

Research report

Insight to support Universal Credit user-centred design

by Monique Rotik and Luke Perry

Department for Work and Pensions

Research Report No 799

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Monique Rotik and Luke Perry

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Contents

Acknowledgements.....	v
The Authors.....	vi
Abbreviations.....	vii
Foreword.....	viii
Summary.....	1
1 Introduction.....	2
1.1 Methodology.....	2
1.2 This report.....	4
2 User-identified principles and cross-cutting themes.....	6
2.1 Personalisation.....	7
2.2 Integration.....	7
2.3 Automation.....	7
3 Achieving desired behaviour – seeking and increasing work.....	9
3.1 Job search support.....	9
3.1.1 <i>Re-cap of proposition testing findings</i>	9
3.1.2 <i>What was tested in the user-centred design</i>	10
3.1.3 <i>What is needed to encourage the desired behaviour</i>	10
3.1.4 <i>Response to the Universal Credit design so far</i>	11
3.1.5 <i>Additional suggestions</i>	12
3.2 Obligations and Claimant Commitment.....	13
3.2.1 <i>Re-cap of proposition testing findings</i>	13
3.2.2 <i>What was tested in the user-centred design</i>	14
3.2.3 <i>What is needed to encourage the required behaviour</i>	14
3.2.4 <i>Response to the Universal Credit design so far</i>	14
3.2.5 <i>Additional suggestions</i>	15
3.3 Sanctions.....	16
3.3.1 <i>Re-cap of proposition testing findings</i>	16
3.3.2 <i>What was tested in the user-centred design</i>	16

3.3.3	<i>What is needed to encourage the desired behaviour</i>	16
3.3.4	<i>Response to the Universal Credit design so far</i>	17
3.3.5	<i>Additional suggestions</i>	18
4	Achieving desired behaviour – using online channel	19
4.1	Overall ease of use	19
4.1.1	<i>Re-cap of proposition testing findings</i>	19
4.1.2	<i>What was tested in the user-centred design</i>	19
4.1.3	<i>What is needed to encourage the desired behaviour</i>	19
4.1.4	<i>Response to the Universal Credit design so far</i>	19
4.1.5	<i>Additional suggestions</i>	22
4.2	Specific online issues – security, fraud and error, help for users	23
4.2.1	<i>Re-cap of proposition findings</i>	23
4.2.2	<i>What was tested in the user-centred design</i>	23
4.2.3	<i>What is needed to encourage the desired behaviour</i>	24
4.2.4	<i>Response to the Universal Credit design so far</i>	25
4.2.5	<i>Additional suggestions</i>	26
5	Achieving desired behaviour – managing money	28
5.1	Re-cap of proposition testing findings	28
5.2	What was tested in the user-centred design	28
5.3	What is needed to encourage the desired behaviour	28
5.4	Response to the Universal Credit design so far	30
5.4.1	<i>Budgeting tools</i>	30
5.4.2	<i>Presentation of Universal Credit payment including payment breakdown</i>	30
5.4.3	<i>Presentation of Universal Credit in the context of earnings</i>	31
5.5	Additional suggestions	31

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Abbreviations

DWP	Department for Work and Pensions
FAQ	Frequently Asked Questions
HMRC	Her Majesty's Revenue and Customs
JSAG	Jobseeker's Agreement

Foreword

The Department for Work and Pensions (DWP) is committed to involving users throughout the development of Universal Credit, from setting out the criteria for a good experience to detailed design decisions. This user involvement helps ensure issues are known, understood and mitigated as the Universal Credit system is being built, rather than finding otherwise avoidable issues when the service is live. Involving users in the challenges and potential solutions and drawing on their current experience and good ideas will maximise system effectiveness and reduce inconvenience and cost for both users and Government.

This research, carried out between March and October 2011, constitutes a programme of ongoing user testing designed to generate insights to support the user-centred design process. It explored how successful potential users (current claimants) and administrators (DWP and Her Majesty's Revenue and Customs (HMRC) staff) considered the Universal Credit design in driving desired behavioural outcomes.

How this research has informed design

These findings have enabled the user perspective to shape the overall approach to design in the following ways:

- It has highlighted components of the Universal Credit design that tested well, including the overall usability, layout and navigation of the online interface and potentially integrated job search functionality, and the enhanced compliance regime.
- It has demonstrated how potential users felt that a potentially personalised, integrated and automated online interface could enhance the overall user experience.
- It has highlighted key concerns around Universal Credit for which we need to develop support and communications, for example, the in-work conditionality requirements.
- It will enable the communications strategy to be based on a good understanding of audience perceptions about the fundamentals of Universal Credit.

This approach is genuinely groundbreaking, at least for DWP and perhaps for wider public service more generally. We continue to learn and adapt as we design and build our new service.

Terry Moran

Chief Operating Officer, DWP

Summary

User-centred design testing is an innovative programme of work where the needs and behaviours of potential users (current claimants) and administrators (DWP and HMRC staff) of Universal Credit were considered throughout the initial development of the Universal Credit service system. In addition, policy issues were also explored on an ad hoc basis within the overall programme. The user involvement was at regular (mainly fortnightly) intervals which enabled rapid feedback to the DWP design team so that they could respond to the recommendations in a timely way. Therefore, it was an iterative process of testing, feedback and response, as well as re-testing certain elements of the design in some cases.

The overall aim of the design is to achieve the desired behavioural outcomes, including encouraging and facilitating claimants to seek and increase work, use the online channel easily and correctly, and manage money and budgets effectively. Therefore, these outcomes were used in the testing process as the broad framework against which the success of the design was evaluated. A number of possible online user journeys, as well as both online and offline features, were tested on this basis during the course of the user-centred design programme which ran between March and October 2011.

Most of the aspects evaluated tested well, or required relatively minor modifications. These included:

- The overall usability of the online interface, including its layout and navigation, as well as its use of language and terminology.
- The job search functionality which is proposed to be integrated into the Universal Credit online interface.
- The presentation of the new Claimant Commitment, and associated enhanced compliance regime.
- Potential users felt that the opportunities within the online interface for increased personalisation, integration of different functions and automation could lead to an enhanced user experience overall.

However, there were a number of residual issues for further consideration. These included:

- The resistance amongst those already working to the potential requirement to increase earnings.
- The current phraseology of the 'better off in work' message did not fully overcome this resistance for those in work to increase earnings.
- The perceived cumbersome nature of the process initially proposed for joint claimants.
- The need to address a perceived increased risk of fraud and data security breaches with an online system.
- The perceived need to offer claimants a greater level of vocational support than at present, in addition to the enhanced job search functionality.
- The repeated references to providing help and, if necessary, alternatives, for groups who do not have internet access at home or are not confident internet users.
- The potential increased risk of budgeting and money management problems given proposed changes to benefit transfers (particularly to monthly and direct payments) which is unlikely to be fully resolved with just the provision of more information and budgeting tools.

1 Introduction

The Government is planning fundamental reforms to the welfare system by bringing together a range of working-age benefits into a single streamlined payment. The proposed new Universal Credit is intended to be a system that:

- is easier for people to understand and use, and easier and cheaper for staff to administer;
- ensures that work (or more work in the case of those already working some hours) clearly pays, and smooths the transitions into and out of work; and
- reduces fraud and error.

Initial research was conducted between December 2010 and January 2011 to explore views about the Universal Credit proposition, including its underlying principles and key components. That research has been reported separately as DWP Research Report 778: *Perceptions of welfare reform and Universal Credit*.

Following on from the initial Universal Credit proposition testing a programme of ongoing user testing was convened to generate insights to support the user-centred design process. The strategic aims of the user testing were to:

- ensure that the delivery of the Universal Credit system is designed to take account of customer behaviour;
- understand where there are issues or concerns with the proposition from a customer point of view; and
- ensure that any unintended consequences for the customer are mitigated.

This report summarises the key findings from the user testing, which took place between March and October 2011, and was conducted by Jigsaw Research.

1.1 Methodology

User-centred design testing was an innovative programme of work where the needs and behaviours of potential users (current claimants) and administrators (DWP and HMRC staff) of Universal Credit were considered throughout the development of the Universal Credit service so far. In addition, policy issues were also explored on an ad hoc basis within the overall programme.

The user involvement was at regular (mainly fortnightly) intervals which enabled rapid feedback to the DWP design team so that they could respond to the recommendations in a timely way. Therefore, it was an iterative process of testing, feedback and response, as well as re-testing certain elements of the design in some cases. The ultimate objective was to ensure user input could be incorporated at an early stage of the design process so it could inform what was built.

