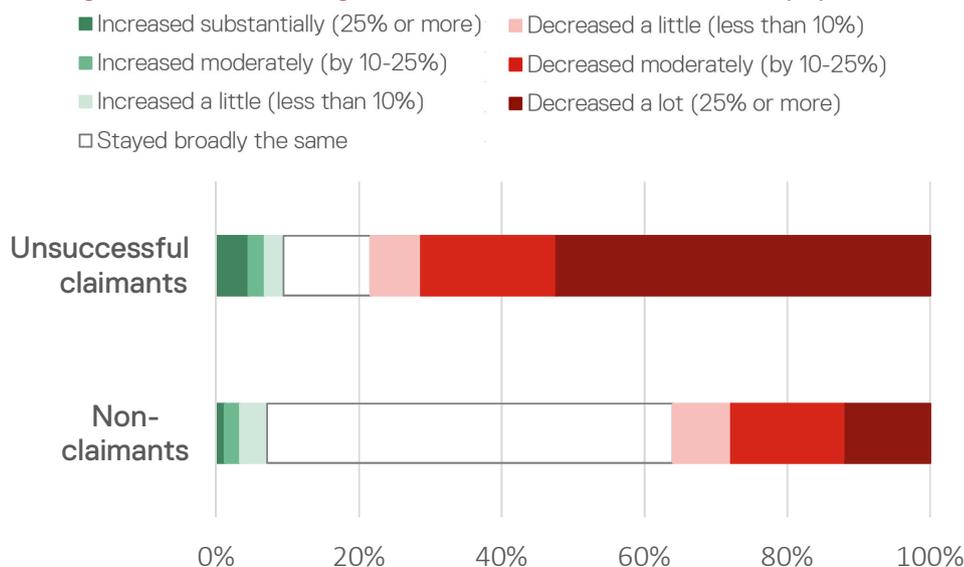
### **Steve's reasons for claiming benefits**

Steve had a varied employment history, often changing careers, but was currently self-employed as a freelance commercial writer. He indicated that his income was not fixed, and he often 'tops it up' with other ad-hoc work. However, the majority of Steve's income stopped after lockdown started in March, when many of his clients (who were experiencing financial difficulties themselves) stopped commissioning work from him. Consequently, he decided to explore the option of claiming, although – due to a previous negative experience of claiming JSA and Housing Benefit ten years before – the prospect of claiming '*filled him with dread*'.

Unsuccessful claimants have overwhelmingly seen a drop in their household income compared to the pre-pandemic period – of those that could give an answer, over three-quarters (78.7% [74.6-82.3%]) said their income had reduced, and more than half (52.6% [47.7-57.4%]) said that their income had fallen by more than 25%, as shown in Figure 2 below.<sup>21</sup>

We can compare this to the wider (non-claimant) general population using a separate YouGov study in early May 2020 kindly shared with us by the Resolution Foundation and also funded by the Health Foundation (see Appendix A). This clearly shows that income drops among unsuccessful claimants are greater than among non-claimants.

**Figure 2: Changes in income among unsuccessful claimants vs. wider population**



Sources: (i) unsuccessful claimants = YouGov follow-up survey of 587 non-claimants with valid data; (ii) non-claimants = Resolution Foundation/YouGov survey of the working-age population, excluding benefit claimants, n=4,379. This excludes the 8.0% of unsuccessful claimants and 8.7% of non-claimants who didn't know how their income had changed.

Underlying this drop in income were a variety of different experiences, mostly related to COVID-19. One major reason for trying to claim benefits was that that the respondent or their partner were self-employed and couldn't get enough work (40.0% [35.6-44.6%]). Indeed, nearly half (48.7% [44.1-53.5%]) of unsuccessful claimants were self-employed before the first COVID-19 lockdown in March. While many of these self-employed people had already received a payment from the Self-Employment Income Support Scheme (36.9% [29.1-45.3%]), many others said they were ineligible, e.g. because their business was incorporated or because they did not have the necessary tax returns (42.4% [34.4-50.8%]).

Other important reasons for trying to claim benefits were having reduced pay/hours, including being on furlough (52.5% [47.8-57.2%]); or losing a job (26.5% [22.6-30.8%]). However, many survey participants also gave one of a variety of other reasons for trying to claim benefits (46.0% [41.4-50.8%]), such as their savings running out, already not working and finding it harder to get work, needing to shield, other health/disability issues, their household situation changing, and/or new care responsibilities.<sup>22</sup>

21 That said, a small number (9.1% [6.8 to 12.1%]) had seen their incomes rise, some of them substantially. This may be because they received income from the Self-Employment Income Support Scheme alongside continued self-employment earnings, or because they had managed to increase their income in other ways (e.g. they or their partner got a new job) – potentially after unsuccessfully trying to claim benefits.

22 Respondents could give multiple reasons, hence categories do not sum to 100%. The categories mentioned in the text are: losing their job (includes made redundant due to Covid-19, made redundant for another reason, contract come to end), and reduced pay/hours (reduced pay as on furlough, not working and being paid, reduced hours).

## WHY HAD THEIR CLAIMS BEEN UNSUCCESSFUL

### Why Helen's claim was unsuccessful

After exploring her options and finding herself ineligible for a business loan/grant, Helen phoned the Universal Credit helpline as she wanted to be able to speak to someone about her eligibility. However, she described a number of frustrating and time-consuming attempts to speak to anyone, eventually giving up and deciding to just try and apply online:

*"So this phone call must have gone on for, I'd say probably an hour to an hour-and-a-half, every single day, working day, for eight days. That's when I decided, I can't do this any longer, it's not happening. So, I tried to go online and apply online."*

The online process proved extremely confusing for Helen. Her self-employed status seemed to lead to a series of 'dead ends' in the application. She felt that if she had been an employee who lost their job (rather than self-employed), it would have been much easier to apply. Frustrated, she next tried calling a benefits helpline and HMRC without success. At this point she gave up her application without completing it:

*"I was completely at a dead-end"*

### Why Steve's claim was unsuccessful

Before starting the process of claiming UC, Steve had also applied for a business grant but had chosen to apply for UC as a 'backup strategy', assuming that both processes were going to take significant time:

*"I assumed that it would be a long and drawn-out and arduous process, so I thought I'd better see what is there, get myself in this huge and growing queue. If it turned out that I could access money through some other source [the business grant], I could always tell Universal Credit and halt the claim, so I thought it'd be better to get into the queue to begin with."*

Steve worked through the online application but found there were a number of questions where he was unsure of what information to insert or could not answer the questions, particularly relating to the income of other household members (Steve and his partner had two adult children living with them, both of whom had been furloughed):

*"I had to give them details of my income, my incomings and outgoings, I get all that, but I just found as I got further and further into it, I just found questions that I couldn't answer. Not because I didn't particularly understand them, but they were just asking for information that I couldn't give them."*

Confused and worried about making a false declaration, he considered withdrawing the application and living on some savings that he had, before eventually completing the online application. His application was subsequently rejected. Steve could not recall the exact reason but explained that it was either because he didn't qualify due to the other incomes within the household or because there was a request for more information. At that point, fearful of getting 'too stressed' about the process, he decided to give up and live on his savings and whatever freelance work he could get: *"I just thought, I don't need this money that badly."*

## 2.1 Understanding failures to complete the application

We estimate that only 41,000 [30,000-52,000] people failed to complete their application for benefits. This is a surprisingly small number given the unprecedented increase in claims after lockdown, on top of the pre-existing challenges associated with the rollout of UC (see section 1). This may partly reflect the greater digital literacy of the new cohort of claimants; and that online surveys (such as our YouGov survey) under-represent people with weak digital literacy. However, it is most likely a testament to the process changes made by the DWP, which successfully avoided a large number of people missing out on benefits due to process issues.

