COVID-19 COLLABORATIONS

Researching Poverty and Low-Income Family Life during the Pandemic

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List of abbreviations

BMJ	British Medical Journal
CAAG	Community Activist Advisory Group
CPAG	Child Poverty Action Group
DfC	Department for Communities Northern Ireland
DfE	Department for Education
DWP	Department for Work and Pensions
ESA	Employment and Support Allowance
ESRC	Economic and Social Research Council
GHS	Get Heard Scotland
IES	Institute for Employment Studies
IFS	Institute for Fiscal Studies
JRF	Joseph Rowntree Foundation
JSA	Jobseeker's Allowance
LCWRA	Limited Capability for Work-Related Activity
LFS	Labour Force Survey
OECD	Organisation for Economic Co-operation and Development
ONS	Office for National Statistics
PHE	Public Health England
PIP	Personal Independence Payment
SEISS	Self-Employment Income Support Scheme
SWF	Scottish Welfare Fund
TUC	Trades Union Congress
UC	Universal Credit
WCA	Work Capability Assessment
WFI	Work-Focused Interview
WHO	World Health Organization
WTC	Working Tax Credit

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2

Welfare at a (Social) Distance: accessing social security and employment support during COVID-19 and its aftermath

David Robertshaw, Kate Summers, Lisa Scullion, Daniel Edmiston, Ben Baumberg Geiger, Andrea Gibbons, Jo Ingold, Robert de Vries, and David Young

Introduction

As the economic disruption of COVID-19 has unfolded, working-age benefits have been an important feature of the national pandemic response. However, after years of successive reforms to social security in the UK, significant concerns have been raised about the accessibility and complexity of the benefits system (Summers and Young, 2020), the regularity and adequacy of its support (Millar and Bennett, 2017; Edmiston, 2021), the challenges of digitalisation (Meers, 2020), and the implications of a more punitive benefits regime (Dwyer et al, 2018; Wright and Patrick, 2019), particularly for 'vulnerable' individuals (Dwyer et al, 2020; Scullion and Curchin, 2021). COVID-19 therefore raises important questions about how the system was experienced both by newcomers and existing benefit claimants, and whether adaptations to social security provision during the pandemic were adequate.

In response to this rapidly changing context, the Welfare at a (Social) Distance[1] project was developed: a major national research project investigating the benefits system during COVID-19 and its aftermath, funded by the Economic and Social Research Council as part of UK Research and Innovation's rapid response to COVID-19. The project started in May 2020 and runs until spring 2022. It is a large-scale mixed methods project comprising three work packages: a three-wave, nationally representative online survey of 7,000 new and existing claimants;[2] case studies of four local ecosystems of support (based upon 32 interviews with support organisations[3]); and qualitative longitudinal research (QLR) with new and existing claimants (74 participants in the first wave). A fourth strand of the project, funded by the Health Foundation, was also added (June 2020–May 2021) and explored the experiences of non-claimants and unsuccessful

claimants, again comprising a national survey (2,700 participants) and qualitative interviews (20 interviews) (Geiger et al, 2021a; 2021b).

This chapter reflects on both our key findings and our experiences of undertaking the research during the pandemic. First, we examine the experiences of claimants, focusing specifically on Universal Credit (UC) and those who were engaging with the benefits system for the first time during the pandemic. This chapter draws primarily on our thematic analysis of the first wave of qualitative interviews with claimants (conducted between June and September 2020) and our interviews with support organisations (conducted between June and October 2020). However, we combine this with our quantitative data which enables us to situate people's experiences within a nationally representative picture. Here we focus on three key themes: (i) accessing the benefits system; (ii) understandings of eligibility; and (iii) the use of formal and informal sources of support by claimants. It is argued that insufficient understandings of the social security system have had detrimental impacts for significant numbers of people in the form of delays and non-take-up of benefits. It is also suggested that the 'digital by default' system, although critical to successfully delivering financial support to people during the pandemic, has sometimes compounded uncertainties around eligibility and contributed towards claimant anxieties. In considering the perspectives of support organisations we find an uneven distribution of support for addressing poor benefit knowledge, and risks to vulnerable claimants through increased reliance upon informal sources of support. In the second part of the chapter, we then move on to share our reflections on the practical and methodological issues arising from conducting fieldwork in the context of the pandemic.