The specific focuses of the user testing over time were matched to that of the schedule being followed by the DWP design team. The team used an 'Agile' methodology which broke down work into different time blocks during which a defined segment of work was concentrated upon. For example, the initial focus of the design process was on building an end-to-end customer journey process for two key archetypes: a single unemployed person and someone who is in paid work. Later focuses included joint claimants, someone who becomes sick and a lone parent. The purpose of the testing was to get claimants involved early on in the design process before the elements of the system were built, to ensure their views had an opportunity to inform design decisions.

The user testing process commenced with the recruitment of an initial panel of users and a deliberative research session to give participants an awareness of the policy proposals and enable initial user-centred design principles to be developed. Following this, a total of 16 waves of user-centred design testing were conducted.

A wide range of audiences and topics has been covered throughout the process, and a variety of approaches have been used, as summarised below:

- A range of users were represented, including both unemployed and working people, those receiving contributory benefits, couples, lone parents, people with illnesses and disabilities, and carers. The views of some DWP, HMRC and Local Authority staff were also included at specific points in the process.
- Some of the design testing was with participants who had been reconvened from earlier sessions in order to build upon previous knowledge and testing work. In other sessions, the requirement was to get a fresh view and perspective on the design work with newly recruited participants who had not been exposed to any elements of Universal Credit before.
- In some of the sessions, interactive wireframes were used (see box below for more detail), while others used storyboards or other stimulus, or just explored issues through discussion. Reflective of the topics and stimulus requirements, some of the sessions were run as individual or paired depth interviews, and some as group discussions.
- A variety of topics were covered overall including the application process; conditionality; versions of the Claimant Commitment; the work focused interview; fraud, error and sanctions; job search and support; budgeting; the Payment Statement and payment breakdowns; migration from the present system; and needs of specific groups (e.g. lone parents, disabled people, those with childcare requirements, carers).

In total, more than 160 users were involved during this first phase of user-centred design insight work, with around half having taken part in more than one session. In addition, approximately 30 staff from DWP, HMRC and Manchester City Council took part.

A note on interactive wireframes

A major focus of user testing programme has been on the ongoing development of the online service interface. This has included testing of processes and parts of the customer journey using interactive wireframes.

An interactive wireframe is a schematic or other low-fidelity rendering of a computer interface which is intended primarily to demonstrate functionality, features, content, and user flow without explicitly specifying the visual design of the interface. Depending upon the requirements of the sessions, particular types of users were presented with interactive wireframes representing part of the Universal Credit online user experience, such as a range of different claim and application processes, and other functions and elements of the site. Each user was then asked to carry out certain relevant tasks using the interactive wireframe, such as making a claim, and to feed back their experiences, before being prompted to consider certain areas or features as part of the testing process.

It is important to note that, by their nature, the interactive wireframes presented were not the finished interface but in a state of development when they were put into user testing. The user testing therefore assessed the design at that moment in time with the design and build of the tested wireframe continuing after the testing sessions on an ongoing basis.

In addition, the user normally reviewed only a part of the Universal Credit online experience, rather than a complete end-to-end journey, in any one testing session.

This was to ensure focused attention on the particular component being worked on at that particular time. Finally, the purpose of the interactive wireframe testing was not to test the look and feel of the site (as this aspect has not so far been a focus of the design work). Instead the focus was on developing and refining customer journeys by testing comprehension, usability and impact of online processes.

As the Agile design team is based near Manchester, the majority of the user testing work took place in and around Manchester in order to enable the team to view the sessions.

Following each session a fast turnaround summary report was prepared and fed back to the relevant teams. This was to ensure the findings could be acted upon rapidly.

1.2 This report

The user testing work was not traditional research but an iterative process of user feedback and design team response over a period of time. Therefore, this report is not intended to be a traditional research summary. Rather, it commences with a contextual paragraph highlighting the priorities for Universal Credit from the perspective of users themselves. This is followed by coverage of three broad themes which reflect the behaviours that are regarded as desirable by the Government and that the new Universal Credit system is being designed to encourage:

- **Making efforts to seek work or increase earnings:** through the new Claimant Commitment, as well as the monitoring, sanctions and support within the system.
- **Using the online system easily and correctly:** through the overall principles followed in the construction of the user journey, as well as specific mechanisms built into the design to ensure security, prevent error and fraud, and provide help to use the site.

- **Managing money effectively:** through helping users to adapt to the new payment process and control their household budgets.

This report does not refer to the range of specific recommendations which have already been considered or acted upon by the design team during the course of the work either. Instead, high level learnings are provided in each of the above areas.

With the exception of the initial context-setting chapter, each section of the report follows the same structure which includes:

- a re-cap of key proposition testing findings;
- an outline of what was covered in the user-centred design testing;
- a summary of findings on what is required to encourage the desired behavioural change;
- a summary of how participants have responded to the Universal Credit design so far;
- additional suggestions for further attention, which covers miscellaneous points including, as appropriate, suggestions for:
 - further refinements to the online interface;
 - how offline elements of the system could be developed to support the online interface;
 - areas that may require further research or consideration by the DWP.

2 User-identified principles and cross-cutting themes

There were a number of principles and cross-cutting themes identified by respondents themselves throughout the course of the user testing. These are highlighted in this initial section in order to provide a context for interpreting the subsequent findings, and also to ensure that potential users' own priorities are known from the outset. Many of the findings seen by potential users to contribute to a better customer experience overall can be grouped under broad themes of personalisation, integration and automation within a future Universal Credit online interface.

At an early stage in the user-centred design testing process, a set of overarching guiding principles for the day-to-day experience of Universal Credit was developed by users. Participants were aware in developing this list that the Government intended interaction with the new system to be primarily online. The principles that were developed are summarised below:

-
- | | |
|-----------------|---|
| 1. Easy to use | a) Uses common sense language and minimises jargon
b) Provides an intuitive layout with easy icons
c) Provides a logical structure that covers all potential journeys
d) Asks unambiguous questions and provides unambiguous answers
e) Asks all basic questions once and avoids repetition
f) Asks the minimum number of questions
g) Clarifies what information claimants need to update themselves
h) Provides a tracker telling user how far they are in the process
i) Makes it easy to go back and forth within the process |
| 2. Personalised | a) Stores and reflects claimants' individual profiles
b) Enables customised options, e.g. job searches
c) Treats claimants as individuals |
| 3. Supportive | a) Ensures support is available whenever required and is flagged at key junctures
b) Ensures help is available through other channels as well
c) Provides specific help for groups with particular needs, e.g. people with disabilities |
| 4. Responsive | a) Promptly processes claims and makes payments
b) Quickly answers questions and queries
c) Offers speedy resolution of any issues or problems |
| 5. Accessible | a) Ensures those without the internet at home can access in community venues
b) Provides assistance to novice users
c) Provides alternative or backup channels for those who need it |
| 6. Secure | a) Builds in security measures throughout to counter fraud
b) Uses tools such as pins, pictures, passwords, cards etc |
-

Some of these principles re-emerged repeatedly during the ongoing user testing. There were also some additional themes raised over the course of the ongoing sessions, revealing areas of particular priority from the perspective of potential users of Universal Credit. The most prominent of these

themes included personalisation, integration, and the potential power of automation, all of which were seen as opportunities to significantly enhance the quality of the claimant experience. These themes are elaborated on below.

2.1 Personalisation

Personalisation emerged as the main user-defined principle for Universal Credit from the early proposition testing stage and continued to feature prominently throughout the user testing. A key reason for the priority placed on personalisation was that the current system was often perceived as being insufficiently tailored to individuals' specific situations and needs.

There were a number of potentially personalised elements of Universal Credit that were tested, each of which was favourably received by potential users. These included:

- A personalised Universal Credit home page for claimants which was expected to increase the level of user engagement with the online interface.
- The ability for users to personalise certain additional aspects of the online interface such as setting up appointments, alerts and reminders to suit the needs of the individual users.
- The ability to tailor job searches on the Universal Credit interface to match the specific requirements of the jobseeker.
- A personalised Claimant Commitment which would be developed through a collaborative process between the claimant and personal adviser to ensure relevance.
- The prospect of being provided tailored job search support based on the needs of the individual.

Such elements were seen as key to achieving personal relevance of Universal Credit.