A side-effect of this small number of failures to complete the application is that we have relatively few people in this situation in our survey (98 people). Of these 98 people, the most common reasons their claims were unsuccessful were because of difficulties verifying their identity online (16 people), difficulties getting the information they needed to complete their claim (15), difficulties claiming as a couple (12), the website repeatedly crashing (10), and generally struggling to understand how to claim (11). While we can estimate statistically how likely each of these are nationally, these estimates are quite imprecise due to the small numbers in our sample.<sup>23</sup>

## 2.2 Understanding withdrawal due to frustration or perceived eligibility

We estimate that 31,000 [22,000-39,000] people made a claim that they subsequently withdrew due to frustration or perceived ineligibility. These are people who did *not* say they withdrew because they did not need benefits any more,<sup>24</sup> instead saying (i) they thought their application would be rejected, (ii) they realised how little they would receive, or (iii) they got too frustrated and gave up.

This relates to both of the two key policy issues highlighted in Section 1:

- Those withdrawing because they thought their application would be rejected, or because of how little they would receive, are related to policy issues of *eligibility*. They make up two-thirds of this group;
- Those withdrawing because they got too frustrated and gave up are likely to be related to *process* policy issues (including some people who said that they submitted a claim but never heard back from the DWP). They make up about one-third of this group.

About three-quarters withdrew before completing their application, and therefore are also missing from the DWP's statistics on the numbers of people whose claims are withdrawn/rejected.

<sup>23</sup> The estimates for the population are: Website kept crashing: 8.5% (5.4 to 20.4%) /// Couldn't verify identity 14.8% (8.9 to 23.8%) /// Spent hours on phone 2.7% (0.9 to 8.3%) /// Waiting 1wk+ for callback 3.6% (1.3 to 9.5%) /// Difficulty getting information 16.1% (9.5 to 25.8%) /// Difficulties calculating income 8.7% (3.7 to 18.9%) /// Difficulties proving ill-health/disability 3.0% (0.7 to 12.7%) /// Difficulties claiming as a couple 11.2% (6.0 to 19.9%) /// Difficulties proving residency 0.9% (0.1 to 6.4%) /// Couldn't understand how to claim 11.4% (6.2 to 20.2%). No-one said that the reasons they didn't claim were difficulties proving paid NI contributions /// difficulties entering housing costs /// difficulties entering childcare costs.

<sup>24</sup> That is, they did not say that they withdrew because they started working again, got more hours at an existing job, didn't need benefits (whether because they were furloughed/got money from SEISS/for other reasons), or decided to apply for another benefit.

### 2.3 Understanding rejected applications

The largest group of unsuccessful claimants are those who applied for benefits but were rejected because they did not meet the eligibility criteria (220,000 [190,000-250,000] people). Some never understood why their claim was rejected (12.4% [9.3 to 16.3%]), such as our case study of Steve above. However, most were able to give one or more reasons, and these are shown in Table 1 below. The most common reasons were that the respondent or their partner were still earning too much money (45.4% [40.0 to 50.9%]), even after the drop in income that most had seen. Following this were those whose claims were rejected because they or their partner had too much in savings (23.9% [19.7 to 28.6%]).

**Table 1: Reasons why benefit claims were rejected**

	Why claim was rejected	
	(95% confidence interval)	
<b>Still earning too much</b>	<b>45.4%</b>	(40.0 to 50.9%)
<i>Of which...</i>		
Respondent earning too much	17.5%	(13.8 to 22.0%)
Partner earning too much	41.6%	(35.2 to 48.3%)
<b>Too much other income</b>	<b>7.0%</b>	(5.0 to 9.7%)
<b>Too much savings</b>	<b>23.9%</b>	(19.7 to 28.6%)
<i>Of which...</i>		
Respondent has too much savings	20.1%	(16.3 to 24.7%)
Partner has too much savings	8.9%	(5.8 to 13.2%)
<b>No Recourse to Public Funds</b>	<b>2.3%</b>	(1.1 to 4.7%)
<b>Can't establish present/habitually resident</b>	<b>1.5%</b>	(0.6 to 4.0%)
<b>Insufficient National Insurance contributions<sup>1</sup></b>	<b>7.2%</b>	(5.1 to 10.1%)
<b>Full-time student</b>	<b>4.7%</b>	(2.7 to 7.8%)
<b>Other reasons</b>	<b>2.6%</b>	(1.3 to 4.9%)
<b>Never explained why rejected</b>	<b>12.4%</b>	(9.3 to 16.3%)

Note: multiple reasons possible, hence these do not total 100%. <sup>1</sup> Insufficient National Insurance contributions refer to unsuccessful ESA/JSA claims. Source/sample size: n=488 people whose claims were rejected, from the YouGov follow-up survey of non-claimants.

A number of other reasons were also given, although each of these were less common. Many unsuccessful JSA/ESA claimants – and 7.2% [5.1-10.1%] of all rejected claimants – did not have sufficient National Insurance contributions, while others were ineligible because they were full-time students (2.4% [1.1 to 5.3%]). A smaller number were rejected for reasons relating to their migration status or nationality (either because they had No Recourse to Public Funds, or because they could not establish that they were present and habitually resident in the UK – these applied to 2.4% [1.1 to 5.3%] and 1.1% (0.4 to 3.0%) respectively). However, as we noted above, these are likely to be underestimates because migrants are heavily under-represented in the YouGov panel.

Perhaps unsurprisingly, people were generally unhappy to be rejected. Rejections largely came as a surprise (69.7% [65.3 to 73.7%]) and were perceived as unfair (73.5% [69.2 to 77.4%]).<sup>25</sup> When we split these feelings by the reasons that people's claims had been rejected, we see that a majority of *all* types of rejected claimants were surprised and felt that this was unfair. However, those rejected because they themselves were still earning too much were least likely to think this was unfair (56.0% [43.0 to 68.3%] agreeing vs. 76.5% [70.7 to 81.4%] of those giving other reasons). There were no clear differences between those whose partner was earning too much, who had too much in savings, or who gave other reasons.

