



HOUSE OF COMMONS

# **What we learned**

**from our survey into  
people's experiences of the  
benefits system during the  
coronavirus outbreak**

House of Commons Work and Pensions Committee  
April 2020



## Who we are

We're the Work and Pensions Committee in the House of Commons: a group of 11 MPs from different political parties, independent of the Government. Our role is to look into the work of the Department for Work and Pensions and investigate how it's run, how its policies are working and how it spends its money.

## Our work on DWP's response to the coronavirus outbreak

We're looking into how DWP is responding to the coronavirus outbreak.

As part of our work, we ran a survey to find out about people's experiences of the benefits system. This survey was open between 8 and 15 April 2020 and we publicised it on our website, on Twitter and to people who had signed relevant e-petitions to Parliament. It was completed 6,034 times. The people and organisations who responded were self-selecting and we didn't ask any questions about their identity, so it wouldn't be appropriate to use our data to make assumptions or generalisations about the experiences of people claiming benefits across the country. **But we have found it hugely valuable to read the stories they shared about their experiences, and we thank them for taking the time to help us with our work.**

This is a summary of the key themes that emerged from the survey. We'll use what we learned to help us decide **what questions we should be asking the Government.**



## What we learned

1. Individuals are grateful for how quickly DWP has adapted its operations
2. People trying to claim benefits were still facing delays
3. People are having trouble verifying their ID
4. There are lots of new claimants who don't understand the benefits system
5. People claiming sickness and disability benefits feel particularly hard hit
6. Fewer people are requesting advances, but getting one is still hard for some
7. Some people want to claim Universal Credit but aren't able to
8. Some self-employed people are falling through the gaps in support
9. Some people are still struggling to make ends meet



## **1. Individuals are grateful for how quickly DWP has adapted its operations**

People praised Jobcentre staff for the help they received through the journey of the claim:

“Can’t fault the staff at the Jobcentre, they were very helpful”

“They were very helpful and calm on the phone.”

“My case worker was very helpful and pleasant to deal with.”

“When I received the telephone call from the local job centre the process went very smoothly and I cannot fault the staff at the centre. They also reply very promptly to my journal requests.”

## **2. People trying to claim benefits were still facing delays**

Many people told us that they were facing delays in getting through to the DWP:

“After completing the online application, I had to wait in a queue behind over 15,895 others, until the early hours.”

“It took two weeks of ringing and holding on and being cut off hundreds of times before I got through on 2 occasions where both



times I was told they didn't know why I had got through to them and I would have to ring again."

"As I have a long term lung condition, I'm required, as directed by Government and the NHS, to stay home for 13 weeks. The initial part of the sign up was straight forward, however, to verify my identity, I had to set an alarm and get up at 3.30am to join the queue, prior to this I had joined twice and lost my place as my allotted time came up whilst I was asleep."

Some found that the online journal offered a much more effective way to get through:

"I posted in the journal regarding my position and received a prompt response from our local job centre, informing me that verification would be done over the phone."

"I had to write a message in my journal to try and speak to someone as I couldn't get through on the phone. You should give out this advice to everyone. Someone got back to me the next day."

In the survey, over 380 people were not claiming benefits because they didn't know how or it was too much hassle:

"I tried to apply for universal credit. The website took ages to load, I requested various emails in regards to codes for logging on etc. By the time the email had been received the code was no longer usable. Gave up trying to claim Universal Credit."



“I have worked all my life and paid into the system. I tried calling but it is impossible to get through to anyone. Spent 59 mins on hold then put through to the wrong person then I got transferred and cut off three times. I gave up and am still awaiting any communication or money.”

“We ended up closing the application as it was too stressful.”

“It is all well and good making 'billions' available, it is another matter to make them attainable.”

Since we did our survey, the DWP has changed some of its systems and processes. People now don't have to call DWP as part of their Universal Credit application—DWP will call them.

### **3. People are having trouble verifying their ID**

Many people who took the survey said that they had difficulties with ID verification when they tried to apply for benefits. Since we did our survey, DWP has announced that people can use their “Government Gateway ID” to verify their ID for a Universal Credit claim.

“The online process is not intuitive, and somewhat cumbersome with ID having to be confirmed by other companies like Royal Mail or credit check companies... I then received a message in my



online journal that I had to make an appointment to confirm my ID in person.”