2.2 Integration

Integration also emerged as an area of value for potential users. In particular, there were favourable reactions to the possibility for the Universal Credit online interface to meet different aspects of claimants' needs and deliver something approaching a 'one stop shop' experience. There were a number of areas of potential integration that were tested, each of which received very positive feedback from potential users. These included:

- Integrating a job search function within the overall Universal Credit interface.
- Linking the job search within the Universal Credit interface with commercial job search sites.
- Embedding budgeting money management tools within the Universal Credit interface.

Integration along the lines outlined above appears to have the potential to increase overall engagement with the user interface. Potential users could imagine themselves entering and using the Universal Credit website on a more frequent and regular basis, if they were able to use it for job seeking purposes as well as for budgeting and general money management.

2.3 Automation

The automated elements being proposed under Universal Credit were also valued by potential users. A number of potential automated applications were tested, each of which was perceived to offer tangible benefits. These included:

8 User-identified principles and cross-cutting themes

- Automatic reminders to help ensure users do not miss appointments or forget to carry out certain tasks.
- Automated relevant job alerts and updating of job opportunities via the job search function.
- Potential for pre-population of forms to reduce the amount of manual form filling required.
- Potential for online monitoring of job seeking activity to provide an audit trail and evidence of job seeking activity.
- Faster and more reliable form submission and processing, as well as communication between the system and the claimant.

Therefore, automation was expected by potential users to improve the efficiency and reliability of the system overall from the users' perspective.

3 Achieving desired behaviour – seeking and increasing work

3.1 Job search support

We tested the perceived benefits of including job search functionality in the design of the Universal Credit online interface alongside the claims management side. The reason was to explore whether an integration of job search functionality within Universal Credit would help claimants to seek or increase their work. This potential feature was generally well-received by potential users who felt that it could enhance the usefulness of the Universal Credit service overall. However, the Government's expectation that some people who are already working will increase their hours or earnings was contentious; the phraseology of the 'better off in work' message, while helpful, did not fully overcome the reservations in this area. In addition, more active support was felt to be required to help job seekers back into work, particularly for certain groups and given the current difficult economic climate.

3.1.1 Re-cap of proposition testing findings

A clear finding from the proposition testing was that getting job seekers back into work (or increasing work for those who have the capacity to do so) was perceived to require support measures to be in place to help people to overcome a range of barriers.

For example, there were concerns expressed about the economic downturn and its impact on job seekers. It was generally perceived to be much more difficult to find work in the current climate, with far fewer vacancies and much greater competition for each job.

Respondents also raised some criticisms about the level and nature of job seeking support currently provided by the benefits system. It was felt that insufficient attention is given to the job seeking efforts of each claimant and that job centres are not investing sufficient time to help job seekers by providing relevant job vacancies and tailored support.

Specific suggestions for support made in the proposition testing phase included the following:

- Practical job seeking support: Access and alerts to suitable vacancies, help with CVs and applications, longer-term career planning, etc.
- Skills, training and qualifications: Specific training courses, and assistance with getting various certifications and qualifications ranging from basic skills and IT through to trades and other specialist skills.
- Transition support: Financial support for the first month of work before first pay is received, and financial support in accessing any clothes and equipment required.
- Confidence and motivation building: Softer, emotional support particularly for those who have had longer periods out of work.

Some of this support was seen to require offline, face-to-face assistance, but the online channel was also perceived to provide some additional opportunities for support to be given.

3.1.2 What was tested in the user-centred design

The DWP felt that it would be important for the new Universal Credit system to consider ways of enabling a dual functionality – that is, both facilitating transactions with the benefits system and, alongside this, actively supporting claimants with their job seeking activities.

Therefore, part of the user testing work sought to understand current job seeking behaviour and support needs in more detail, as well as to test some ways in which support could be introduced into the online service interface.

Specific job seeking support topics covered in user-centred design testing included the following:

- Exploring current job seeking behaviour and support received in greater depth.
- Confirming and expanding on the proposition testing findings in terms of what support job seekers felt they required online and offline to support their efforts to find work.
- Testing a potentially integrated job search function within the Universal Credit online service interface amongst potential users via interactive wireframes.

3.1.3 What is needed to encourage the desired behaviour

In the user testing it was apparent that the nature of job seeking was felt to be transforming. Most reported using the internet extensively to look for jobs. In general, the internet was seen to provide a number of benefits to job seekers including:

- Facilitating access to greater numbers of jobs than would be possible otherwise.
- Enabling job seekers to send out multiple applications electronically, therefore saving time, money and effort.

However, there were also some perceived limitations which included:

- A lack of direct jobs being advertised, with most vacancies being via recruitment agencies.
- Only getting stock responses or no responses to applications.
- A generally impersonal and often disheartening experience.

Universal Credit was perceived to provide the opportunity for job seeking support to be enhanced by the Government. A number of specific suggestions for improvements were made by claimants, some of which pertained to support generally and some specifically to online support, as summarised below:

General support

- Intervening earlier with support: It was felt that it would be preferable to provide support at an earlier stage of unemployment when job seekers would still be motivated and confident, in order to maximise the chances of successfully re-entering the workforce. Currently, it was felt that intervention was left too late when the unemployment may have become intractable.

- Providing tailored support: It was seen to be important that support is tailored to the individual circumstances and needs of users. A number of groups were also identified for whom getting into a job was perceived to be more difficult. These included the long-term unemployed, school-leavers or those with a lack of skills and experience, and others who have specific barriers, e.g. disabilities, literacy issues or low confidence. A particular emphasis was seen to be required for these groups.
- Linking Jobcentre Plus courses to placements: Getting more companies to agree to placements after Jobcentre Plus courses was suggested as a potential route into employment. While the opportunity to participate in Jobcentre Plus courses was valued, claimants expressed their disappointment that these did not often follow through into direct work opportunities.
- Supplying coaching on interview skills and preparation: Claimants felt that they would benefit from more practical help on how to prepare for and conduct themselves in job interviews.
- Making support available on an ongoing basis: There was also suggestion that the system should be designed to develop an ongoing relationship with users, not just ending in the first job but helping people to reach their ultimate career goals.

Online support

- Providing links to commercial job sites: As mentioned, most claimants were aware of, and already using, commercial job sites. They therefore suggested for these sites to be linked into the Universal Credit website.
- Enabling tailored job alerts and automatic response: While the internet was acknowledged to offer access to many vacancies, rapid response was perceived to be required on the part of the jobseeker, particularly given the strong competition that they were experiencing in their efforts to find work. In light of this, it was felt to be important to receive timely alerts about relevant jobs, and respondents could see an opportunity for Universal Credit to provide such alerts as part of its online interface. Respondents also felt that the alert functionality could be further enhanced if there was the possibility for their CV to be automatically sent out to relevant vacancies. These features would provide job seekers with reassurance that they would not miss any opportunity that arose.
- Supplying CV templates and CV-writing tips: Putting together an effective CV was seen as an important step in effective job seeking. Providing different templates to suit different types of vacancies, as well as check-lists and tips, would be valued.

3.1.4 Response to the Universal Credit design so far

Seeking work

During the user testing a number of possible job seeking support elements within the wireframes were explored. These included a simple and advanced job search, job alerts, and the possibility to upload and save documents (e.g. CVs and cover letters, electronic job applications).

The possibility of including such job search support functionality within the Universal Credit online interface was received positively overall. It was felt that such a development would increase the usefulness of the site markedly by potentially turning it into a ‘one stop shop’ for all their job seeking activities and related needs.

Respondents were particularly positive about the following potential aspects as demonstrated in the Universal Credit design so far:

- Ability to tailor searches to match job seekers' personalised requirements.
- Provision of proactive alerts about relevant jobs so that claimants do not miss out on opportunities.
- Inclusion of key details on jobs, e.g. location, salary, whether part- or full-time, responsibilities and, importantly, when the vacancy was posted.
- Possibility for vacancies to be kept more up-to-date, with new opportunities added and obsolete vacancies deleted, in a timely fashion.
- Enhanced record-keeping for job seekers if electronic copies of documents and activities are saved on the site.
- Built-in electronic audit trail of job seeking activities that could be created and claimants could use to 'prove' their efforts to Jobcentre Plus.

Respondents were generally comfortable with how this element was presented in the online interface as demonstrated through a number of iterations of interactive wireframes (although, as mentioned, the look and feel of the design have not been finalised so this was not a focus of the testing). They also found it straightforward to navigate. When asked users were looking for a site that was simple, minimalist, jargon free, and easy to use, but with the priority of having lots of jobs to look through, and as much detail in the job specifications as possible.