Findings

Navigating the benefits system during COVID-19

> 'When I went online there was millions of people on Universal Credit that same night because everything was taking so long. It kept on pushing me out, and then I think I signed these forms maybe about three or four times, and then it would keep on sending me back to the beginning again.' ('Connie',[4] 20s, in-work UC claimant)

Although many first-time applicants to UC found the application process relatively straightforward, significant numbers experienced difficulties in accessing the system during the first wave of the pandemic. This often reflected the timing of an application and, as seen in the earlier quote, in part related to the sudden nature of the lockdown after which applications for UC initially increased by a factor of ten (Department for Work and Pensions [DWP], 2021a). The DWP took several positive steps in response

to the surge in claims including increasing capacity for identity verification; moving staff into benefit-processing roles; calling customers back to finalise their applications; and adopting a principle of 'trust and protect' through the easement of certain checks with a view to facilitating access to the system (Work and Pensions Committee [WPC], 2020: 12–14; DWP, 2021b).

However, although such measures supported the processing of unprecedented numbers of claims, our research found that a range of other factors simultaneously impeded access to UC, including benefits stigma, confusion regarding eligibility, and limited understandings of the system (including changes made since March 2020), all of which sometimes delayed or deterred claims in the early days of the pandemic (Summers et al, 2021). We estimate that between 430,000 and 560,000 people who were eligible for UC did not claim, primarily due to stigma, perceptions of 'hassle', or mistaken assumptions about ineligibility (Geiger et al, 2021a). These issues not only prevented claims, but also delayed them. We estimate that 36 per cent of new claimants delayed their application for between one week and one month, with an additional 14 per cent delaying their applications for over one month (Summers et al, 2021: 11). As with non-take-up of benefits, stigma and perceptions of 'hassle' or ineligibility contributed to delays. In our interviews it was common to hear of claims being initiated only after other options had been exhausted and when the reality of having no money dawned on people. We were also able to investigate people's prior assumptions about their ineligibility. Sometimes this reflected stereotypes about 'who benefits were for', but at other times it could reflect a lack of understanding of the systems' rules (or recent changes to them). For example, income support for self-employed people has been time-limited and based around the notion of 'gainful self-employment' (Caraher and Reuter, 2019). This meant self-employed people could reasonably assume they were ineligible for UC unless they were aware of temporary changes made in response to COVID-19:[5]

> 'I was reading all the stuff and I thought I'm not even going to be eligible for this. I really didn't think I was going to get one pence. I was honest, I put everything in that I had to put in, I declared every last penny. So when it said how much is in this account? I put even down to the last 27p. Did all that and I just thought they're not going to give me anything, but they did. I don't know if it's because the rules changed since COVID.' ('Veronica', 50s, in-work UC claimant)

A lack of understanding and clarity about which benefits to claim could also slow claims down for new applicants (for example confusion around UC and 'New Style' (National Insurance Contribution-based) Jobseekers Allowance). COVID-19-related policies could sometimes also contribute to delays in themselves. For example, the Coronavirus Job Retention Scheme placed

the responsibility for applications and decisions about who (and whether) to furlough with employers. As such, some people delayed applications to UC in anticipation of their employer's furlough decisions:

> 'I was waiting to see if I was furloughed, and as soon as I realised I wasn't going to be furloughed, yes, I had applied. Then with Universal Credit, one thing that I regretted, that I wasn't aware of, is that from the moment you apply for it, your payment will be backdated from the date you apply. Whereas, I wasn't aware, so I applied quite late, so I didn't get that backdated source of income.' ('Helena', 20s, out-of-work UC claimant)

After people had successfully initiated a UC application, it was evident that some had difficulties in understanding aspects of their benefit claim. The most common form of confusion related to understanding how UC payments were calculated, and how much people could expect to receive each month, which had clear implications for household budgeting. The practice of claiming UC as a household was also confusing for some. For example, one interviewee explained that he and his partner had made separate claims only to have them linked afterwards; another explained that her partner had made an application to UC but that this had been delayed for several weeks because she had not understood that she needed to enter information in support of a joint claim. There was also confusion about the meaning of 'household'; for example, one young woman living at her parents' house could not understand the relevance of her parents' income to her claim given that they did not support her financially.