#### **2.4 Did unsuccessful claimants consider applying for other benefits?**

These unsuccessful claims cover both UC and 'new-style' JSA/ESA, as we explained in section 1. Most unsuccessful claimants had only tried to claim UC (68.6% [64.1-72.8%]), with the remainder split between those who only tried to claim JSA/ESA (16.9% [13.7-20.6%]) or those who tried to claim both UC and JSA/ESA (14.5% [11.3-18.3%]).

Of those who only tried to claim UC, the overwhelming majority (65.2% [59.8-70.2%]) had not considered applying for JSA/ESA. A further 16.4% [12.9-20.6%] said that they were given the impression by the DWP, politicians or the media that they should claim UC rather than JSA/ESA.<sup>26</sup> The results are similar even if we restrict our focus to people rejected from UC because of savings or partner earnings, which would not disentitle them from JSA/ESA (even for this group, 62.3% [52.8-71.0%] did not consider applying for JSA/ESA). As such, there is a concern that some people are missing out on the benefits that they may be entitled to.

<sup>25</sup> The full text of these questions was: "Thinking about when you heard that your application for [UC/JSA/ESA] had been rejected, how far do you agree or disagree with the following statements? I was surprised that I wouldn't receive any money /// It is unfair that I don't receive any money." Responses were on a five-point scale from 'strongly agree' to 'strongly disagree'.

<sup>26</sup> We asked people if they had considered applying for ESA/JSA. Two of the answer categories were, "Yes, but I/ we were told by someone from the Jobcentre/DWP that I/ we should claim JSA/ESA", and "Yes, but I/ we were told by politicians/ the media that I/ we should claim JSA/ESA".

Perhaps surprisingly, the picture is similar for those who applied to JSA/ESA but not UC: 52.4% [41.5-63.1%] said that they didn't consider UC, and 9.4% [4.8-17.6%] said they were given the impression by DWP/politicians/the media that they should claim JSA/ESA rather than UC.

### 3. WERE UNSUCCESSFUL CLAIMANTS STRUGGLING, OR WERE THEY GETTING BY?

#### How Helen was getting by

With the initial easing of lockdown restrictions, Helen had been able to start seeing her clients again. She had also received the tax repayment that was available for self-employed workers whose income had reduced significantly. Despite initial uncertainty about eligibility, she had subsequently been able to access some government grants. However, she remained concerned about future lockdown measures and what this would mean for her business and income. She concluded that if a lockdown occurred again that prevented her from working, she would re-investigate the Universal Credit online process, indicating that she would consider how best to frame her application details to maximise the chance of being considered by a member of staff rather than reaching a dead end in the automated system:

*“Probably trying to avoid the pitfalls of the self-employed. Maybe put in something along the lines of ‘yes, I’ve just finished work at a place of work’, maybe? Just somebody to see my application, rather than just to stop it there”.*

#### How Steve was getting by

Steve eventually received a business grant, which combined with some savings and some money from other household members, meant that they were able to ‘get by’ and cover their bills, although there had been tensions within the family, particularly around the need for the children to contribute to the household budget. Steve indicated that this was unsustainable in the long term, especially if a second lockdown occurred that impacted on his ability to work. His plan was to continue to evaluate the situation and increase his efforts to secure new commissions. However, Steve hadn’t ruled out having to reapply for UC if he was unable to secure sufficient work, and like Helen, he would consider how best to approach his application next time:

*“I’ll just have to spend a little bit more time and be a little bit more persistent when it comes to the Universal Credit”.*

In this section, we compare unsuccessful claimants’ financial strain/mental health to the general population, using either a separate YouGov survey of the general population that we conducted alongside the main survey, or a separate YouGov study in early May 2020 kindly shared with us by the Resolution Foundation and also funded by the Health Foundation (see Appendix A). We compare unsuccessful claimants to those who were not claiming (or trying to claim) benefits. In subsequent reports, we will examine how unsuccessful claimants compare to *successful* new claimants.

### 3.1 Socioeconomic background

Before exploring how unsuccessful claimants were managing financially, we should firstly emphasise that many unsuccessful claimants had a higher socioeconomic status than successful claimants (Edmiston et al., 2020). Nearly half of them had a university degree (44.1% [39.6-48.7%]), and half were owner-occupiers (50.3% [45.5-55.0%]). Over a third were in social grades A or B (38.4% [33.9-43.1%]) – that is, the main income earner in the household worked in a professional or managerial job – with a further 27.0% [23.1-31.3%] in social grade C1.<sup>27</sup> Relatively few had children: only 4.5% [2.8-7.1%] were single parents, with a further 23.1% [19.2-27.4%] being couples with children.

### 3.2 Deprivation and financial strain

We have already seen that many unsuccessful claimants saw sharp falls in income, often due to Covid-19, and that they were mostly surprised that their claims were rejected. Moreover, they were often waiting some time to hear that they had been rejected: 37.7% [32.2-43.5%] had been waiting longer than two weeks, and a further 12.3% [9.3-16.1%] couldn't remember how long they had waited. Most respondents weren't sure how they were going to cope financially when they heard their claim had been rejected (63.5% [58.2 to 68.5%]).

By the time we spoke to them, many claimants had found a range of ways of managing financially. Nearly half of unsuccessful claimants were using their savings (46.2% [41.5-50.9%]).<sup>28</sup> Other common ways of managing included borrowing from a bank (whether via credit card, an overdraft or a bank loan) and borrowing or gifts from friends/family – all of which were much more common among unsuccessful claimants than the wider non-claimant population.<sup>29</sup> While it was rarer, food bank use was also evident amongst unsuccessful claimants (used by 4.2% [2.4-7.4%] of unsuccessful claimants, compared to 0.6% [0.4-0.9%] of non-claimants).

These strategies were often still not sufficient for all unsuccessful claimants to avoid financial strain and, in some cases, deprivation<sup>30</sup> (see Figure 3 below). Most unsuccessful claimants were under some financial strain, saying that they could not replace/repair major electrical goods (e.g. fridge) if they broke, and could not make regular savings of even £10 per month. Substantial minorities of unsuccessful claimants reported more severe forms of financial strain and deprivation, including being unable to keep up with bills, falling behind on housing costs, or not eating when hungry in the past two weeks because they couldn't afford food (27.4% [23.4-31.7], 22.0% [18.3-26.3%], and 15.2% [12.1-18.7%] respectively). All of these indicators of financial strain were much more common in unsuccessful claimants than in the wider non-claiming population.