The overall view was that this type of job search support would help claimants significantly by making job seeking quicker and easier. It was also felt to have the potential to increase claimants' engagement with the Universal Credit online interface overall and to encourage them to think more vocationally and not just about the benefit transactional side.

Increasing work

In addition to exploring reactions about job seeking for those who are out of work, the testing programme also sought views on the prospect of those who are currently working being required to increase their working hours and/or earnings.

This proved to be a complex and contentious area as those who were currently working did not expect these requirements and therefore tended not to regard the job seeking elements and Claimant Commitment within the Universal Credit design as being aimed at them. When the expectation to increase work was specifically explained the response was typically that there were normally legitimate reasons why part-time workers cannot work more (e.g. limitations on hours offered by employers or child care responsibilities outside work). It was generally felt that such requirements would unduly 'rock the boat' and may put existing jobs at risk. While certain functions such as the 'better off calculator' helped address concerns that increasing work would result in a sudden drop in benefits, in-work audiences were still not convinced that they would be demonstrably better off in going beyond their current 'sweet spot' in terms of hours. Overall, those currently in work perceived it to be fairer if the Government focuses its efforts on getting non-workers back into the paid workforce. Engaging in-work audiences in their potential responsibilities with respect to benefits remains a challenge.

3.1.5 Additional suggestions

As mentioned, there were a few additional suggestions made of what would be helpful which could be considered as inclusions in future iterations of the job search and support aspects of the Universal Credit online design:

- Providing CV templates and CV-writing tips.
- Automatically sending out CVs and pre-populated applications to relevant jobs.
- Providing links to external job search sites and ideally providing a search function across all linked data bases.

In addition, staff felt that more could be done within the online application process to support preparation for the initial work-focused interview. Staff stressed the importance of ensuring claimants prepare for this interview by coming with the correct documents and giving due thought and consideration to their plans and aspirations regarding future work. They felt that there was opportunity for this to be conveyed during the online claim process. More generally, it is also important to continue to consider what offline support will be offered to claimants to complement and build on this online support, as well as to target particular groups who have the greatest need for support.

The testing also indicates that a final, but critical area of further work will be the continued development of ways of effectively engaging in-work audiences to encourage and support them to increase their working hours and move off benefits.

3.2 Obligations and Claimant Commitment

The notion of having obligations in return for benefits is broadly accepted although there is evidence that the current Jobseeker's Agreement (JSAG) is treated in a tokenistic way by some claimants. The design of the new Claimant Commitment appears to be on the right track in terms of clearly outlining the expectations and consequences of non-compliance, as well as conveying a sense of binding 'contract' overall. The proposed personalisation of the Claimant Commitment, as well as its integration into the online interface and job-focused interviews, means it is more likely to be treated as a relevant and living document by claimants.

3.2.1 Re-cap of proposition testing findings

The proposition testing research found that the principle of obligations for benefits was broadly accepted, including the notion of tiered obligations (from full through to no conditionality), which was perceived to demonstrate fairness. However, there was an automatic assumption that conditionality would mainly (or entirely) apply to out-of-work groups. In addition, many respondents were aware that obligations already feature in the current system (as set out in the Jobseeker's Agreement for Jobseeker's Allowance claimants) but there was a widespread view that these are not taken sufficiently seriously either by claimants or Jobcentre Plus, partly because they are seen as being too generic and not tailored to the individual claimant.

Responses therefore indicated that Government may face a challenge to demonstrate genuine policy change and encourage desired job seeking behaviour unless it can convey that the area of obligations will be strengthened.

Specific recommendations from the proposition testing included ensuring that obligations were personalised and conveyed a sense of binding 'contract'. In addition, it was felt to be important to highlight what support would be offered (see previous section) as well as the checking and verification processes, and the sanctions that would be used to ensure compliance (see next section).

3.2.2 What was tested in the user-centred design

These proposition testing findings were taken on board in the development of potential ways of presenting the Claimant Commitment under Universal Credit. This aspect was specifically tested in the user testing at several different points. Specific groups were also included to cover particular issues such as obligations required from claimants already working.

3.2.3 What is needed to encourage the required behaviour

In the user testing, respondents suggested a number of ways in which the approach to setting out claimant obligations could be strengthened compared to the present system.

Overall, it was seen to be most important obligations should be qualitative (i.e. evaluating the degree of effort) as well quantitative (i.e. simply measuring the number of activities) to encourage greater commitment to job seeking and avoid the risk of token compliance. It was also seen to be important on the quantitative side that specific targets be set. It was suggested that these be minimum targets only and that claimants should be encouraged to exceed these if possible.

Closer scrutiny of the fulfilment of obligations was also seen to be critical, and the online channel was felt potentially to be able to play an important role in this regard by providing an ‘audit trail’ of online job seeking activity.

There was a preference expressed for the Claimant Commitment to be devised by the claimant together with an adviser through a collaborative process rather than having a generic set of commitments ‘imposed’ upon them. This was seen partly as a way of ensuring that the commitments were personalised, but also as a way of ensuring they would be taken seriously by the claimant. The role of the Jobcentre adviser was seen to be very important here in terms of outlining expectations, as well as the support that will be available, the monitoring process and sanctions for non-compliance.

It was also seen to be important that claimants are reminded of their personalised obligations on an ongoing basis. To do so, participants suggested that a summary should be incorporated into the claimant’s personalised Universal Credit home page.

The most contentious aspects explored were conditionality and Claimant Commitments for specific groups such as:

- Those who are already working part-time – as mentioned, while it was agreed that those who can increase their hours should do so, it was also felt that many may not be able to due to the nature of their job, or caring responsibilities out of work.
- Those who are working but their partner is out of work – it was generally perceived that the focus of Government efforts should be on the out-of-work partner and not the working one.
- Those who are primary care-givers to older children – children aged between 12 and 16 were perceived to still require significant care and supervision. It was felt that requiring a primary care-giver to work increased hours may be impractical if alternative childcare is not available.

3.2.4 Response to the Universal Credit design so far

Many of these points are being taken on board in the design of the Claimant Commitment and its integration within the Universal Credit online interface.

Responses from potential users suggest that the design of this element is on the right track, and that both the intention of Claimant Commitments and their significance is understood. In addition,

both claimants and DWP staff perceived the proposed new Claimant Commitment to be superior to the current JSAG for Jobseeker's Allowance claimants. This is because the Claimant Commitment was expected to be more personalised and relevant, more integrated into the process and therefore likely to be taken more seriously both by Jobcentre Plus and claimants.

Overall, views on the draft iterations of the Claimant Commitment indicate that the following outcomes will be particularly important in its final design and integration into the Universal Credit online interface:

- Conveying that the Claimant Commitment is a type of 'contract' and impressing on claimants that they have personalised obligations to meet in return for receiving Universal Credit.
- Explaining that these commitments will be taken seriously and that there will be consequences for non-compliance that will include financial penalties.
- Clearly outlining specific expectations (including what and how much is required and by when, as well as how to record and report back on what has been achieved, and what to do if obligations cannot be met for reasons beyond their control). Staff in particular stressed the need to avoid ambiguity.
- Using a straightforward and matter-of-fact tone when communicating Claimant Commitments. Respondents felt that an overly stern tone would risk alienating claimants or discouraging them from engaging with the system. Equally, most did not perceive an overly friendly or self-help style motivational tone was appropriate.
- Ensuring that the Claimant Commitment would continue to be top-of-mind by presenting a summary on claimants' Universal Credit home page so that they are reminded of it whenever they log in.
- Enabling the online agreement process to replicate as much as possible the feeling of physically 'signing' a contract, rather than ticking an online terms and conditions box which is normally given little thought. There was also a view, however, that the signing of the Claimant Commitment would be best handled offline at the initial job-focused interview. This was to convey a stronger sense of a binding contract and would be more likely to be taken seriously by claimants.

3.2.5 Additional suggestions

There were some specific suggestions made for further refinements to the presentation of the Claimant Commitment within the online interface:

- Separating information on the Claimant Commitment from information on Universal Credit payments, as otherwise the risk is that claimants focus only on the benefits payment side.
- Presenting the Claimant Commitment information in a different way (like a word document) from the rest of the layout, as this would help it to stand out.
- Providing personalised updates and reminders (based on online tracking of activities and calculation of how much more is required to meet their targets), as this could help to increase compliance.

