

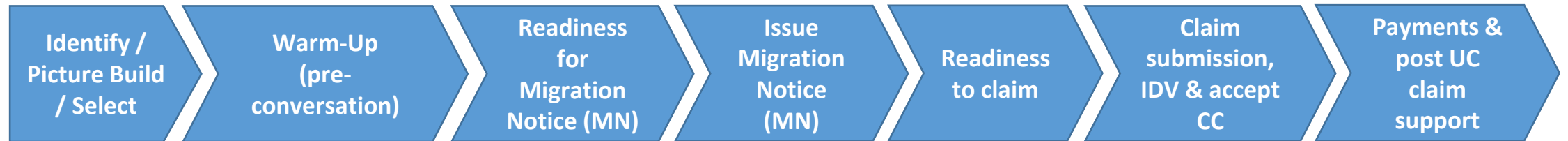
Summary of User Research findings

(WC-led UR and HMRC-led Discovery UR)

Date: 13th May 2020

Summary of UR findings to date

- The following slides present a summary of the user research findings to date, aligned with the key stages of the customer journey below:



- The UR findings were taken from the following reports:
 - **Discovery UR with existing Tax Credit claimants (19 interviews) – Apr 20**
 - **Discovery UR with Tax Credit claimants who have naturally moved to UC (5 interviews) – Apr 20**
 - UR with claimants who have moved to UC via WC-led (13 interviews) – Apr 20)
 - WC-led Deep Dive 4 (Feb 20)
 - WC-led Deep Dive 3 (Jan 20)
 - WC-led Deep Dive 2 (Nov 19)
 - WC-led Deep Dive 1 (Sep 19)

Planned Behaviour Theory

Self-efficacy

an individual's beliefs about their competence to cope with a task and exercise influence over the events that affect their lives

Social influence

the extent to which an individual's behavior is influenced by what relevant others (e.g. media/ colleagues) expect him/her to do and the extent to which they believe others are performing the behavior.

Attitude

the individual's positive or negative feelings toward engaging in a specified behavior, in other words towards behaving securely or complying. The PBT argues that attitude is a predictor of behavior, alongside subjective norms and perceived behavioral control (a form of self-efficacy) This suggests that attitude may be an important antecedent of engagement



Perceived susceptibility is an individual's assessment of the probability of events happening to them.

Individuals that have a sense that it is not relevant to them may not engage in transition. On the other hand feeling susceptible to being forced to move may result in protective behavior. Weak evidence

Perceived severity is the assessment of the seriousness of transition and its associated consequences. If an individual perceives a threat to be severe, they are more likely to engage in transition communication and move.

Response efficacy is the belief in the benefits of the behavior. that transitioning is inevitable or they will benefit from it. On the other hand, if an individual has less belief in the efficacy of the behavior, they are less likely to adopt it.

Response costs refer to beliefs about how costly performing the recommended behavior will be. These costs include money, time, and the effort expended. If an individual perceives that a considerable cost is associated with a behavior, they will be unlikely to follow through with it.

Conversely, if a small cost is incurred, the behavior may be adopted.

these constructs may well be intertwined so it is difficult to disentangle the effects





Biggest source of information about UC seems to be the media

Most Tax Credit claimants don't think UC is for them

Some Tax Credit claimants assume they will be moved over automatically

Negative media can cause worries which slow down the journey

Tax Credit claimants assume they'll receive a letter to inform them about any changes

In WC-led, warming the claimant up about Move to UC in advance caused additional anxiety

Identify /Picture
Build / Select

Warm-Up
(pre-
conversation)

Readiness for
Migration
Notice (MN)

Issue
Migration
Notice (MN)

Readiness to
claim

Claim
submission,
IDV & accept
CC

Payments &
post UC claim
support

Concerns

5 week gap ***

Managing
money

Council
Tax

Rent

General
UC stuff

Landlords

Heard negative
things

Using
computers /
applying

But needing to offer
reassurance & explain
things multiple times
slows the journey

Overall the worries
claimants have are
largely being dealt
with by WCs

MDHP is very helpful
in getting over
concerns

People have lots of
information needs
about UC and need to
be able to ask
questions

Mental health and life
issues can be a barrier
and lead to additional
support needs

1st meeting provides opportunity
to address these needs,
concerns, misconceptions and
negative media stories