Such ambiguities and misunderstandings could provoke anxieties, which were sometimes compounded by the primarily digital nature of interactions. Responsiveness to the pandemic-induced surge in applications for UC has been associated with a high level of digitalisation, and this worked well for what may be thought of as 'ideal jobseekers' (Scholz and Ingold, 2020). For example, some experienced the process as less embarrassing or stigmatising than anticipated, because they were not required to attend a physical appointment at Jobcentre Plus. The digital interface, however, worked less well for others and although most acknowledged COVID-19 as an unusual operational context, many still articulated a need for in-person reassurance, timely feedback, and a clearer understanding of what was happening at various stages of their claim:

> 'forms don't really faze me but that's when I'm in sound mind. This just threw me into utter panic because it was like, oh my God, there's no one to ask if I'm doing it right. There's no confirmation of anything. There's no, you've done this wrong, please do it again. You just have

> to do it and trust you've done it right … I needed, to talk to a human being to either tell me where I'm going wrong or put me on the right path.' ('Tina', 50s, out-of-work UC claimant)

Our research therefore highlighted digital participation and digital exclusion as complex and multifaceted phenomena, and although the digital nature of the system enabled the successful processing of an unprecedented number of claims, some interviewees felt that 'detached' digital interactions had increased their anxieties in the pandemic context. Indeed, many people still required significant amounts of support to navigate the benefits system, initiate applications, or maintain their claims.

Formal and informal sources of support

Official objectives of rationalisation and simplification under UC have been associated with additional complexities for claimants (Summers and Young, 2020). As such, the need for responsiveness to individual circumstances has grown and often been displaced onto external actors (Cheetham et al, 2019) who increasingly 'bridge the claim' with information, advice, advocacy, and material support. COVID-19 effectively presented a high-level 'stress test' for these wider ecosystems of support with claimants still needing and receiving support from people outside of the DWP when applying for working-age benefits during the pandemic. Indeed, a quarter of new UC claimants received help with their applications (Edmiston et al, 2021), and our interviews with support organisations highlighted significant consequences for both those providing and receiving support, which we outline here.

First, levels of awareness, accessibility, and support have varied significantly across the country and between different groups of claimants. Many support organisations observed both increased demand and changes to the composition of support enquiries, reflecting limited general awareness about the benefits system. In response to this, some welfare rights organisations conducted take-up campaigns to raise awareness of eligibility in their communities which, in itself, produced geographical variation in terms of how access to social security was promoted and supported. It was evident that new claimants had also, at least initially, displaced many existing claimants as support clients, raising concerns about whether existing support needs were being met and whether other caseload spikes would emerge in the future (for example for debt support, mental health, or homelessness).

Second, there were significant impacts for people on the periphery of the benefit system. Some organisations noted that demands for support increased not only because of new claimants but also because existing subsistence strategies (for example accessing free food) were disrupted by lockdowns and social distancing measures. As such, COVID-19 exposed additional

layers of 'hidden' demand within the system. Simultaneously, some claimants were temporarily trapped between pre-pandemic and pandemic systems; for example, those under sanction at the onset of lockdown and appellants requiring in-person hearings for their case to be fairly and properly considered.

Third, the practical implications of lockdown and social distancing meant that recipients of remote support from organisations had to become more self-reliant (for example in terms of accessing online accounts or forwarding documentation). However, this created a situation where those with the greatest support needs could also experience most difficulties in accessing support. Some organisations were concerned that this situation could push more vulnerable claimants towards informal sources of support, exposing them to risks of fraud and financial abuse. This meant that re-establishing a physical presence became a priority for many organisations.