It was also seen to be important that offline processes are set up to reinforce the importance of the Claimant Commitment both initially and on an ongoing basis. For example, DWP staff emphasised the need to keep the Claimant Commitment as a 'live document' through regularly monitoring progress, as well as updating the document as required, all to ensure it is kept relevant and top-of-mind for the claimant. This was perceived to require dedicated time during the interview process. It was also seen to have implications for staff training.

Finally, beyond the Claimant Commitment specifically, the views expressed during this programme on some aspects of conditionality (e.g. in-work conditionality) suggest that these aspects could be challenging with respect to effective communication and implementation.

3.3 Sanctions

Ensuring genuine commitment of claimants to their obligations will be at least in part driven by the expectation of firm but fair compliance monitoring and administration of sanctions. Some of the automated aspects of the Universal Credit interface (e.g. reminders of appointments, audit trail of online job seeking behaviour) were seen to help claimants comply with their commitments. In addition, the way that the sanctions regime is presented and communicated to claimants will be significant in ensuring compliance.

3.3.1 Re-cap of proposition testing findings

In the proposition testing stage, it was perceived to be important to introduce stronger compliance monitoring and sanctions in order to ensure genuine commitment to obligations. Overall, sanctions were seen as a way of symbolically demonstrating the ‘teeth’ of the new system and that it is not business as usual. However, support for increased sanctions was contingent on:

- Ensuring that claimants’ obligations are fair and reasonable to begin with.
- Striking the right balance between toughness and fairness, including protection of the ‘innocent’ such as children.
- Having different levels of sanctions for different types of non-compliance.
- Reserving the strongest sanctions for those who are intentionally flouting the system in some way.
- Providing warnings before imposing sanctions and providing the possibility for explanation of genuine reasons for non-compliance.
- Mitigating the financial disadvantage faced by sanctioned claimants’ families via food vouchers or other mechanisms.

3.3.2 What was tested in the user-centred design

In the user testing, respondents were involved in developing a more effective sanctions regime and associated processes, as well as in testing potential approaches to the presentation and communication of sanctions.

3.3.3 What is needed to encourage the desired behaviour

Consistent with the proposition testing research, both potential users and staff felt that improved monitoring and enforcement was required to ensure that the new sanctions regime would be taken seriously.

The current booklet provided to claimants to record their job search activities tended also to be perceived to be ineffective, with reports of being able to input very general responses such as ‘looked on the internet’ or ‘asked in shops’. In addition, claimants could describe how they often felt rushed in and out of Jobcentre Plus interviews, and it sometimes felt to them that advisers were just ‘going through the motions’ with respect to checking their job seeking activities.

The role of online monitoring was perceived potentially to be able to make an important contribution to improving this aspect of the system, by enabling more rigorous checks of online job seeking activity to be carried out.

Both potential users and staff also reported that the most common application of sanctions in the current system is currently around failure to attend an appointment. However, here respondents were critical of the system's failure to provide reminders. In addition, both potential users and staff pointed to a lack of flexibility in terms of acknowledging legitimate reasons for the claimant limiting their job search activity. Potential users also reiterated the importance of ensuring that the sanctions regime is seen to be fair, with a preference expressed for progressive sanctions (starting off with minor penalties but becoming more significant for continued non-compliance). They also called for dispensation to be made for genuine reasons for non-compliance. Staff suggested that the input of the adviser should be taken into greater account when reviewing the reasons why a claimant had failed to comply, to ensure that legitimate reasons for non-compliance are duly recognised by the system.

3.3.4 Response to the Universal Credit design so far

A number of these points were specifically taken into account in the design of the Universal Credit online interface.

For example, the online interface design may include a system of automatic booking of Jobcentre Plus interviews, together with automatic reminders of upcoming interviews by SMS or email. This feature was very well received by both claimants and staff who perceived it to be a significant improvement on the current system. Both claimants and staff expected that fewer appointments would be missed as a result of the appointment booking and reminder function within the interface.

The online system was also expected by potential users to play an important role in supporting the new sanctions regime through providing records of claimants' existing job seeking activity, and reminders to complete outstanding tasks. Therefore, the online system was seen potentially to help both with preventing non-compliance and with monitoring of job seeking activities.

In addition, a number of presentation and communication approaches for the sanctions regime were tested during user-centred design. Responses suggest that the following aspects will each be important in how the new sanctions regime is ultimately articulated to claimants:

- Emphasising the new monitoring and enforcement procedures in order to signal that Universal Credit was not 'business as usual' but represented a significant change. It was seen as critical that claimants understood that their compliance and relevant activity would be properly checked and verified by the new system, in order to drive the right behaviours.
- Conveying any enhanced support provided to claimants. Striking this balance between enforcement and support was also seen as part of the demonstration that the new system was genuinely different. If the system was to convey that it was serious about getting people back into work then this would require not only more enforcement of the sanctions regime, but also more genuine efforts to help claimants back into work.
- Providing specific and relevant monetary examples of the consequences of non-compliance. This was expected to resonate most strongly with claimants and act as the greatest deterrent. Both staff and claimants felt that clearly understanding how much money claimants would lose was the most effective way of ensuring that the consequences of non-compliance resonated with individual claimants.

- Using both online and face-to-face channels to communicate about sanctions. This was a specific suggestion of staff who felt that it was important to use every opportunity to convey the regime to claimants. Some reported previous experience of claimants who purported not to know that they were non-compliant or to understand what their obligations were. The face-to-face channel in particular was seen to play a potentially important role in ensuring that claimants fully understand how the sanctions could pertain to them.

3.3.5 Additional suggestions

As shown above, the user testing so far has highlighted that significant efforts will need to be made to ensure sanctions are both understood and taken seriously by claimants, so that they ultimately represent an effective deterrent. Therefore, the way sanctions are presented and communicated will be vital and a continued focus on getting this aspect right is likely to be required.

The way job seeking activities will be specifically monitored by the DWP is also critical. As this aspect was only loosely covered in the user-centred design so far, it is likely to require future focused attention.

Finally, the way all elements of the compliance regime are linked together will be critical to its success. This means ensuring that Claimant Commitments, job seeking support, monitoring of job seeking activities and sanctions for non-compliance all align and work together effectively. This is a complex area and one which may benefit from some future focus on these four elements in combination as well as separately.

4 Achieving desired behaviour – using online channel

4.1 Overall ease of use

A number of potential advantages of a primarily online interface were perceived compared to the present system; these include being quicker to use, more reliable and responsive. However, there were general concerns expressed for those who do not have internet access at home or who are not confident internet users, and a desire for these groups not to be overlooked. The layout and language used in the prototypes was generally regarded as clear and intuitive although there were some specific areas identified where it was felt that improvements could be made (e.g. explanation of Tasks function and of some application-related terms; providing an indication of progress). In addition, some couples felt that the joint claims process was too cumbersome and could benefit from streamlining.

4.1.1 Re-cap of proposition testing findings

The proposition testing stage explored reactions to the proposal for online to be the main delivery channel for Universal Credit. This was acceptable to most respondents who perceived an online interface to have a number of benefits including the convenience of doing it in your own time and avoiding the queues associated with face-to-face interactions. However, an immediate and widespread reaction was to consider the impact of online delivery for groups who are less conversant with the internet. Therefore, it was a strongly held view that any online interface needs to be as intuitive and easy to use as possible.

4.1.2 What was tested in the user-centred design

In the user testing, ways to encourage and help claimants to use the Universal Credit online interface were explored, as well as how to ensure that tasks could be completed quickly, easily and accurately.

4.1.3 What is needed to encourage the desired behaviour

For many, the internet is already used extensively for a wide range of functions including both commercial and government transactions, and job searching as mentioned in a previous section. For more confident internet users, the prospect of a primarily online interface for Universal Credit posed no particular risks or issues. Indeed they could see a number of potential benefits, which in user-centred design testing went beyond convenience to include the quality of the service itself (e.g. potential for the system to be more reliable and responsive). However, like the proposition testing research, there was a broader societal concern expressed for those who do not have ready access to the internet at home, or are less confident in using it. There was also a widespread view that there should continue to be some offline elements in the system – to provide help in using the online interface, but also to provide job seeking and other support to claimants as required.

4.1.4 Response to the Universal Credit design so far

During the user-centred design testing a number of different online applications and claims processes were tested in the form of interactive wireframes. The high level learnings from these

tests about overall ease of use, as well as layout and navigation, and language and terminology, are summarised below.