WCs using a
supportive tone of
voice is helpful

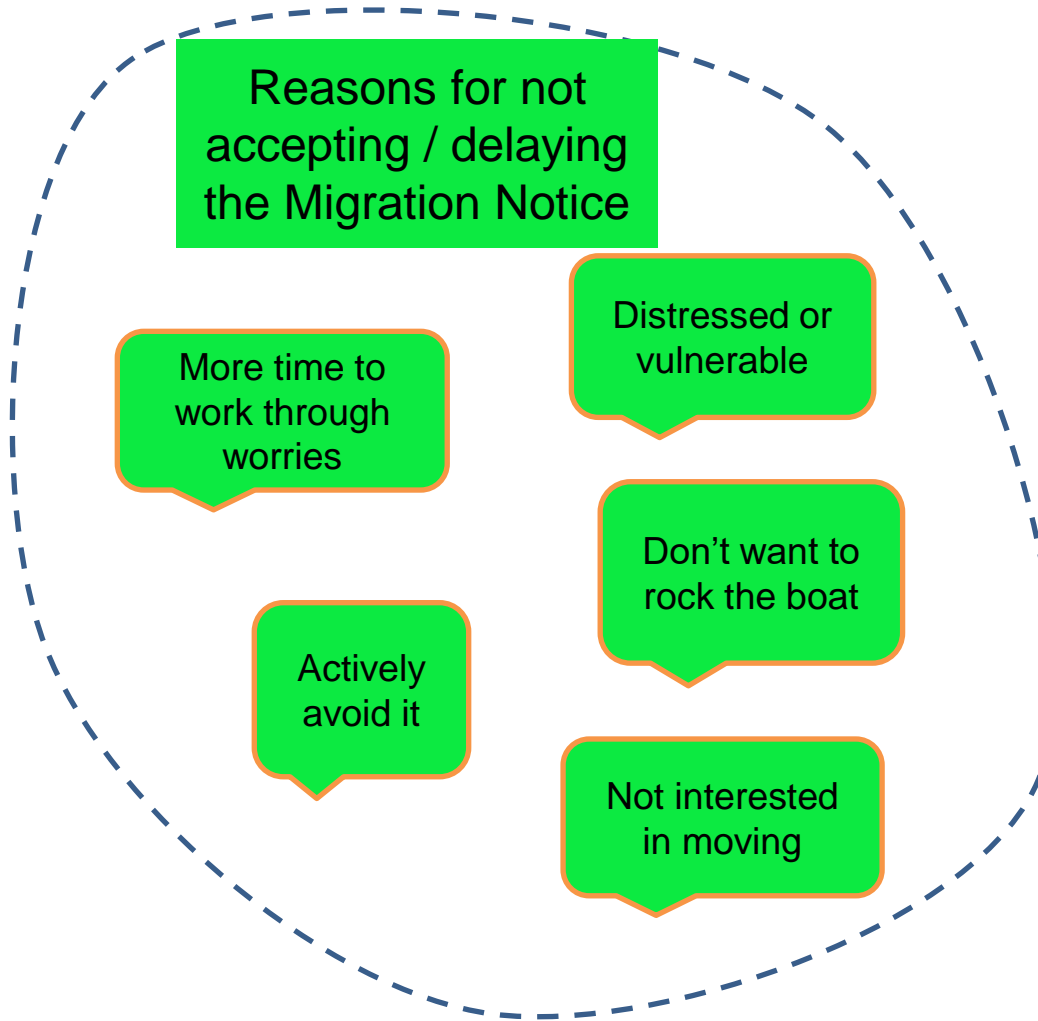
Issuing the Move to
UC leaflet in the 1st
meeting is helpful



Some claimants need a number of appointments before being ready for a Migration Notice

WCs use terms such as 'protection letter' or 'it protects you' to encourage readiness

Claimants usually accept that they will have to move to UC



WCs issue the Migration Notice sooner is a forthcoming change would prompt a natural migration



People have lots of information needs about the process of making a claim and moving to UC

Claimants struggle to understand how payment cycles work & the best time to claim

Repeated worries – 5 week gap, rent, etc

Not having the evidence to make a claim can also be a barrier & slow down the journey

A more instructive, directive and task-driven conversation & tone is useful at this point

Explaining TP in terms of protecting your entitlement so you are not worse off also provides re-assurance

Explaining MDHP helps allay fears over 5 week gap

Prototype calendar has proved useful in getting claimants to understand the best time to move

No access to a laptop or phone and digital capability can be a barrier

Moving around Christmas was a big barrier

Common tasks include getting ID docs, tenancy agreement, discussion with landlord, getting bills in order, etc

Overall, worries are dealt with by the WC

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Build / Select

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(pre-
conversation)

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Notice (MN)

Issue
Migration
Notice (MN)

Readiness to
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Claim
submission,
IDV & accept
CC

Payments &
post UC claim
support

Practical issues
caused barriers, e.g.
usernames,
passwords, access to
laptop, no tenancy
agreement

Concerns

Completing ID on-line
was difficult

Getting the questions
right on claim
submission was a
worry

6 out of 8 (in 1st deep
dive) needed support
to make their claim

Most came into the JC to
make their claim and
were generally pleased
to have that option

WC language such as
'lets get this done'
helped prompt action

Support has been more
about re-assuring than a
complete inability to go
on-line

Some claimants get
close to the deadline
date before stalling
and bringing up new
issues to resolve

Overall, most found the
claim process relatively
straightforward

For Tax Credit claimants specifically

Some didn't understand why
they would need to go into a
JC when they work

Others would resent being
questioned about their working
circumstances by the JC

Some feel re-assured calling
HMRC to check that they
had done everything
correctly – money is serious!

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Build / Select

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(pre-
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Readiness to
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CC

Payments &
post UC claim
support

MDHP (again!) is very
helpful in helping
claimants manage the
gap between
payments

Claimants are
cautious about
advances

Moving over to pay
rent by themselves
seemed ok for most
claimants

Some claimants didn't
understand why they
now had to pay
Council Tax when they
didn't before

Some are using their
account frequently,
others less so

Most claimants have
been looking at their
statements

Payments have been
as expected in general

Despite initial worries,
most thought the
move had gone
smoothly

**For Tax Credit
claimants specifically**

Some are in debt and
don't realise it until
they get unexpected
letters or until they
moved to UC

They didn't
understand what
caused them to be in
debt