“I think that I was put at a disadvantage for being a foreign national, in particular a Greek citizen. In order to apply online, it was necessary to use the Online Identity verification websites. I have been trying to verify my identity online using the Post Office and Digidentity for months in order to use a separate service... I was then asked for a driving license but I do not think it's unreasonable for me not to have one. It makes it impossible to complete the claim and along with the financial strain it also adds significant mental pressure.”

People who were claiming sickness and disability benefits faced the separate challenge of obtaining a doctor's note to verify their claim:

“When you have been out of work sick getting a sick note took ages as doctors waiting lists are 3 to four weeks long to get an appointment.”

“I couldn't find any guidance on the extension for returning the medical questionnaire both online and by telephoning ESA. There is no help available to get this form completed. I cannot get medical evidence either as my GP is too busy and my mental health centre is closed.”

“I rely on fit notes from my GP in order to continue to claim ESA. I had difficulties explaining this to the GP receptionist who informed me that I was not ill and would not have a telephone conversation to renew my note. I am unsure what will happen next as no one



can advise me other than my ESA will stop without a fit note. I do not qualify for any other benefit.”

## **4. There are lots of new claimants who don't understand the benefits system**

Coronavirus has led to many people applying for benefits who have never interacted with the benefits system before. Some people told us that they found the system confusing and guidance unclear:

“I am confused as to what if anything I might be eligible for.”

“I would have liked to see a little more information being provided about the current situation.”

“It's an absolute minefield and quite stressful. It's confusing and it would be beneficial to know if I can actually claim before imputing all of my personal details onto the system.”

“The sign up for UC was very complicated and confusing. The worst was the identity verification process with a third party called Didentity which delayed everything and seems rather unnecessary and intrusive. I am still unsure as to why I had to jump those hurdles and if I should take my details off or leave them on in case of future uncertainty... I almost gave up. I had no energy, mentally or physically, to cope with it.



Locally, however, the UC office in Brighton phoned me up out of the blue and completed a form with me very efficiently and with compassion as the adviser could tell I was still suffering from the effects of having had the virus. I am grateful to her for this. She was the light at the end of the tunnel.

I believe that people who are suffering from the virus and from lost income due to the pandemic should not have to go through this tortuous process when claiming financial assistance from the state in order to survive during an emergency situation like this.”

Some people don't have access to a computer or the internet and now can't use libraries:

“I don't have the Internet at home this is a problem when you can only claim benefits on the Internet I had to break my self-isolation to do this which is unacceptable in my eyes.”

“[I'm] Supporting someone who was self-employed who needed to claim universal credit but had no access to internet/computer owing to lockdown”

“The fact you had to phone to get an appointment is bad, as some people like my brother who is disabled really needed to talk to someone but couldn't because there were so many other people ringing to book their appointment which could be done over the internet or with a callback system. It's also such a long process. I understand that there's a lot to go through, but it did take a very long time and for some people this is a barrier.”



People who were already claiming Work Tax Credits told us that it hadn't been made clear to them that making a claim for Universal Credit would automatically stop their existing benefits.

“Our family were already in receipt of tax credits however, when the government announced on 20<sup>th</sup> March, for all pubs etc to close, my husband's nightly income was reduced to zero and the advice was to apply for universal credit, at NO POINT was it made clear that in applying, all regular, relied upon, consistent benefits would cease.”

“I work for HMRC Tax Credits. There is a concern that as all information and advertising directs people to claim UC even if it might not be beneficial to make claim, if you have valid claim for Tax Credits. Once people claim UC their claim to TC ends regardless of whether they would have been better staying in TC. Once you claim UC you cannot go back to TC if made an error, unless you claim severe disability. Some people say they did not realise they made claim for UC and were just making an enquiry. I had a claimant receiving £13k TC and went to UC. I am not aux fait with UC but though it might initially be beneficial to claim UC in current situation because out of work = long term TC could be more beneficial. Also some people who are furloughed trying to claim UC. My understanding is that you are not unemployed if furloughed so cannot claim UC. Anecdotal evidence suggests that people not being given proper advice before claiming UC.”