Overall ease of use

At a general level, exposure to the wireframes prompted comparisons with experiences of working with the current system. When reviewing the wireframes claimants could envisage a number of potential advantages over the current system including that it could be:

- More convenient, given that claimants can complete processes and manage their claim at home and in their own time.
- Faster to complete and process, because of the electronic format and if certain information could be pre-populated or updated automatically.
- More accurate and reliable, given that the information required is not entirely the responsibility of the claimant to provide, and because key information is stored centrally.
- More responsive, related to processes being faster between the claimant and the system.
- More easily monitored, with a built-in audit trail and ability for claimants to track the progress of their claim.
- More useful, particularly with respect of the job search functionality, and the proactive alerts and reminders.

Across the range of different usability testing sessions, when reviewing application and claims processes, users highlighted many positive aspects of the wireframes being tested. Across the user-centred design testing so far, the following strengths were consistently identified in terms of what was being presented:

- The wireframes were typically described as simple, straightforward, clear, quick and easy to understand. This feedback often contrasted with claimants' descriptions of current benefits application processes which were seen as complex and hard to work with.
- The personalisation of the user's home page made the overall interface feel more tailored to the individual claimant. This sense of personalisation and sensitising the site to the individual was highly valued by claimants.
- The flow of application questions was felt to be broken down into manageable and focused chunks. Having the process broken down in this way made the overall experience feel easier from a user perspective.
- The potential for making mistakes was mitigated by having regular opportunities to review inputted information, and edit if required, as well as the straightforward nature of the questions themselves. Claimants largely understood the functions that allowed them to edit their information and felt that this was a substantial help in reducing the potential for error and ensuring a correct application is submitted.
- Many functions were understood with only occasional points of confusion, which were usually clarified once users had progressed through the site and were more familiar with how it worked.

A key area which elicited less positive responses was couples' applications, which represented a potentially complex challenge for the online interface, particularly in terms of making it clear which member of the couple should be completing a particular section of a joint application, and where the hand-off points were. Couples' applications could also be perceived to be long winded, with separate log-ins, and handovers, resulting in a sense of 'ping ponging', and potentially making the process appear to be more onerous.

Layout and navigation

Throughout the user-centred design testing, interactive wireframes specifically assessed the ease of navigation, and the ability of users to find their way around that aspect of the interface and complete the relevant tasks. It was important that potential users felt able to proceed through all stages of the application unaided, and that any issues with navigation or layout were identified to mitigate the risk that users would go offline. Usability testing therefore assessed the layout of information and functions, and whether potential users knew what to do next in terms of proceeding through each step of the online interface.

Overall, it was usually clear to users what to do next, and how to move on to the next stage of the online interface. The navigational aids featured in the wireframes were generally well-received, though not always understood. Navigation devices that clearly stood out, and used familiar formats and conventions to other websites, tended to work better in the user testing, and certain navigational devices worked particularly well. For example side bar navigation could work well as an indicator of progress, as well as offering reassurance that previous sections have been completed correctly.

However, when first proceeding through a given interface potential users could still become confused about which stage of the application they were on, and what would be happening next. This was partly due to the innate complexity of benefits claiming and partly because of the unfamiliarity with the new system. In addition, there were some features that could be consistently confusing for a proportion of respondents. For example 'Tasks' was an area on the personalised home page (and also appearing at other points in the user journey) that would normally contain actions required from a claimant in order to progress their claim. However, the purpose of this function was not always understood by potential users.

In addition, one particular layout issue that arose through user testing was around having too many themes on a given page, which could mean certain content could go unnoticed. This was particularly important with respect to the 'your responsibilities' section which outlined the claimants responsibilities in return for benefits. This information was displayed next to the likely entitlement figure, and as a result claimants could be more focused on the entitlement figure, and overlook the responsibilities section. This issue was even more pronounced with respect to in work claimants. Such claimants were even more likely to overlook information on responsibilities and obligations, as they assumed such information to be relevant for out of work claimants only.

Language and terminology

Language and terminology was another important area of exploration in the user testing. If the claimant were to become confused by the language, or misunderstood or misinterpreted any terms, then this could potentially lead to making mistakes and errors.

It was therefore important that throughout the user-centred design process the usability testing included an exploration of potential users' understanding and interpretation of key terms, and identification of language that required further clarification or re-expression.

Although much of the language and terminology featured in the wireframes was found to be clear and easy to understand, the wireframe testing also highlighted some terms that were not straightforward to users, or open to misinterpretation. Examples included terms such as 'capital' (what does this mean/include?), 'income' (does this include income from benefits?) 'housing costs' (does this include utilities as well as rent?) and so forth. Overall, the user testing revealed that the design should, as a principle, minimise assumptions about claimants' prior understanding of even quite general terms.

With some terms that featured on the wireframes a '?' function was provided where the user could access a definition of the term they were viewing. This generally tended to be effective, as long as the explanation itself was clear.

The tone of language used was generally regarded as striking the right balance between serious and friendly, with most feeling that the balance should be towards serious given the subject matter. Potential users appreciated being addressed throughout the site by their first name as a way of conveying a sense of personalisation as well as approachability.

4.1.5 Additional suggestions

A number of suggestions of areas for further consideration by the design team have been made below. These are aspects that we believe require ongoing attention in order to fully optimise the usability of the online interface:

- Explaining the process and the requirements of claimants up-front. Ensuring the claimant is fully informed about information requirements prior to initiating the application process would help to avoid the claimant becoming frustrated with having to stop and start the online claim process, and minimise the risk that they will go offline and complete the claim by phone. Providing a narrative of the overall steps in the claim process at the beginning would help orientate users, which was seen to be particularly important for longer or more complicated processes.
- Dividing up information as much as possible. For example, where key information is being presented (such as responsibilities or payment information) it should be presented separately and not together on the same page. This will avoid such pieces of information competing for attention on the same page, and enable the user to engage with the information in a more effective and focused way.
- Indicating progress and helping claimants to work through the different sections of the process. Providing a more macro progress bar within the site, to show what is ahead, and giving an indication of how long it will take, was also suggested by claimants. In addition, staff also felt that notes boxes would be helpful in explaining each section of the claim, and that it would be helpful to claimants to have an initial explanation to orientate the user to the section they were completing.
- Not making assumptions about the level of user comprehension. Overly technical terms should be avoided altogether and more everyday alternatives used. Terms generally need to be as specific as possible minimising any ambiguity of meaning. Where there may be misinterpretation of the terminology, the site should provide accompanying definitions to avoid potential mistakes.

In addition, it appears that the couples' application in particular needs further attention and efforts to streamline the process. It made sense for couples involved in the user-centred design that the 'main' claimant should be the out of work person while the in work partner, or 'secondary' claimant, should be focused on confirming details. This was seen as the most efficient way of configuring the application process in such cases.

4.2 Specific online issues – security, fraud and error, help for users

Data security was a latent concern for most respondents, and having best practice security procedures in place was seen to be vital for Universal Credit given that such important personal information would be stored. In addition, there was seen to be a greater potential for fraud with a primarily online and therefore more anonymous system. Conversely, it was expected that the automated aspects would potentially reduce the risk of error, although ambiguity about what information claimants still needed to input themselves was identified as a potential area for mistakes. Building checks and reminders into the system was suggested to minimise error, and the existence of help to keep users online was also seen to be critical.

4.2.1 Re-cap of proposition findings

The proposition testing research indicated that the online aspects of Universal Credit were envisaged to have both potentially positive and negative impacts on claimants' behaviour.

On the positive side it was felt that:

- The convenience of online may lead people to be more willing to report changes in circumstances.
- The automatic adjustment and ease of reporting changes online may mean that people are less likely to make errors.

However, on the negative side, there was a view that online delivery could make it easier for claimants to be dishonest or simply to ignore the 'terms and conditions'.

In addition, there were concerns about:

- How secure claimants' personal data would be online.
- How easy it would be to get answers to specific questions claimants might have during the online claims process.