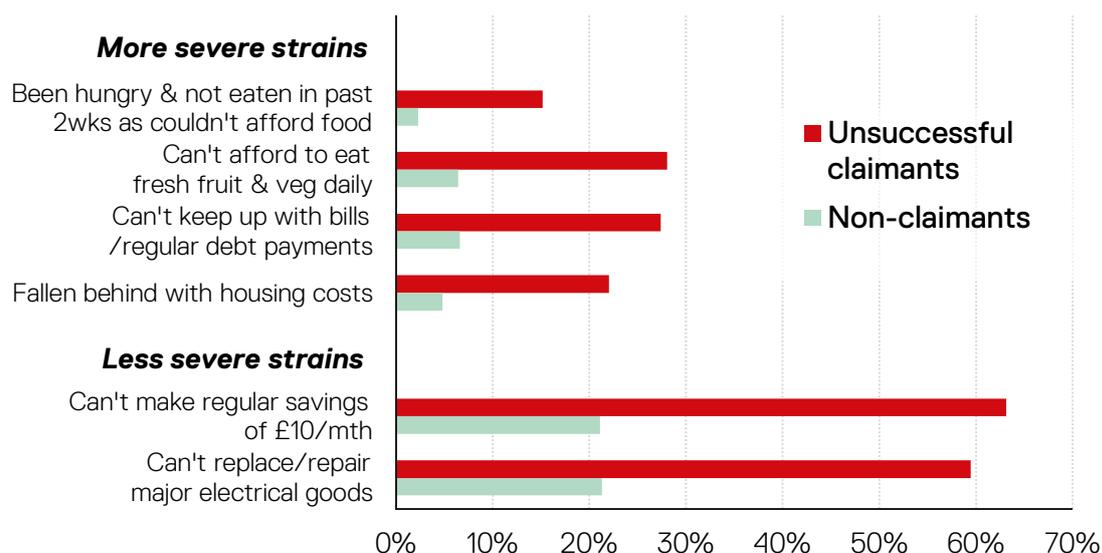
27 'Social grade' is a socioeconomic classification that is widely-used in market research, and is available for all participants in the YouGov panel. It is primarily based on the occupation of the Chief Income Earner in the household. Groups A and B correspondent to professionals and managers, so represent higher forms of occupation-based socioeconomic status; Group C1 covers junior managerial or non-manual occupations. For more information, see <https://www.mrs.org.uk/resources/social-grade>

28 While 8.6% [6.5-11.3%] had savings of £30,000 or more, most had savings of less than £6,000 (61.1% [18.0-25.8%]), and a sizeable minority had none (21.7% [18.0-25.8%]).

29 Note that unlike most comparisons here, there are slight differences in question wording between our survey of unsuccessful claimants and the Resolution Foundation survey of the wider population.

The RF survey gave multiple separate response options for "Overdraft(s)", "Credit card(s)", "Personal loan(s)", "Payday loan", "Credit purchased (e.g. mail order, store cards, etc.)". We instead gave a single response option, "Further borrowing from credit card, overdraft, or bank loan".

30 By deprivation, we mean an enforced lack of something that is widely considered to be a necessity (McKay, 2004).

**Figure 3: Financial strain and deprivation among unsuccessful claimants**

Sources: (i) unsuccessful claimants = YouGov follow-up survey of 629 non-claimants; (ii) non-claimants depends on the question. For 'been hungry and not eaten in past 2wks', this comes from our own general population survey, excluding benefit claimants, n=1,429. For all other measures, this comes from the Resolution Foundation/YouGov survey of the working-age population, excluding benefit claimants, n=4,466.

In total, 80.7% [76.6-84.2%] of unsuccessful claimants reported at least one of these more/less severe financial strains, and 48.4% [43.5-53.4%] reported at least one of the more severe financial strains – falling behind on housing costs, not keeping up with bills, not being able to afford daily fresh fruit and vegetables, or being hungry and not eating. Overall, not all unsuccessful claimants were significantly struggling – but most had seen sharp drops in their income because of COVID-19 and were experiencing some financial struggles, and nearly half had experienced some more severe financial strain.

### 3.3 Mental health

#### Helen's mental health

Money occupied Helen's thoughts more now than before. She tried to avoid worrying "*because it's completely pointless*". Instead, she adopted a strategy of sitting down with pen and paper, listing the challenges one by one and trying to work out her options. Support networks were also important for Helen's peace of mind. When lockdown started, she and five close friends set up a social media group and posted inspirational quotes and messages of support to help each other get through it, as well as providing practical assistance if needed.

#### Steve's mental health

At the start of lockdown, the uncertainty about his situation meant Steve thought about money much more, which then faded when he received some grant monies. However, he expected these anxieties to resurface soon when the money ran out. He thought his mental health had worsened but it was difficult to separate out whether that was due to loss of income or worry about the virus:

*"It all merges in together. I'm not sure that they exist in distinct silos. I think the whole thing just sort of comes together and creates one particular picture."*

Family relationships had become more strained, with disputes about who was contributing, and how much, to the family's finances sparking "*a couple of heated exchanges*". Steve, a diabetic, was also worried about the risk posed if his children brought the virus back home, and was unsure whether he was being overly cautious or not cautious enough.

#### How we measured mental health

We here use two measures of mental health:

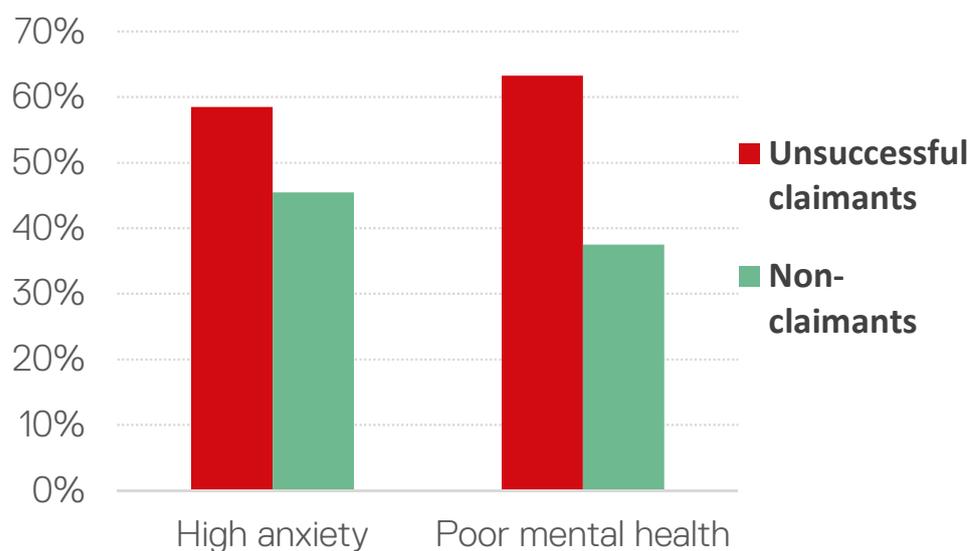
1. *High anxiety*: our anxiety measure is one of the Office of National Statistics' (ONS) four measures of national wellbeing. It asks people "*overall, how anxious did you feel yesterday?*" on a 0-10 scale from 'not at all anxious' to 'completely anxious'. Following the ONS, we use a score of 6+ as indicating high anxiety.
2. *Poor mental health*: this is the widely-used series of 12 questions known as the General Health Questionnaire (GHQ-12), which is a well-validated and widely-used measure of probable mental ill-health (Goldberg and Williams, 1988). It includes questions on e.g. whether people feel happy, whether they have lost sleep due to worry, and whether they can concentrate. Each question is on a four-point response scale; the standard cut-off for poor-mental health is if someone reports either of the two most serious options on the response scale for four or more of the 12 questions.