## **5. People claiming sickness and disability benefits feel particularly hard hit**

Some who have lost income described how this has made it harder to fund their own care or to support the people they care for:

“Food and other household goods have gone up in price or I can't buy the cheaper options I normally get, so the money I get isn't going far enough. I'm having to spend a lot of money on cleaning products and PPE for my carers as I'm in the extremely vulnerable category.”

“Our daughter is 14 and has special educational needs. With school closed, and our self employed work shut down, we are now on full time care for her, we should be entitled to claim Carers allowance however if we do this it transfers us from child & working tax credit on to universal credit and we end up losing more than we gain by claiming Carers allowance. It feels like we're being punished for filling the gap in care for our daughter.”

“My case is a domestic violence case so I cannot approach my ex husband. I rely solely on the Child Maintenance Service who are now doing nothing. My mortgage company are threatening repossession and I am having to rely on food banks and loans off friends to help financially. I am also disabled and cannot afford to pay my carer, so I am reliant on my children to care for me.”

The suspension of face to face assessments for disability benefits has caused problems for people whose

assessments have been cancelled and not yet rescheduled, leaving them uncertain about when they will take place.

“ATOS have cancelled all face to face PIP assessments for the next 3 months and are saying they are going carry them out over the phone. [...] I still have not heard when my assessment will be and was told by ATOS customer service after I had called that they do not know when it will be as they are still ‘sorting it out’.”

“My wife has M.S... We returned medical assessment form including all necessary evidence and waited to see what our next payment statement would state, no extra payment, just standard amount for a couple, contacted U/C and was told all assessments have now being cancelled until further notice. I explained about our situation, to be told that "my wife will have to undergo a face to face U/C medical assessment and this will not take place until the coronavirus has ended". So that's how we have been left, disgraceful.”

“I sent off the paperwork, which is the precursor to having another assessment but I have not heard anything back. I have read that DWP are stopping all benefits assessments for at least 3 months but I haven't heard anything directly relating to my claim.”

Individuals with mental health conditions described how social distancing measures have left them unable to access the support necessary to complete applications or health assessments.



“The DWP have stopped my PIP and my partner's carers benefit all because I am still waiting for my doctor to do a letter to them to tell them why I couldn't go to my face to face medical with ATOS health care. This is not fair as doctors cannot do letters why they are working on the front line with this virus.”

“Unable to talk to anyone, I'm a veteran, have depression and anxiety and PTSD. How am I meant to complete my PIP review with no assistance.”

## **6. Fewer people are requesting advances, but getting one is still hard for some**

We asked people who completed our survey whether they'd asked for an Advance payment of Universal Credit. Of the people claiming UC for the first time because of coronavirus, 30% said that they had done so.

Of those who asked for an Advance payment and were claiming UC because of the coronavirus outbreak; 6% had to wait more than three working days, 44% had to wait less than three working days, and half were still waiting when they completed the survey.



Some people who had requested an Advance reported being told that they were not entitled to one. Others chose not to because they did not want to accrue further debts:

“I asked for an Advance to feed my children and was told I wasn’t entitled to one, so me and my wife only had six meals over 2 weeks just to make sure our children could eat.”

“We couldn't apply for an Advance as it was a loan. We are already in debt. We couldn't take on more.”

“My partner is on minimum wage... he lost his job to COVID 19 and we couldn't get an advance to help us because he earned too much previously.”

“Tried to get a budgeting advance towards extra help I needed with extra food and emergency expenses but although all previous advances paid in full I was not eligible due to previous employment earnings within 6 month guidelines which I wrote to everyone except the Pope about getting these rules temporarily relaxed but to no avail.”

“After losing my job on 23rd March 2020 due to the corona virus I looked for support and a new job... However due to the stress I felt under with losing my job/income and my experience of the application process online for UC, I decided not to accept this offer [of an advance payment] and informed the staff member at the DWP that I could manage on my overdraft.”

Some told us that they were not offered an Advance:



“Advance payment wasn't even offered to me.”

“I wasn't asked if I wanted an advance payment from what I can remember”

For others, the process to receive an Advance went smoothly:

“I applied for universal credit as I've been furloughed by the company I work for and am being paid 80% of my normal wage. My company aren't topping this up. I have to say I applied on April the 3rd, online, submitted my identity check over weekend, the jobcentre contacted me for a telephone interview on Tuesday and I applied and received an advance payment the same day. Cannot fault my experience am happy with the process I thought it would be more complicated and lengthy.”