4.2.2 What was tested in the user-centred design

The user testing explored the nature of these issues in greater detail amongst both potential users and staff. If claimants were concerned about the security of their data then there was felt to be a risk that they would be reluctant to go online and would seek out alternative channels for claiming such as paper-based, telephone and face-to-face. In addition, the user testing specifically looked out for any points in the design where there was the potential for error or deliberate fraud, and both potential users and staff were involved in developing ways that these risks could be mitigated. A final design issue that needed to be addressed was identifying where claimants may encounter difficulties online and what sort of help and assistance would be valued in order to keep claimants online throughout the process. Specific topics explored in the user-centred design testing therefore included the following:

- Gauging where there were spontaneous concerns about online security and how to address these.
- Identifying and addressing any opportunities identified for error and fraud through the online channel.
- Exploring how to design the help function to ensure users stay online.

4.2.3 What is needed to encourage the desired behaviour

Security

Security was considered to be critical by claimants who wanted the security status of the Universal Credit site to equate with online banking. While centralising benefits claiming through one interface was perceived to offer significant advantages to the claimant in terms of simplicity and convenience, it also created a concern that all of their personal data, including key financial information, would be held in one place, and that this posed a security risk. This was the main focus for claimants in terms of fraud – that is, the risk that their data would be hacked into externally rather than concerns about claimants themselves being fraudulent.

Potential users understood that the need for greater security may increase the number of steps that they had to go through to access the site, but accepted this possibility in the interests of keeping their personal data and Universal Credit account secure. They believed that inherent site security as well as processes for identifying users were each important.

Fraud and error

In the user-centred design testing, both staff and potential users reiterated the suggestion made in the proposition testing that people may find it easier to be dishonest and fraudulent online compared to other channels given the greater anonymity. HMRC staff felt that the tax credit experience (which also placed emphasis on the online delivery channel) demonstrated that there is significant potential for fraud online. Some of the specific examples of fraud that staff had experienced include deliberately not declaring cohabitation, falsely claiming disability, exaggerating childcare costs, or falsely claiming self employment.

In terms of user error, claimants generally accepted the responsibility of having to report accurate information and that the onus was on them, but also highlighted the challenge of knowing what they should report to the system and when. This was particularly the case with reporting additional income which was a significant area of ambiguity and confusion. The dominant assumption was that you had to report most sources of additional income. However, many were still unsure about exactly what should be reported.

In terms of avoiding errors, staff believed that claimants needed to be clearly informed about the rules of Universal Credit and what their responsibilities were in terms of accurate and timely reporting, and that they understood what they needed to do to be compliant.

In terms of minimising deliberate dishonesty and fraud, it was felt that the system needed to introduce as many checks as possible, and also that it should be impressed upon claimants what the penalties would be for these behaviours.

Help for online users

If claimants were to become confused or stuck when they were online, and if they were unable to resolve their issue via the online interface, then there was significant risk that they would need to seek offline alternatives. It was therefore regarded as important that user-centred design testing explored how to design effective online help, in order to keep claimants online.

In terms of their current online experiences, claimants highlighted that familiarity with regularly used or popular sites helped them to overcome many potential obstacles, and there was a strong belief that good, intuitive design, would help minimise the number of problems that people encountered.

When currently seeking help online, claimants had found a number of devices and tools to be useful. These included:

- Using '?' buttons that are available prompting a window to open with a preferably brief explanation.
- Being able to use a search function within the website to find the right area or information.
- Going to a help page containing instructions on how to use various areas of the site.
- Being provided with help on the site via online chat.
- If necessary, using external help such as via Google searches, YouTube or other how to demonstrations, or chat forums.

Many of claimants' suggestions of what help tools and devices would be valued stemmed from these experiences.

Potential users highlighted common areas where there was potential to encounter problems, and where online help would be needed. Particular areas included form-filling in general, understanding questions and terminology, remembering log in details and procedures, ensuring data is entered correctly, navigating through the site, and having to carry out more complex online tasks, such as downloading or uploading.

4.2.4 Response to the Universal Credit design so far

Online security

One area where security concerns emerged spontaneously was in terms of couples' applications and the potential for each member of the couple to input false information or facilitate inappropriate transfer of funds. This concern was particularly pronounced when it came to nominating a bank or building society account online for payment of Universal Credit.

The system was designed for separate log-ins for each member of the couple, and requiring cross-checking of information, in order to help mitigate such security concerns. When tested, couples understood the rationale for having to separately verify information at key points as a security and accuracy measure. However, the perceived trade-off was that this could make the couples' application process relatively cumbersome.

Fraud and error

In terms of reducing errors the online interface was commonly commended for the following attributes:

- Using clear language and terms in most instances.
- Asking questions in a straightforward and easy to understand way.
- Prompting the claimant to review and self-edit information inputted throughout the online process.
- Triggering error messages if the user had failed to enter certain information.
- Prompting the claimant to report changes in circumstances.

Taken together these features were seen as all serving to minimise the potential for error throughout the interface.

However, with respect to fraud, review of the online interface and process underlined its perceived vulnerability. Therefore, as previously mentioned, both claimants and staff highlighted the importance of using the interview and offline means to check and verify information that had been inputted online.

Help for online users

Help functions within the wireframes were also assessed. These functions were generally well received, and many users understood how to access them. This was typically done through clicking on a '?' function to access more information, and was often used to clarify the meaning of certain terms or questions featured in the interface. Less confident internet users were not always used to such a function, and did not immediately understand the purpose of the '?' button. This underlined the potential usefulness of an initial online tutorial, or guide, that would help orientate users to the site, and demonstrate how certain functions work.

Even where there was potential for claimants to seek help offline, many maintained that offline assistance focused on getting them back online, and helping them through the online process, was acceptable, rather reverting to another channel to complete the application.

In the context of the Universal Credit system users highlighted a number of key areas where help is likely to be needed. These included the following:

- Inputting the correct information into the application form.
- Understanding the questions being asked, particularly any relatively complex or technical questions.
- Navigational guidance around the site and initial familiarisation.
- Understanding the rules, regulations and criteria for benefits.
- Understanding some of the language although this should be mitigated by keeping it 'plain and simple'.
- Providing guidance on what information and level of detail should be put in, for example when describing job seeking activity.
- Understanding what information is a key requirement that must be filled out correctly.
- Knowing what information the claimant should have to hand prior to filling out the application and attending an interview.

The need for online help for the job search side of the interface was also explored. Claimants maintained that, as long as they were comfortable using the internet, they would need less help with this element of the site. This was primarily due to the more familiar nature of job searching online.

4.2.5 Additional suggestions

A range of suggestions were made to enhance the security of the online interface going forward. These suggestions included:

- Similar secure access devices as are used in banking could also be used in the Universal Credit interface.
- Using a pin number, or personal questions such as a mother's maiden name, as a secure means of logging in.
- Couples suggested that the site should explicitly highlight that bank account details will be verified by the other partner to prevent inappropriate transfer of funds within households.

In terms of minimising fraud and error, staff suggested an additional process whereby the claimant is required to sign a declaration that all the information that they have inputted in the application is correct. Further recommendations by staff included using the interview process to identify and deter fraud in terms of:

- Having clear evidence requirements at the end of the application process. This should include what supporting evidence and documentation should be brought to interview by the claimant.
- Using the interview to validate and verify information. Staff felt that the interview was an important opportunity to check that the claim was genuine and authentic.
- Checking and verifying information that has been inputted online at an earlier stage than current checks, i.e. before the benefit is paid.

In terms of providing further help to online users, claimants suggested the following:

- Giving online demonstrations of how certain aspects of the site work and should be used, and how parts of the application should be filled out.
- Providing an online video/tutorial to introduce and guide users through the site overall, particularly for first time users.
- Providing Frequently Asked Questions (FAQs) to answer common questions about the rules, regulations and criteria for Universal Credit.
- Having an online assistant to submit questions to, and receive quick answers, via instant messaging. This could be an effective substitute for telephone interaction.
- Pop up boxes explaining difficult questions where the claimant is unsure.
- Having a quick search function to get directly to the information area being sought.

5 Achieving desired behaviour – managing money

A key finding from the initial proposition testing phase was that one of the unintended consequences of changes to benefit transfers (particularly to monthly and direct payments), was that some felt that they would find household budgeting and money management more challenging. The user testing indicated that the provision of clear information (including payment breakdowns), interactive budgeting tools and especially early warnings of the planned change could each help. However, these initiatives are unlikely to themselves be enough to resolve the issues as it may be that those at greatest risk make the least use of the new provisions.

5.1 Re-cap of proposition testing findings

In the proposition testing stage some aspects of Universal Credit, such as monthly and single payments, and payment direct to claimants, raised significant concerns with respect to the potential impact on claimants' ability to budget and manage their money.