## What we found

We know that people's mental health tended to be noticeably worse in early May 2020 (when the two general population surveys were done) than in late July 2020 (when the non-claimant survey was done); in the UCL COVID-19 Social Study for example (Fancourt et al., 2020), average depression scores were around 6.5 in early May, falling to around 5.0 in late July. All things being equal, we would therefore expect unsuccessful claimants to show better mental health, because of when we spoke to them.

However, unsuccessful claimants had *much* worse mental health on average than the wider non-claimant population, as shown in Figure 4 below. High anxiety was reported by 58.5% [53.7 to 63.1%] of unsuccessful claimants compared to only 45.5% [44.1 to 46.9%] of the wider non-claimant population. The difference for poor mental health was even starker: 63.3% [58.6 to 67.7%] of unsuccessful claimants reported poor mental health, compared to only 37.5% [36.1 to 38.9%] of non-claimants.

**Figure 4: Mental ill-health in unsuccessful claimants vs. the wider population**



Sources: (i) unsuccessful claimants = YouGov follow-up survey of 619-629 non-claimants with valid data; (ii) non-claimants = Resolution Foundation/YouGov survey of the working-age population, excluding benefit claimants, n=4,729-4,786.

## CONCLUSIONS

In this report, we have described our exploratory research into a group that is largely absent from existing studies – unsuccessful benefits claimants. As set out in section 1, there are two reasons to look at unsuccessful claimants of UC/JSA/ESA during the start of the COVID-19 pandemic (March-May 2020).

Firstly, claimants may be unsuccessful because of *process* issues. However, we find the numbers concerned are relatively low – only 41,000 [30,000-52,000] people failed to complete their application for benefits, due e.g. to difficulties verifying their identity online or the website crashing. This is a tiny fraction of the 2.5m claims for UC made over the same period, and is a surprisingly small number given the unprecedented

increase in claims during lockdown. This is probably testament to the process changes made by the DWP in response to the COVID-19 pandemic. Nevertheless, it is still worth asking: how can we make the process of applying for benefits more straightforward in order to reduce the (small) numbers who failed to complete their application?

Secondly, claimants may be unsuccessful because of the *fundamental design of the benefits system*. The largest group of unsuccessful claimants are those who applied for benefits but were rejected because they did not meet the eligibility criteria (220,000 [190,000-250,000] people). Rejections largely came as a surprise and were perceived as unfair. While this group were more advantaged (on average) than successful benefit claimants, most had seen their income reduced during the start of the COVID-19 pandemic. About half had seen their income fall sharply, and about half were facing more acute forms of financial strain. Additionally, many unsuccessful claimants had poor mental health, which was reported at much higher levels than the wider non-claimant population.

This raises questions about whether the fundamental design of the benefits system should be changed so that more people are entitled to benefits – but this is beyond the scope of this report. This is partly because we need to trade-off a variety of different considerations in deciding on the best course of action, including the aims of the benefits system and fairness; poverty, health and wellbeing; the public finances; and the wider economy. It is also because we need to look at the wider group of people who were not eligible for benefits, even if they did not try to make a claim – a group that are the focus of our subsequent report, where we will consider in more detail the question of whether benefits eligibility should be extended. However, in the meantime, we hope that this rapid report will help policymakers and others to start to consider these issues.

## ACKNOWLEDGEMENTS

Thanks are due to the Health Foundation for funding this research. Rapid response projects require greater efforts in shorter timescales than usual. Thanks are due to YouGov and Acumen Fieldwork for their extremely rapid work and assistance, and to our advisory group for providing invaluable comments in a short timescale (see <http://hub.salford.ac.uk/welfare-at-a-social-distance/advisory-group/>). Particular thanks goes to the survey and qualitative interview participants. This report is based on research undertaken by the study team, and the analysis and comment thereafter do not necessarily reflect the views and opinions of the Health Foundation, nor of our advisory group. The authors take responsibility for any inaccuracies or omissions in the report.

## AUTHORSHIP

This report was primarily written by Ben Baumberg Geiger (BBG), with qualitative material collected/analysed written by Lisa Scullion, Kate Summers, Philip Martin and Cormac Lawler; the wider team contributed editorially to the report and contributed extensively to the design of the survey.

Please cite this report as:

Geiger, BB; Scullion, L; Summers, K; Martin, P; Lawler, C; Edmiston, D; Gibbons, A; Ingold, I; Karagiannaki, E; Robertshaw, R and de Vries, R (2020), At the edge of the safety net: Unsuccessful benefits claims at the start of the COVID-19 pandemic, *Welfare at a (Social) Distance Rapid Report #3*. The Welfare at a (Social) Distance project; <http://hub.salford.ac.uk/welfare-at-a-social-distance>.

ISBN: 9781912337392

## APPENDIX A: METHODOLOGY

### New YouGov survey of unsuccessful claimants

For this report, we conducted a new YouGov survey of unsuccessful claimants, kindly funded by the Health Foundation. This survey included two parts:

1. *Screening survey*: to find probable non-claimants, we asked two screening questions to 170,000 participants in YouGov surveys from April-July 2020. These asked people (i) if they had claimed benefits during the pandemic; and (ii) if they had not tried to claim benefits, why not.
2. *Follow-up survey*: we conducted a follow-up survey of 5,125 probable non-claimants in the screening survey, based on four quota groups.<sup>31</sup> Within this follow-up survey, 629 were 'unsuccessful claimants' – that is, they had tried and unsuccessful to claim UC/JSA/ESA, they were not claiming these or other<sup>32</sup> benefits (whether when COVID-19 arrived in the UK at the start of March or since). The survey was conducted 23<sup>rd</sup> July to 10<sup>th</sup> August 2020.

Data are weighted to account for the proportions of different groups we invited to take part in the follow-up survey, and to be representative of the working-age (18-64) population. The anonymised dataset itself will be made publicly available before the end of 2020 via the UK Data Archive.

### Other surveys

We compared the mental health and financial situation of unsuccessful claimants to the general population. To do this, we used two surveys: (i) a YouGov survey of 6,000 working-age people conducted May 6-11<sup>th</sup> for the Resolution Foundation (also funded by the Health Foundation); and (ii) a YouGov survey of 1,600 working-age people conducted May 21<sup>st</sup>-June 15<sup>th</sup> for the *Welfare at a (Social) Distance* project. Many thanks to the Resolution Foundation for making their data available for this report.