“It was fast I admit, they were helpful, payment of advance was fast, they kept me on the phone for the least amount of time. Overall positive experience but the money is just not enough.”

## **7. Some people want to claim Universal Credit but aren't able to**

Some people who responded to our survey had found themselves with no income, ineligible to claim Universal Credit, and relying on savings to live.



“I am not entitled to anything due to savings we had accumulated to repair our house. Seems unfair that we should use these funds instead of getting some form of benefit.”

“As my business is very variable and has a small turnover I have kept a few thousand pounds from an inheritance to tide me over in case of sickness etc. This means I cannot access Universal Credit and will have to use up my emergency savings.”

People whose immigration status means that they have no recourse to public funds told us that they were facing difficulties because they couldn't apply for Universal Credit:

“Not applicable to me because I am legally in the UK but cannot claim benefits because I am among the 'no recourse to public fund' category, quite sad.”

“I came to UK from [country] in 1992 and all my [number] children were born in London. I was granted permanent residency because of my partner who was a [nationality] settled in the UK. Unfortunately, I lost the paper work and when I reapplied for PR, the home office denied my application. Currently, I hold a resident permit which has benefit restrictions so I am not entitled to any help.”

“I'm a Canadian. I have been working and paying taxes in this country for five years. My husband is English. He is away at the moment. I cannot apply for housing benefit as it says no access to public funds on my visa. I have been furloughed but it won't cover all my bills. As I'm a waitress none of my tips were included in the



80% and that easily a weeks wage probably more. I pay for everything I'm alone and without some extra help I'm pretty scared."

Others said they couldn't claim Universal Credit because of the earnings of other people that they live with:

"We [them and their partner] live together (with another housemate) but have entirely separate finances. I was surprised to learn that people with totally separate finances don't have a right to an independent benefit income in the current circumstances. I have some savings that are nothing to do with my partner but they rule out his claim for UC. The savings limit for UC being too low when dealing with people who have just lost full time employment unexpectedly"

"It has been very difficult in all honesty. My husband is self employed and unable to work because of the Coronavirus. I am a primary teacher and have 3 young children. We are now living on my wage alone despite outgoings being the same. Life at present is a struggle financially. I have managed to freeze the mortgage for 3 months to help to buy food. We can't get help for the self employed until June which will be a great help but not quick enough. Because of my job we are not eligible for any further help benefit wise. My youngest child is [under 1 year old] and baby essentials still need to be bought. Living costs do not reduce but we are now one full wage down in our household. It feels like if you are married and contribute to the system you end up worse off when times become hard. I have friends who work for the NHS and they are in the same position as me whilst also risking their own lives to help others."



“I live with my partner (unmarried), who is able to continue working from home, at least for now. He earns 26.5k PA, which is not a huge salary for someone living in London. I am self-employed, and have lost all income due to coronavirus. I am now unable to claim UC because my boyfriend is employed. I have tried applying for contributions based ESA, but am not able to get through to HMRC over the phone. I have resorted to applying for contributions based JSA purely because this can be done online. I am still to hear back regarding my application. I am afraid that it might be refused on the basis of my self employment, but this is the only route I have found open to me at this time.

I believe that I am eligible for the government help for self-employed, which should come in June. If I receive this help it will be a small fraction of my earnings, as I wasn't self employed for the whole of 2018-2019, and of course there are still two months to get through before the help will be available.

I understand that I am not in the worst of the situations, as there are many people in the UK who have no money left to feed their families due to the lockdown. I am having to rely on my boyfriends earnings to pay our rent, council tax, utility bills and food. This is putting unimaginable strain on our relationship and my self-worth, as I have lost all means to provide for myself and instead am at the mercy of another person. This is particularly difficult for me as I am a domestic abuse survivor. Now I found myself once again in the situation similar to the one where I was unable to escape the abuse because I was financially dependent on my abusive partner. My current partner is lovely and not abusive, however I don't see how him earning a small wage should have any bearing on my eligibility to apply for state support such as UC.”