- The prospect of a monthly payment was the most contentious aspect and many of those used to more frequent payments felt that they would struggle to budget as they did not tend to have much of a financial buffer to fall back on.
- Many claimants also preferred the current system where certain benefits, such as Housing Benefit, are paid directly to the landlord. This was perceived to reduce any temptation to use the money for other purposes and then be left short when paying the rent.
- Only a small minority spontaneously appreciated that monthly payments could prepare those claimants not currently in the workforce for working life.
- Being paid a single amount was less problematic than monthly payments, and was seen as having some benefit in terms of simplicity. However, there were concerns about being able to check the accuracy of calculations with a single lump sum.

5.2 What was tested in the user-centred design

In light of concerns raised about monthly and direct payments, the user testing sought to understand better the challenges of budgeting and explore how the system could help claimants with different levels of financial capability to manage their money within the context of Universal Credit. The testing therefore included the following areas of investigation:

- Exploring how to help prepare claimants for managing their own money under Universal Credit.
- Examining different ways Universal Credit could support claimants in budgeting.
- Evaluating possible presentations of Universal Credit payment and payment breakdown.

5.3 What is needed to encourage the desired behaviour

In particular, the user testing specifically explored how claimants currently budget in greater detail.

The concern about monthly payments was born out of a fear of running out of funds and not being able to pay for essentials over the course of a whole month. Many were used to receiving benefits

on a weekly or fortnightly basis, and at different times throughout the month. This frequency of payments gave them some reassurance that should they run out of money one week to the next, another payment would soon arrive into their account.

In addition, claimants receiving Housing Benefit which was paid directly to the landlord felt more comfortable that such benefits were paid directly, and that they did not have to arrange the payment themselves. This gave them a greater sense of security and reassurance that essentials like the rent would always be covered and the temptation to use such funds for other purposes was effectively removed.

Monthly and direct payments therefore posed a significant area of risk for claimants, and each have the potential to be a relatively stressful and challenging aspect of migration to the new system.

The specific nature of the risks highlighted by claimants included the following:

- Finding it significantly more difficult to budget for the whole month compared to on a weekly and fortnightly basis.
- Over-spending in the first half of the month and then having insufficient funds for living costs in the second half of the month.
- Not being able to deal with any unexpected necessary/emergency expenditure when the next available funds are up to a month away.
- Not being able to resist the temptation to dip into the initial lump sum for other reasons than what it is intended for.
- Therefore, potentially diverting funds away from essentials such as rent, council tax and utilities.

Some felt that they would be able prepare themselves for monthly payments by setting up direct debits, however others did not like direct debits as they felt that this ceded control and risked them being overdrawn.

In light of these concerns and needs, it was seen to be important that the new system offers practical support and tools to help claimants make the transition to the new payment approach. Specific suggestions made by claimants in the user-centred design testing included the following:

- Timely notice and warning of the transition to monthly payment cycles to ensure claimants are fully aware of the change well in advance and enabling them to prepare and adapt in time.
- Providing budgeting tools to help claimants work out monthly costs and expenditure, and translate this to a weekly or daily budget.
- Providing a payment breakdown of Universal Credit that helps claimants budget (e.g. indicating how much money has been allocated for housing costs versus living costs, etc.)
- Providing a bank account (such as a Post Office account) that allows the claimant to ring-fence and restrict access to money allocated for the latter half of the month.
- Clearly informing the user of the regular date when Universal Credit will be paid into their account, so that they can set up direct debits accordingly.
- Reassuring claimants that the payment of Universal Credit will be reliable and on a certain date.
- Offering a crisis loan as an option of last resort.

5.4 Response to the Universal Credit design so far

5.4.1 Budgeting tools

A range of existing online budgeting tools and devices which could be incorporated into the Universal Credit online interface were tested amongst claimants. Exposure to these budgeting tools received positive responses, and claimants recommended incorporation of such tools directly into the Universal Credit interface. Those who considered themselves less good at budgeting claimed these tools could help change their financial behaviour and approach to budgeting. More confident budgeters also maintained they would use such tools to improve their approach, and ensure they coped with the move to monthly and direct payments.

Another specific suggestion in the user testing was that the Universal Credit online statement be electronically linked to a budget planner tool so that claimants could adjust their budgets in response to potential monthly fluctuations in Universal Credit payment.

(However, it is worth mentioning that other findings, in both the proposition and user testing, suggest that money management is a challenging area and those who are potentially at greatest risk from the changes may also be those who make least use of any budgeting tools, despite best intentions.)

5.4.2 Presentation of Universal Credit payment including payment breakdown

During the course of the user testing, the presentation of Universal Credit payments and payment breakdowns was iteratively tested through both static stimulus and interactive wireframes. The presentation of payments and payment breakdowns is regarded by the DWP as a key element of the interface in terms of the following:

- Helping claimants budget by keeping them informed about what and when they will be paid.
- Ensuring confidence in the accuracy of the entitlement figure by explaining how it is calculated.
- And thereby minimising the potential for unnecessary contact with the system, e.g. via telephone enquiries.
- Presenting Universal Credit in the context of earnings thereby conveying to claimants that they are better off in work.

Potential users maintained that their main information priority with respect to Universal Credit payments would be what they were going to be paid overall and by when. By contrast, interest in viewing previous payments or a detailed payment breakdown was more limited. DWP staff confirmed this point.

The main reason why potential users felt that they might be interested in a further breakdown of their Universal Credit calculation was if they felt that the figure presented might be inaccurate. Significantly, concerns over accuracy could potentially be triggered by fluctuations in Universal Credit from month to month as it adjusted to changes in earnings. Therefore, it will be important to convey the reasons for these fluctuations clearly and up front.

In addition, some potential users expressed an interest in seeing an itemisation of the different elements that made up Universal Credit (e.g. entitlement for housing, living expenses etc), partly to enable them to check that it is accurate, but also to help them budget, and appropriately allocate funds to different areas of expenditure.

Therefore, it was concluded that a presentation of payments which focuses on the top-line but also provides clickable options to get more detailed breakdowns, would be the most appropriate approach.

5.4.3 Presentation of Universal Credit in the context of earnings

An explanation of how Universal Credit is calculated with respect to household income was also tested via interactive wireframes containing a breakdown of an individual's Universal Credit.

This element was more challenging overall in terms of ensuring potential users could comprehend what they were reviewing and also recognise the wider messages implied by the information around making work pay. While potential users did understand the notion of earnings having an impact on benefits, the specifics of the taper and how Universal Credit is withdrawn as earnings rise, was not readily understood.

In addition, the unfamiliar and technical language used to explain the calculation could add to the confusion. Terms such as 'monthly taperable pay' or 'taperable monthly attribution' were unfamiliar and not intuitive. Therefore further work will be required to ensure that the explanations of an individual's Universal Credit calculation is presented in as straightforward and easy to understand way as possible, to avoid undermining or failing to convey the 'work pays' message. Effectively communicating the tapering aspect of Universal Credit remains a key challenge in the design.

A further function was also tested that aimed to help potential users understand the impact of a rise in earnings on their Universal Credit; this was called the 'better off calculator'. This function was positively received as it was felt to help potential users to understand how a specific numeric increase in wages would affect their Universal Credit. A key impact of this function was helping to counter expectations that an increase in work could make claimants financially worse off.

5.5 Additional suggestions

The user-centred design testing findings suggest that further work on the presentation of Universal Credit calculations will be required to ensure comprehension.

Given the mixed findings on what will encourage claimants to manage their money more effectively, the testing would also suggest more focused attention on this aspect, potentially using ethnographic methods to track actual day-to-day behaviours and barriers.

In addition, further work is also likely to be required to fully exploit the opportunity for the presentation of payment information within the Universal Credit system to reinforce the 'making work pay' message. Effective communication of the Universal Credit taper remains a particularly challenging but important area for development. This is needed to ensure that claimants fully appreciate, firstly the removal of the risk that they may lose all their benefits by taking on more work, and secondly that being in work is always more financially rewarding than being solely on benefits.

This report summarises the key findings of a programme of user-centred design testing work carried out between March and October 2011, to determine what is required to encourage desired behavioural changes, how users and staff have responded to the Universal Credit design so far, and suggestions for further attention.

In total, 160 users and approximately 30 staff were involved during the user-centred design phase so far. The majority of the user-centred design work took place in and around Manchester in order to enable the nearby Agile design team to view the sessions.

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