### A general note on YouGov surveys

The surveys all use the YouGov platform – which not only has an established online panel that enables rapid data collection during lockdown(s), but is also the largest online panel in the UK. It has been extensively used for academic research, including during the Covid-19 pandemic (for an early list, see here).

The YouGov panel represents a diverse group of people recruited from a variety of

<sup>31</sup> These quota groups were:

probable unsuccessful claimants (who had tried and unsuccessful to claim benefits at the 1st screening question, or said that the reason they were not claiming benefits was because they had struggled to claim);

probable non-claimants due to migration status (explicitly flagging this at the 2nd screening question);

probable non-claimants who would have been eligible (who said they might be eligible, but don't think it will be worth the hassle or just don't want to claim benefits – among this group, we focused only on those likely to be struggling financially);

probable non-claimants who would not have been eligible but are still struggling (who said they had too much income/savings to claim – among this group, we focused only on those likely to be struggling financially).

For the latter two groups, we defined 'likely to be struggling financially' as those with current household income of <£30,000/£45,000 (depending on whether they have children) and who did not say that the reason they were not claiming benefits is because they did not need them.

Note that the final group of 'unsuccessful claimants' is not the same as the quota group of probable unsuccessful claimants – the more detailed follow-up survey provides a better understanding of people's current situation. (Many probable unsuccessful claimants were either existing benefit claimants, or later said that they had not actually tried to claim).

<sup>32</sup> We exclude those who successfully claimed Income Support (IS) or Carer's Allowance (CA) during COVID-19 (the start of March), or who at the end of February were already claiming IS, CA or Tax Credits.

sources, at the current time numbering 400,000 (UK) active users – about 0.7% of the total UK population. To generate approximately representative samples from this non-probability panel, YouGov offer incentives to a sub-sample of the panel to take part, who are designed to be representative of the national adult population (which they term ‘active sampling’). Non-response weights are also calculated to ensure that the final sample match these known population totals.<sup>33</sup> YouGov provides more general descriptions of its panels here and via the YouGov ESOMAR statement [accessed 11/8/2020].

It is not possible to provide a conventional response rate (as a proportion of the YouGov panel members invited to participate), because participants are allocated to surveys at the point they log in to the YouGov site, rather than at the point that they are invited to participate – something that has been noted by other political scientists using YouGov data (e.g. Kootstra, 2016). For the same reason, however, this non-response is likely to be unrelated to interest in the benefits system – participants will not be aware of the topic of the survey in question, which avoids a major contributor to non-response bias (Groves et al., 2006). Across different surveys, about 1 in 5 of those invited to participate will ultimately do so, on average 19 hours after receiving the invitation email.

Note that there are two limitations to the representativeness of our weighted YouGov surveys:

- While being broadly representative of the population, the YouGov panel inevitably under-represents those with weaker written English language skills (and therefore under-represents first-generation migrants) and who struggle to access the internet via a computer/smartphone.
- Weighting ensures representative results where the weighting variables fully capture those factors that influence both participation in the survey and the phenomenon under investigation. To the extent that they fail to do this, biases can result.

It is worth noting that even ‘gold standard’ social research surveys – those using random samples of the population, with high response rates – must contend with threats to representativeness, as non-respondents may differ respondents. Overall, our judgement is that for most purposes, weighted YouGov data can be treated as broadly representative of the population – but there are particular issues in capturing some groups of unsuccessful claimants, as mentioned in the main report.

---

<sup>33</sup> Normal YouGov weights are based on age, gender, social class, region and level of education. For political work they also weight by how respondents voted at the previous election, how respondents voted at the EU referendum and their level of political interest. The known totals are taken from large random surveys (the Labour Force Survey, the National Readership Survey and the British Election Study) and administrative data (the Census, official ONS population estimates, electoral results).

## APPENDIX B: COMPARING OUR RESULTS TO OTHER SOURCES

### Comparing to DWP administrative data

While the DWP do not publish any information on unsuccessful claimants routinely, there are several DWP data releases that can help us here. Unfortunately these data are inconsistent between themselves.

Firstly, it would ideally be possible to use publicly available data to compare the number of claims made for UC against the number of people who successfully start on the benefit. However, this is not possible in practice:

- *Data on the number of claims are inconsistent.* The DWP publish two datasets on the number of claims made for UC (which it terms 'declarations'). One of these is rapid management information that is not quality-assured, the other are slower official statistics that are published via Stat-Xplore. The quality-assured figures show noticeably lower levels of claims than the rapid management information; and while the DWP provide some explanations for this, as the Resolution Foundation have noted, these '*do not clarify matters much*' (Brewer and Handscomb, 2020:20-21).
- *Comparing the number of claims vs. the number of starts gives implausible results.* The Resolution Foundation compare publicly available data on UC claims vs. UC starts on Stat-Xplore to validate their findings about unsuccessful claims (Brewer and Handscomb, 2020:22). However, for other time periods this produces incomprehensible results – for example, it suggests that from 12<sup>th</sup> March to 13<sup>th</sup> May, there were 2.34m claims for UC, but 2.39m successful starts on UC (i.e. there were more people starting on UC than made a claim for it!). Even noting that the former counts from the date of claim, while the latter counts from the date of starting on UC, this is confusing.<sup>34</sup> It is therefore not possible to use these datasets to estimate the number of UC unsuccessful claimants.

Secondly, the DWP have published further information in response to two freedom of information (FOI) requests.<sup>35</sup> Depending on the time period, these show that 26% (Jan-Feb 2020), 16% (Mar 16-29 2020) and 27% (May 4-Jun 23) claims were withdrawn by the claimant or closed due to ineligibility, with a further 1-7% still struggling with identity verification at the time of the FOI release. Assuming that the March figure best captures the situation from 1st March to 13<sup>th</sup> May, then around 450,000 people have either withdrawn a claim or been found ineligible for UC.<sup>36</sup>

<sup>34</sup> In response to an email query to Stat-Xplore, the UC Stat-Xplore team clarified: "*Universal Credit Claims are counted at different times in the claims made statistics and the starts statistics. For claims made, claims are counted on the day the claim is submitted. A claim is counted in the starts statistics on the later day the claimant being recorded as having their ID verified or having accepted their first claimant commitment.*" Given that claimant commitments were not required for most of this period, the date of UC starts is presumably counted from the date that claimants' ID was verified.