Despite such risks, informal sources of support have been vital for many low-income households during the pandemic, as we also see in Chapters 1 and 9 in this collection. Our claimant interviews highlighted the centrality of informal support in raising awareness of the benefits system, helping people to understand eligibility and helping people navigate the application process. Friends and family were also key sources of material support, often financially in terms of gifts and loans but also in terms of in-kind support; for example, younger claimants sometimes moved back into parental homes or were relieved of rent contribution obligations by parents they already lived with. This in turn raised significant questions around how those without access to such family resources were coping (see Chapter 10 focusing on veterans' experiences for consideration of this issue). Although access to *material support* from informal sources was a clear asset, *informal advice* presented a more significant risk. As suggested earlier, it could yield both meaningful assistance and poor-quality information:

> 'My mum told me, "You should look into this because I'm sure you can." None of my other friends even knew about it. I've told them.' ('Jacob', 20s, out-of-work UC claimant)

> 'I started claiming Universal Credit probably not until April, and the reason for there being probably like a month, I actually was majorly uninformed about the system. I think I mentioned it and my parents were like, "No, you definitely won't be eligible for that," and I thought, oh, okay … I think there's a lot of misinformation around Universal Credit, especially for young people.' ('Henry', 20s, out-of-work UC claimant)

In summary, our research with claimants and support organisations demonstrates that insufficient knowledge of the working-age benefit system

has been a pervasive issue during the pandemic. In addition, although presenting a vital channel for accessing financial support during COVID-19, the 'digital by default' system has sometimes prolonged uncertainties around eligibility or exacerbated user anxieties. This has meant that claimants continue to rely on other forms of support and information. However, formal sources of support are unevenly distributed around the country, meaning that claimants often rely heavily upon informal sources of support, but the extent to which these informal networks were able to provide accurate advice and appropriate support is unknown.

Methodological note on interviewing 'at a social distance'

Having discussed some of the key findings from our research, we now reflect on our experiences of conducting research during the pandemic. Like several chapters in this collection (Chapters 1, 3, and 9), we employed QLR 'at a social distance'. At the time of writing, we had conducted 152 remote interviews with people in receipt of a variety of working-age benefits (between June 2020 and July 2021). These interviews were primarily conducted through Zoom video conferencing software, although alternative arrangements were also made in accordance with participants' needs and preferences. Telephone interviews were the main alternative, but in one instance an interview was conducted via email with a participant who was deaf (the interview schedule was broken down into sets of three to five questions to promote a conversational exchange and present opportunities to ask follow-up questions). This section considers how the context for fieldwork changed during the pandemic, the implications of this for researchers and interviewees, and the strategies we deployed for adjusting to that context.

Research in a context of social and temporal disruption

The context for data collection changed significantly during COVID-19 because of lockdown restrictions and social distancing. In broad terms, this can be understood as a destabilisation or disordering of both researcher and research participant experiences. Within this, pertinent issues included the transformation of routines and interactions, new forms of uncertainty, blurred distinctions between home and work, and shifts in people's relationship with time, which presented issues or challenges for at least some of the participants within our sample, as well as members of our research team. For researchers and participants, the pandemic and subsequent lockdowns presented a sudden disruption of daily activities. Most experienced significant changes to their routines and social interactions which exerted pressures upon people in different ways. Social isolation has been increasingly prevalent

within the context of social distancing (Holt-Lunstad, 2021), and often compounded by issues such as job loss. The opposite was also common, with many people experiencing 'too much' social contact, in the form of additional burdens upon household relationships, for example additional caring responsibilities, health and financial concerns, and home schooling, all of which could be further compounded by a lack of time to and for oneself (Citizens Advice, 2020; Cheng et al, 2021). Social distancing also presented additional challenges for specific groups; for example lip-readers could be disadvantaged by the practice of face mask wearing and some neurodivergent groups could experience additional stresses from disrupted routines (Armitage and Nellums, 2020; Eshraghi et al, 2020).