Students who couldn't claim UC found themselves in the gaps of Government support:



“Many Postgraduate students like myself work alongside their studies as we do not get a loan like undergraduates, yet this puts me at a unique disadvantage. I have lost work, I have not been furloughed by my employers, but I am also unable to claim benefits, and also must continue to complete my degree to a high standard. With the financial worries, it is likely I will need to drop out of my degree.”

“Despite having no income, returning to unpaid caring full-time, struggling to pay rent, pay bills, and buy food; as a full-time student I am ineligible for both Carers' Allowance and Universal Credit, and due to the current climate I am unable to apply for jobs. I am also finding it incredibly hard to finish my dissertation, yet my university so far has refused any extension to the original deadline.”

### Some people called for a Universal Basic Income:

“...being forced to wait 6 weeks, spending hours on the phone, is all completely ludicrous. Universal basic income would've been far easier and kept everyone afloat.”

“I think Universal Basic Income should be introduced for all.”

“I can't claim anything because I am not eligible, so rapidly depleting my retirement savings to in order to pay my bills and keep my business on life support. The benefits system is far too complicated. Why not just bring in a universal basic income? This is what is needed right now.”



## 8. Some self-employed people are falling through the gaps in support

In the survey, over 1,400 people mentioned self-employment in their responses. Of those who identified as self-employed, 70% were trying to claim for UC. 44% of self-employed respondents were claiming because of the coronavirus outbreak, compared with 10% of self-employed people who were claiming benefits already.

1,400 survey respondents told us they were self-employed.  
Of those:

**44%**  
started claiming  
benefits because  
of COVID19

**7 out of 10**  
self-employed  
people who are  
claiming benefits  
because of COVID19  
are trying to claim  
Universal Credit

**46%**  
are not claiming  
benefits

**7 out of 10**  
self-employed  
people who are not  
claiming benefits  
**do not think they are  
eligible to do so or  
are unsure if they  
are eligible to do so.**

**10%**

were already  
claiming benefits  
before COVID19

Many people were confused about how the Self-Employment Income Support Scheme and Universal



Credit would work together. There was a common belief that receiving Universal Credit would invalidate a claim for the SEISS grant in June.

“I am self employed. I have a very small amount of income coming in from people paying me late and a casual teaching position. I have been told by friends who are in the same position (and who have applied for UC ) that any income will be deducted and if not immediately reported, they would face large fines. With such a threat and with a system which appears to be designed to stop people claiming I have decided that it is not worth it. They have too. I will try and reduce as many outgoings as possible and wait for Self Employed support (and borrow money from friends and family).”

“The other alternative [to SEISS] is apply for Universal Credit, which I would be waiting for 5 weeks to get paid from (at not even £100 per week) and I would then no longer be eligible for the Self Employment scheme.”

“I worry that applying for the £94 a week through UC will somehow invalidate my claim for the SEISS grant due in July, but I have very little income to rely on and bills to pay.”

“Easy to set up [my Universal Credit claim], however was not sure of protocol regarding self employed workers.”

“Easy to set up, however advisor was not sure of protocol regarding self employed workers.”



Other self-employed people said that they were falling through the cracks between eligibility for the Self-Employment Income Support Scheme and Universal Credit:

“My partner is self employed but is unable to claim through self employed help as he started working in July 2019 when he graduated. Before this he was employed by his students union. He had a 100% loss of earnings as a musician and sound engineer... I’m frankly horrified that this is even possible and can’t understand why a 2020 tax return isn’t enough to prevent fraud.”

“I’m self employed but on my tax return for 2018/19 did not earn more than 50% from self employment so I will not be receiving help from the government scheme/grant for self employed, even though most of my earnings for 2019/20 were from my self employed work as a makeup artist/hairstylist.

I looked into claiming universal credit but as I live with my partner who will still be earning 80% of her wages, I don't seem to be eligible for it or would only get a minimal amount. I've heard from others that process for universal credit is also complicated and there are long wait times.”

