



## Insights:

# Lived Experiences of managed migration to Universal Credit (UC)

Autumn 2024

During the Autumn of 2024, as Migration Notices began to be issued to recipients of Housing Benefit, Income Support and Employment and Support Allowance, we conducted an in-depth interview with Emily.<sup>1</sup>

### Summary

- > Even in circumstances in which managed migration to UC is straight forward and minimally disruptive, the ecosystem of support upon which individuals depend can temporarily unravel because of the move, causing significant detriment.
- > The language and approach taken is often not person centric. It increases the administrative burden on individuals and agencies and pushes people into hardship.

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### Emily's experience

Emily is a full-time carer for her mother, who lives separately but whose care requirements necessitate Emily being always accessible to her. Emily lives in a two-bedroomed Housing Association property. She is a long-standing Income Support, Housing Benefit and Carer's Allowance recipient. Emily would like to consider work but feels that this is simply not practical given her mother's care needs.

Emily received a Migration Notice in early summer 2024. Emily has no access to the Internet other than occasional use when visiting her brother. She therefore sought the support of her local CAB and the Help to Claim service. She successfully completed a telephone claim for UC. She attended the Job Centre with the requested three forms of identification one week later. Emily found this process "smooth"; she appreciated the "logistical" support provided by advisers and found the JobCentre fully aware of her caring responsibilities.

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<sup>1</sup> No real names have been used and pictures posed by models

## Housing Benefit, Discretionary Housing Benefit “terminated” and Council Tax Reduction “suspended”

Three weeks prior to Emily’s first payment of UC, letters arrived from her local authority. The first advised her that her Housing Benefit award had been “terminated” and “full rent” is now payable. The second advised that since Income Support has been “cancelled”, Council Tax Reduction (CTR) has been “suspended” and that information and evidence would be required within one month to avoid loss of entitlement. The correspondence advised that any information provided may be used to “prevent and detect fraud”.

Emily became severely anxious, failing to understand how she could be liable to pay full rent, having been assured that the Housing Element of UC would cover her housing costs. In response, Emily contacted the local authority. She was advised that the DWP had provided sufficient information.

Emily initially accepted this, but she soon received further correspondence indicating that her Discretionary Housing Payment (DHP) award, which had been in place to meet the underoccupancy charge to which she is subject, had been “terminated”. Emily was anxious about this, explaining that downsizing might be desirable but is not feasible given the shortage of one bedroomed homes in her area. Emily movingly described how the language and approach in the correspondence felt “belittling” and “disrespectful”. She questioned how those living with mental health conditions or limited access to support would react.

Emily contacted her housing officer. She agreed to attend the JobCentre to obtain a proof of benefit letter. This involved a significant journey via two buses, and anxiety about leaving her mother alone for longer than she is accustomed to. Since Emily’s local authority is not open to the public in person, Emily had to rely on a local support service to scan and submit online the proof of benefit letter.

Emily did not trust that the local authority would acknowledge receipt, so she called them. The local authority posed the “same questions as I was asked when I made my claim for UC”. This caused Emily to become confused, triggering another visit to the JobCentre to check that her UC claim was in order. It appears likely that the local authority was confirming details to reinstate CTR but had not communicated this. Emily then contacted her housing officer about the DHP, which she was supported to reapply for.

During this time, Emily was struggling through the wait period to receive her first payment of UC, living on Carer’s Allowance alone to avoid debt and in the expectation that taking out a new claim advance loan would result in more “hassle”.



## Rent arrears through “no fault of my own”

Unfortunately, Emily’s ordeal was not yet over. She received correspondence indicating that there is a rent arrears balance of £279.94 owing to her landlord. The letter requested that she make a payment to bring her account up-to-date and get back on track.

The letter did not explain that these arrears have arisen because the monthly UC assessment period that now determines how support with housing costs are delivered to her does not sync with her landlord’s rent cycle. Over the course of an annual accounting period all housing costs will be covered by UC payments, excepting the underoccupancy charge.

This letter triggered severe distress. Emily again spoke with her housing officer, who acknowledged that the arrears are “technical”. Emily negotiated a payment plan of £20/month, lower than the £30 originally sought by the Housing Association but still more than she can comfortably afford.

## “People are frightened of these big organisations. They worry about losing their homes.”

Emily explained how intimidating such situations are - “people are frightened of these big organisations. They worry that they will get hassle or even that proceedings will be raised. They worry about losing their homes.”

Emily did subsequently take advice and is therefore aware that her rent account will in due course go into credit, but she still prefers to make payments rather than risk further disruption. Emily has never been in any kind of debt and is horrified to find herself in such a position through “no fault” of her own. She feels that she has been treated unfairly and that some landlords may be “exploiting people when they are vulnerable as they make the move”.

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