In combination, the transformation of daily realities could affect participants' experiences of time. The effect of job loss on experiences of temporality have been observed since the 1930s (Jahoda et al, 1974), and to some extent resonated with aspects of pandemic experiences under lockdown. But while many experienced a repetitive 'Groundhog Day' reality at home, this happened in conjunction with widespread perceptions of epochal transformation (Mitchell, 2021) and uncertainties about the future. In practical terms this could be disorientating, for example in terms of remembering when things had happened within the household, or in terms of feeling anxious or overwhelmed by the pace of external social change. In 2020, COVID-19 also undermined people's existing plans and much of their capacity for future planning. For some participants, this manifested as significant emotional distress, for example, in relation to cancelled or delayed weddings, anniversaries, holidays, and pilgrimages, and others had major life plans disrupted such as planned house moves. Some interviewees lacked clarity about what they could look forward to (if anything) because medium- and long-term horizons were so unclear.

Alongside changed routines and disrupted personal plans, there was also a more fundamental type of disorientation taking place. The sudden and unprecedented nature of COVID-19 was a shock for both researchers and participants (especially when connected to loss of work, health, or relationships). After the initial shock it could also be difficult to re-establish a grounding in the new reality or feel any confidence about it; the pandemic represented a 'rupture of everydayness' (Cover, 2021). A range of phenomena could also be understood as reinforcing those uncertainties, for example sensationalist reporting, inconsistent case/mortality counting, rapidly changing policy responses, polarised debates (for example about vaccines and social distancing), all within an 'infodemic' abundance of information, alongside misinformation and disinformation driven by social media (Marin, 2021). In combination this meant interviews were sometimes conducted with participants who were bored, disappointed, or disorientated, which required adjustments to our ways of working.

It is also worth noting that some of our participants expressed feeling excluded or marginalised under a rapidly emerging, re-stratified social security settlement. For example, it was evident in our interviews that furlough recipients were envied by some participants on mainstream working-age benefits whose employers had made them redundant. Similarly, newly self-employed people (excluded from the Self-Employment Income Support Scheme), 'legacy benefit' claimants (excluded from the £1,000 'uprating' of UC), and 'New Style' benefit claimants (with time-limited protection) were also sometimes upset by the perceived unfairness of the transformed system.[6] Finally, it is also important to reflect upon the fact that the boundaries between home, work, and school disappeared for both researchers and some participants as remote working became the norm. This could potentially impact upon people in a number of ways including work-life balance problems (from unstructured working time), and mental and physical health issues (Ekpanyaskul and Padungtod, 2021). Our experience of fieldwork was therefore mixed, with some participants often more at ease and candid within the home setting, while others – particularly where they were feeling wronged, stressed, or in need of a break – became highly emotionally charged. In such cases, this required adjustments to our approach (see also Chapter 14 for examples of how methodological changes were navigated in the UC:US project).

Adjusting our interviews to this social and temporal disruption

The changes to the interview context outlined earlier had the potential to significantly impact upon people's behaviours and therefore the experience of both the research participants and the researchers. It was evident that some participants were struggling with social isolation, new caring responsibilities, intensified household relationships, the loss of self-esteem from unemployment, or anxieties about the future (for example in terms of an existing job, health, finances and so on). During the pandemic some aspects of life were experienced as more intense and, correspondingly, it seems to make sense that we experienced our research interviews as intensified too. For example, like Howlett (2021) we noted that interviewees appeared less inhibited, with participants sharing personal experiences more readily than in our pre-pandemic research interviews. The team has considered a range of possible explanations for this – were people embracing the limited opportunities for social interaction? Were they more comfortable at home? Perhaps this was the first space that they had used to reflect upon their experiences of the pandemic? We can only speculate as to the reasons behind this.

However, the increased openness could also be offset by an irregular awkwardness to certain interactions. Again, we can only speculate about

the reasons behind those but suspect that social isolation may have impacted upon some people's comfort or ease in communicating with strangers, for example in terms of picking up on non-verbal cues (Marra et al, 2020), the use of video-conferencing could also have been new for many. We have further speculated that talking about issues such as benefits stigma or what they anticipated might happen in the future could make some people feel uncomfortable, and potentially even trigger anxieties. However, on balance, our experience was generally that this intensification of interviews had many positive aspects and was beneficial to the research: rapport-building appeared to be quicker, and participants were willing to share detailed, rich information about their lives. As follow-up interviews commenced, we experienced high levels of retention of participants from the first wave (with 80 per cent re-engaged at the time of writing). But, to benefit from these changes, the potential for risks to both participants and interviewers also had to be appreciated, and a number of adjustments were necessary to minimise them.