<sup>35</sup> The first written parliamentary question was asked on 28th April 2020 by Neil Coyle MP, with the DWP replying on 4th June 2020. The full answer is available from <https://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Commons/2020-04-28/41056>

The second written parliamentary question was asked on 14th Sep 2020 by Jonathan Reynolds MP, with the DWP replying on 17th Sep 2020. The full answer is available from <https://questions-statements.parliament.uk/written-questions/detail/2020-09-14/89694>

<sup>36</sup> There have been 2.4m starts on UC in March-July 2020. Assuming this represents 83% of total claims, then this means that 2.9m claims were made for UC. 16% of 2.9m is 464,000.

To compare this to our survey, we need to match the DWP's definition, which means:

- Restricting our focus to UC claimants (which reduces our count of unsuccessful claimants from 290,000 [250,000-330,000] to 240,000 [210,000-280,000]);
- Ignoring unsuccessful claimants that never completed their application (there were 27,000 [18,000-35,000] UC claimants who pulled out due to frustration or perceived eligibility, but only 8,000 [3,000-13,000] of these were *after* completing their application);
- Adding those who withdrew their claim after completing the application because they didn't need benefits (13,000 [7,000-18,000] UC claimants); and
- Adding unsuccessful claims by existing claimants (44,000 [30,000-59,000] claimants).

In total, we estimate that there 250,000 [210,000-280,000] people have either withdrawn their claim or been found ineligible for UC – slightly lower than the DWP estimates. One explanation for this is that we only look at whether people were *ultimately* successful in their benefit claims, ignoring any unsuccessful claims that they made along the way. Before the Covid-19 pandemic, about one-quarter of people that submitted UC claims that did not result in payment then submitted a further claim within the next 4-5 months (NAO, 2020:21). Assuming the same pattern continued, this would suggest that about 110,000 of the DWP's count of 450,000 withdrawn/ineligible claims may have later been successful, explaining most of the difference between the figures. The smaller gap after accounting for this provides support for our view that our figures are a slight underestimate of the real figure.

It is also worth noting that the DWP's data on withdrawn/ineligible claims shows some puzzling inconsistencies:

- The most recent FOI says that there were 702,000 applications to UC May 4<sup>th</sup> to June 23<sup>rd</sup> – but the rapid management data suggests there were 794,000 applications, and the quality-assured Stat-Xplore data suggests there were 624,000 applications.
- Similarly, the first FOI says that there were 800,000 applications to UC March 16<sup>th</sup> to 29<sup>th</sup> – but the rapid management data suggests there were 1,040,000 applications, and the quality-assured Stat-Xplore data suggests there were 930,000 applications.

It is therefore difficult to understand how the data in the FOI requests relate to the other data that the DWP have published on UC during Covid-19.

Finally, the most recent FOI<sup>17</sup> further splits between different types of withdrawals/ineligibles, saying that 6% of claims were withdrawn by the claimant, 1% were closed due to ineligibility regarding capital rules, and 20% were closed due to other ineligibility reasons. However, it seems that these categories do not match the ways that most readers would understand them.

- For example, claimants who find out that they are ineligible and stop contact with the DWP are counted as 'closed due to other ineligibility reasons', unless they explicitly tell DWP they are withdrawing.<sup>37</sup>

<sup>37</sup> On Twitter, I asked Neil Couling, Director General of Universal Credit at the DWP, "just to clarify, if someone doesn't respond to contact from DWP then they're counted as 'closed due to other ineligibility reasons', rather than being withdrawn?". He replied, "Yes, we should only record the claim as being withdrawn if the claimant actually says they want to withdraw the claim." <https://twitter.com/NeilCouling/status/1308407959374962689?s=2>.

- It similarly seems that claimants who withdraw when finding out they have too much in savings to be eligible (sometimes communicated during the claims process) are not included in the ‘closed due to ineligibility regarding capital rules’ category unless they complete their application. The results from our survey are much closer to how most readers will understand these categories than the DWP’s administrative data.

### Comparing to other surveys

The largest, highest-quality and most widely-used general-purpose social survey during Covid-19 is *Understanding Society*. This is an existing, predominantly face-to-face survey that follows a large (40,000+) sample of the general population over time, usually coming back to them once a year. Responding rapidly to the Covid-19 pandemic, monthly web surveys were conducted from April (University of Essex Institute for Social and Economic Research, 2020). We here compare our survey to those responding to the May wave of *Understanding Society* (importing answers from the April wave where necessary), which was conducted 27<sup>th</sup> May-2<sup>nd</sup> June – at a similar time to our survey – with a sample size of 10,527 people (excluding 19 don’t knows/refusals, and 160 partial responses who didn’t reach this question). We use the weights supplied with the data to adjust for unequal patterns of response to the *Understanding Society* web survey.

This suggests that 2.8% [2.5-4.2%] of the working-age population had successfully claimed UC, and a further 0.5% had applied and their claim was being processed. But more importantly here, 1.5% [1.2-1.9%] said ‘Yes [I have tried to claim], but I am not eligible’, and a further 0.3% [0.2-0.5%] said that they tried but were unable to complete the application. If we express ineligibles as a share of processed applications, this suggests that 34.5% (25.8%-43.2%) of UC claimants had been rejected. And if we apply these proportions to the working-age population as a whole, this suggests there were 730,000 [570,000-890,000] unsuccessful UC claimants, noticeably higher than our estimate of 250,000 [200,000-290,000] if we adopt a similar definition,<sup>38</sup> and also much higher than the DWP FOI figures.

To understand why our results differed so much, we compared *Understanding Society* to the results of our screening survey – and found they were reassuringly similar.<sup>39</sup> The differences therefore are not to do with how the different surveys were conducted,<sup>40</sup> nor the sizes of the two surveys.<sup>41</sup> Instead, they are likely to be because of two reasons:

38 To compare our survey to *Understanding Society*, we restrict our focus to UC, and include ESA/JSA/Tax Credit claimants who apply for UC.

39 For example, our estimates of the proportion of the working-age population who have made a successful UC claim (excluding those still being processed) is 2.8% [2.0-3.7%] in *Understanding Society* and 3.0% [2.7-3.4%] in our screening survey. The share of the population who were unsuccessful claimants (using slightly different wording in the two surveys) is 1.8% [1.4-2.2%] in *Understanding Society* and 3.1% [2.7-3.5%] in our screening survey, with the higher result in our survey reflecting that our screener question asks about UC/JSA/ESA combined, whereas *Understanding Society* only asks about UC.

40 Note that for *Understanding Society*, a telephone survey was conducted in May, but data are not yet publicly available, and we therefore use only their online surveys.

41 The sample size in our survey is much larger – we screened over 170,000 people and have nearly 700 unsuccessful claimants in our final dataset. *Understanding Society* has a sample size of about 10,000 people, with less than 200 rejected claimants in the May wave. However, the sample sizes in both are large enough for us to be reasonably confident that there is a genuine difference between the two surveys.