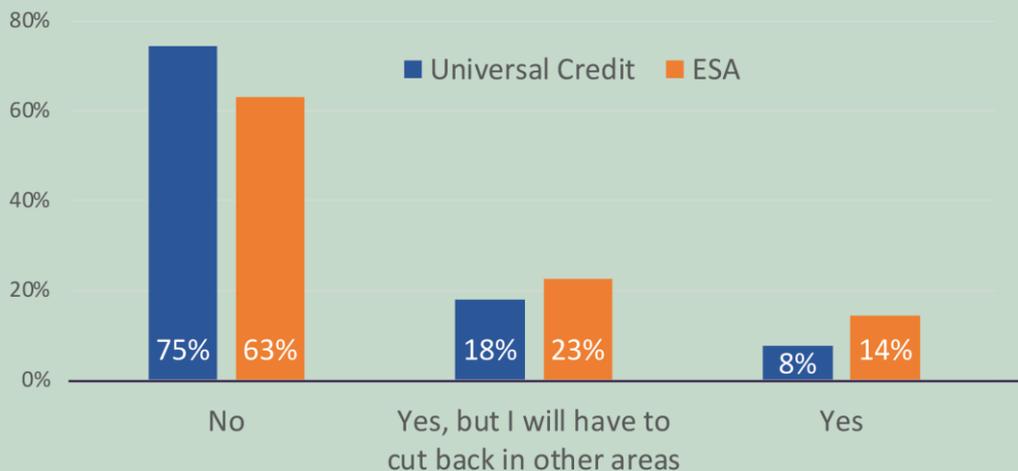
## **9. Some people are still struggling to make ends meet**

Three quarters of those claiming Universal Credit, and over 60% of those claiming Employment and Support Allowance, felt the benefit wouldn’t stretch to cover their bills.



### Majority of respondents think that the money they will receive will not be enough to cover their basic living costs

Do you think that the money you will receive will be enough to cover your basic living costs (such as rent, food, internet and water/gas/electricity)?



“This is less than the embarrassing £94 a week for SSP, which government ministers have openly stated they could not live on. This pittance doesn't allow me to live; it allows me to survive. I have 4 children, under the age of 16, who live with their mother. This payment leaves me nothing to contribute to them, as a father and a human being I can't begin to describe what that feels like.”

“Supermarkets have removed their offers on food products, thus effectively raising the price of food. This is very difficult on an already stretched and limited budget. I am now in need of contacting a food bank, for the first time in my life.”

“Because of not being able to get the cheaper food and household cleaners I'm having to pay out a lot more on my weekly shop. Plus I still can't get some of it, it's so upsetting, my weekly



## HOUSE OF COMMONS

shop has gone from 50 to 75 a week and the utilities have gone up.”

“The money I will receive will cover my rent and council tax. I have no money for food, gas, electricity, water or anything else.”

“The cost of my shopping has increased by quite a bit. I am no longer able to shop within my budget, as I am unable to buy basic/essential brands and am forced to buy more expensive options due to availability or I am forced to buy in local convenience shops to get essential food and toiletries, which are more expensive than supermarkets. I am at the limit of my overdraft already (more than £500, so will still have to pay charges) and will have to decrease my already basic food choices. I normally eat mainly pasta and rice, but these are impossible to obtain at the moment, so more expensive options are my only choice if I want to eat.

The £20 weekly increase given to Universal Credit claimants, would massively help to offset my increased costs, but it has not been offered to those on legacy benefits. Why are those on legacy benefits being discriminated against?”

“As a family with 3 children where both parents normally work we have been left in hardship and needed to use a food bank for the first time ever! Universal Credit over the internet has been a long process with the site being extremely busy and the Gov ID taking almost a week to clear for each of us.”

“We will find out how much we can claim on 4<sup>th</sup> May and have to wait for the 1st payment till 8th May. Us as a family have been hit



with benefit cap. I have 4 children now I don't get money for my 4<sup>th</sup>. I'm also a single parent, I don't have Internet and struggle to pay basic bills. My children are my priority if that means I don't eat I won't. We're trying not to use the advance payment yet, because we know we will need it for bills.”

“Dignity should not have a price, but if it does, it's surely got to be more than £317 a month.”

Young people who took part reported particular issues with the rates of Universal Credit:

“I'm very disappointed that the "increase" in universal credit payments has amounted to a pitiful extra £5 a month for me (as I am under 25 and "single"). Universal credit is already a quarter of what it should be in terms of payments.”

## Find out more

If you'd like to find out more about our work, you can:

- follow us on Twitter
- visit our website
- watch us questioning Ministers