In acknowledging participant sensitivities, we needed to know the interview schedule well and think ahead to consider whether certain types of questions could be experienced as upsetting. If research participants did experience distress during an interview, a few options were available to us for addressing this. First, (and most often) there was the option of simply allowing more time for the interview – sometimes people gave an impression of just wanting to be listened to and, in a context of emotional distress, we could simply allow the conversation to go on for longer to accommodate this. Less frequently, we opted to omit specific questions from the interview when it was obvious that they would cause significant distress. Finally, the team also had access to a counselling service at the University of Salford to which research participants (and the research team) could be referred or self-refer if they so desired – it was important to have this option available; however, the contact number was only handed out to participants on a couple of occasions.

It was also important for us to reflect on our own experiences within the pandemic context, because as a team, we were similarly exposed to various pressures of social disruption during the lockdowns and social distancing measures. As a research team there were varied caring responsibilities, including childcare and home schooling, alongside team members managing the significant complexities of the shift to home working within that context (sometimes with partners also working at home or undertaking key worker roles). Reflecting on our experiences of delivering research in this context, it was sometimes more demanding to preserve the professional distance as an interviewer – this may have been rooted in the blurring of work/home boundaries under social distancing, or our own similar experiences of social isolation. For example, novel challenges of lockdown life (for

example home schooling) provided plenty of content for building affinity and rapport with participants, but in a context of social isolation it was important to take additional care around self-disclosure. Similarly, interviews undertaken via video conferencing (with researchers visible on screen) could reinforce how body language might signal judgements to an interviewee and be experienced as draining in some circumstances. In undertaking fieldwork, it is also important to consider the potential for risks to researchers (Dickson-Swift et al, 2008). In combination, such considerations presented emotionally laden interviews and a more demanding fieldwork experience for researchers, meaning it was necessary to add additional 'decompression time' after interviews. This meant that the number of interviews per day had to be limited (to two per day), and that regular check-ins within the team had to consider emotional loads alongside fieldwork practicalities and emerging findings.

In summary, the experience of QLR at a social distance was found to be one of adjustment to a significantly altered social context. Numerous factors posed challenges for the fieldwork both in terms of participant sensitivities and the resultant emotional labour for us as researchers who worked to respect and accommodate those sensitivities, within a context of our own challenges of balancing various home, care, and work demands during the pandemic. But through adaptations such as interview extension, researcher 'decompression' and regular reviews, we were able to address these various issues, obtain rich and illuminating data, while keeping the wellbeing of participants and ourselves central to our approach. A range of ethical issues, concerns, and compromises arise when researching low-income households under such circumstances, but it is vital that we engage with these sensitively, so that we can properly document people's experiences and support the development of policy and practice in the interests of participants during this unprecedented time.

Notes

[1] www.distantwelfare.co.uk/

[2] 'Existing' claimants are those who were claiming pre-pandemic and continued to claim into the pandemic; 'new' claimants are those who began claims during the pandemic.

[3] For example, welfare rights teams or housing associations. We use the term 'ecosystems' to capture how different actors within this network often depend upon one another in various ways for the overall system to function.

[4] Pseudonyms are used to protect participant anonymity.

[5] For example, relaxed 'minimum income floor' rules under SI2020/371.

[6] The Coronavirus Job Retention scheme was paid at 80 per cent of previous wages but enrolment onto the scheme was exclusively decided by employers. The Self-Employment Income Support Scheme was only paid to people who had completed tax returns for a previous trading period (excluding newly self-employed people). 'Legacy' claimants of (means-tested) Jobseekers Allowance (JSA) and Employment and Support Allowance (ESA), yet to transfer across to Universal Credit (UC), were not provided with the 'uplift'

of an additional £20/week that was added to UC payments. 'New-Style' (contribution-based) claimants for JSA/ESA were also excluded from the 'uplift', and claims were time-limited to six months (Brewer and Gardiner, 2020; Machin, 2021).

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