1. **We ask people about their benefit status twice, rather than just once.** We use a two-stage process – we firstly conducted a screening survey, and then did a detailed follow-up survey only with those who seemed likely to be unsuccessful claimants. This is likely to lead to slight under-estimates because:
  - o We did not follow-up people that seemed unlikely to claim need/be eligible for them, unless they explicitly said that they had tried and unsuccessful to claim.<sup>42</sup>
  - o The screening survey was conducted from 1<sup>st</sup> May, while the final survey was conducted 23<sup>rd</sup> July to 10<sup>th</sup> August. There may therefore be people that we did not follow-up who put in benefit claims between the start of May and mid-July.

However, the numbers involved here are likely to be low – even among non-claimants that are likely to be struggling financially, who we did follow-up (see Appendix A), less than 2% were unsuccessful claimants by the time of our second survey.

2. **Our survey simply has more detail about benefit claims.** Our screening survey showed that over 3% of the population had struggled to claim benefits, as we have seen,<sup>38</sup> However, when we went back to people and probed the detail of their benefits claim, we found that many (30%) now said they hadn't actually started trying to claim. This is probably because these are people who came *close* to claiming but did not actually claim, e.g. they looked into claiming UC and decided they would not be eligible, so never started applying. This effect is likely to be even stronger in *Understanding Society* where they offer respondents far fewer ways of describing the status of their UC application than in our survey, and also asks people if they *are* ineligible rather than whether they were *told* they were ineligible.<sup>43</sup>

Furthermore, as we said just above, our screening survey was conducted from 1st May, while the final survey was conducted 23rd July to 10th August. By the time we followed people up, many unsuccessful claimants (about 17% of those who looked likely to be unsuccessful claimants from the screening survey) had now made a successful UC/JSA/ESA claim.<sup>44</sup>

42 We excluded people who said they didn't claim benefits because "My income hasn't changed during lockdown so I don't need them" or "My income has gone down, but I am still comfortable financially so I don't need them", and further excluded those who had household incomes of £30,000+ (without children) or £45,000 (with children), or who refused to answer questions on income – unless they said directly they were a unsuccessful claimant. See Appendix A for further details.

43 In *Understanding Society*, respondents were asked if they had applied for Universal Credit since 1st March / the last survey wave. Possible responses were: No /// I tried, but was unable to complete the application // Yes, but I am not eligible /// Yes, and my claim is being processed /// Yes, my claim has been approved and I am waiting for the first payment /// Yes, and I am now receiving Universal Credit.

In our survey, respondents were given the following options: I/ we tried to apply but couldn't complete the application /// I/ we tried to apply but couldn't verify my/ our identity /// I/ we pulled out of the process before completing my/ our application /// I/ we pulled out of the process after completing my/ our application /// I/ we have been told that I am/we are not eligible /// The claim has been successful but I/ we were awarded no money ('nil payment') /// The claim has been successful and I/ we were awarded some money /// I/ we made a successful claim but then left the benefit /// I/ we tried to apply multiple times, with different outcomes each time /// The claim is currently being processed /// Other. There were then follow-up questions to obtain more detail on those that pulled out, who applied multiple times, or who said 'Other'.

44 There are a few other small issues that make our estimates likely to be more accurate. For example, we exclude people who say that the claim was for ESA/JSA, was made by their partner, and didn't involve them personally.

(By way of further comparison, estimates of ineligible claimants can also be obtained from the YouGov-based Resolution Foundation survey of the working-age population, which is used elsewhere in this report. This survey shares some of the advantages and disadvantages of *Understanding Society*, with a slightly smaller sample and with the same limitations of using a YouGov sample as our survey). The Resolution Foundation finds 20% of UC claimants were told they were ineligible, 2% were unable to complete their claim, 22% are still being processed, and 5% were other/unknown (Brewer and Handscomb, 2020:22). This suggests that 28% of completed claimants were found to be ineligible, which lies in-between our estimates and those from *Understanding Society*).

**Overall, we judge that our figures are more likely to be accurate than those in** *Understanding Society* – but given that our figures are likely to be slight under-estimates, the *Understanding Society* figures provide a helpful upper bound on how many unsuccessful claimants there might be.

## REFERENCES

- Beatty C and Povey L. (2018) Universal Credit in Rotherham: A transition to full service. Sheffield: Centre for Regional Economic and Social Research, Sheffield Hallam University. <http://shura.shu.ac.uk/22800/1/universal-credit-rotherham-report.pdf>
- Brewer M and Handscomb K. (2020) This time is different – Universal Credit’s first recession. London: Resolution Foundation, May 2020.
- Cheetham M, Moffatt S, Addison M, et al. (2019) Impact of Universal Credit in North East England: a qualitative study of claimants and support staff. *BMJ Open* 9: e029611.
- Dwyer PJ, Scullion L, Jones K, et al. (2019) The impact of conditionality on the welfare rights of EU migrants in the UK. *Policy & Politics* 47: 133-150.
- Edmiston D, Baumberg Geiger B, de Vries R, et al. (2020) Who are the new COVID-19 cohort of benefit claimants. *Welfare at a (Social) Distance, Rapid Report #2*. <http://hub.salford.ac.uk/welfare-at-a-social-distance/wp-content/uploads/sites/120/2020/09/WaSD-Rapid-Report-2-New-COVID-19-claimants.pdf>
- Geiger BB, Karagiannaki E, Edmiston D, et al. (2020) Claiming but Connected to Work. *Welfare at a (Social) Distance, Rapid Report #1*. <http://hub.salford.ac.uk/welfare-at-a-social-distance/claiming-but-connected-to-work/>
- Griffiths R, Marsha Wood, Bennett F, et al. (2020) *Uncharted Territory: Universal Credit, Couples and Money*. Institute for Policy Research, University of Bath. <https://www.bath.ac.uk/publications/uncharted-territory-universal-credit-couples-and-money/>
- Hills J. (2017) *Good times, bad times: The welfare myth of them and us [2e]*, Bristol: Policy Press.
- Ingold J and Etherington D. (2013) Work, welfare and gender inequalities: an analysis of activation strategies for partnered women in the UK, Australia and Denmark. *Work, Employment and Society* 27: 621-638.
- Kennedy S. (2015) Measures to limit migrants’ access to benefits [briefing]. <https://commonslibrary.parliament.uk/research-briefings/sn06889/>
- NAO. (2020) *Universal Credit: getting to first payment*. London: National Audit Office (NAO). <https://www.nao.org.uk/wp-content/uploads/2020/07/Universal-Credit-getting-to-first-payment.pdf>
- ONS. (2019) *Exploring the UK’s digital divide*. <https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/articles/exploringtheuksdigitaldivide/2019-03-04>
- Walker R. (2005) *Social Security and Welfare: Concepts and Comparisons*, Maidenhead, UK: Open University Press.



University of  
**Salford**  
MANCHESTER

University of  
**Kent**

UNIVERSITY OF LEEDS



**WELFARE — AT A  
SOCIAL DISTANCE**

ISBN: 978-1-912337-38-5