

UNIVERSAL FICTION

– A SHORTISH STORY –

Universal Credit in an imaginary future

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INTRODUCTION

“It’s just an information gathering tool; it’s not an information tool for the individual, or the people who are claiming.” A CITIZEN FROM 2020

The following story describes an imaginary future in which digital technologies augment citizens’ interactions with Universal Credit’s online welfare benefit systems. It does this from the point of view of one citizen called Sal.

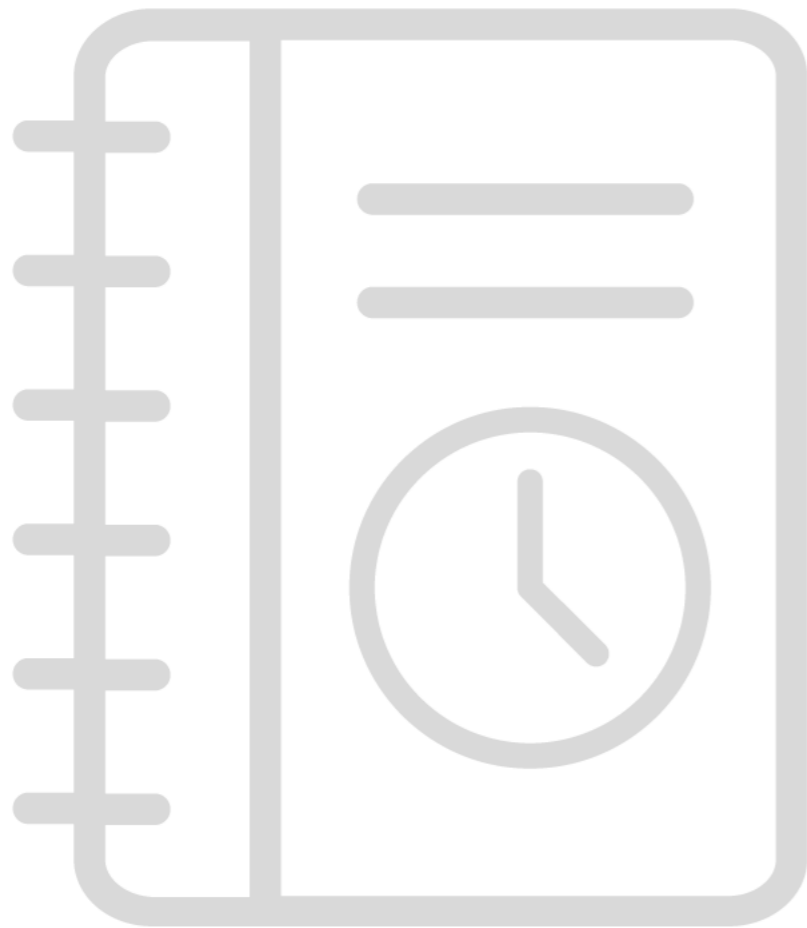
Many of the concepts rely partially or fully on aspects which do not exist or are otherwise unavailable in 2020 such as close system integration (e.g. automated access to online account), additional functionality (e.g. account audit trail, forms for common tasks instead of using the Journal) or changes to procedures (e.g. third parties acting for claimants who are not formal appointees). Some would also require very deep knowledge of the UK benefits system. The concepts are provided as thought experiments to explore future possibilities where current existing or similar consumer, professional and enterprise technology might instead be used for the purposes of facilitating citizens in the digital welfare state.

However, they do not consider policy decisions (e.g. award rates, initial period wait, conditionality, sanctions, payment periods and frequency, landlord payments, two-child limit, benefit cap) which are described and campaigned about by others. Instead, the focus here is on interactions with DWP’s processes and systems, with and without help from other people such as friends, family and more formal advisors, and indeed civil servants.

The following abbreviations are used for two UK government departments:

DWP Department for Work and Pensions

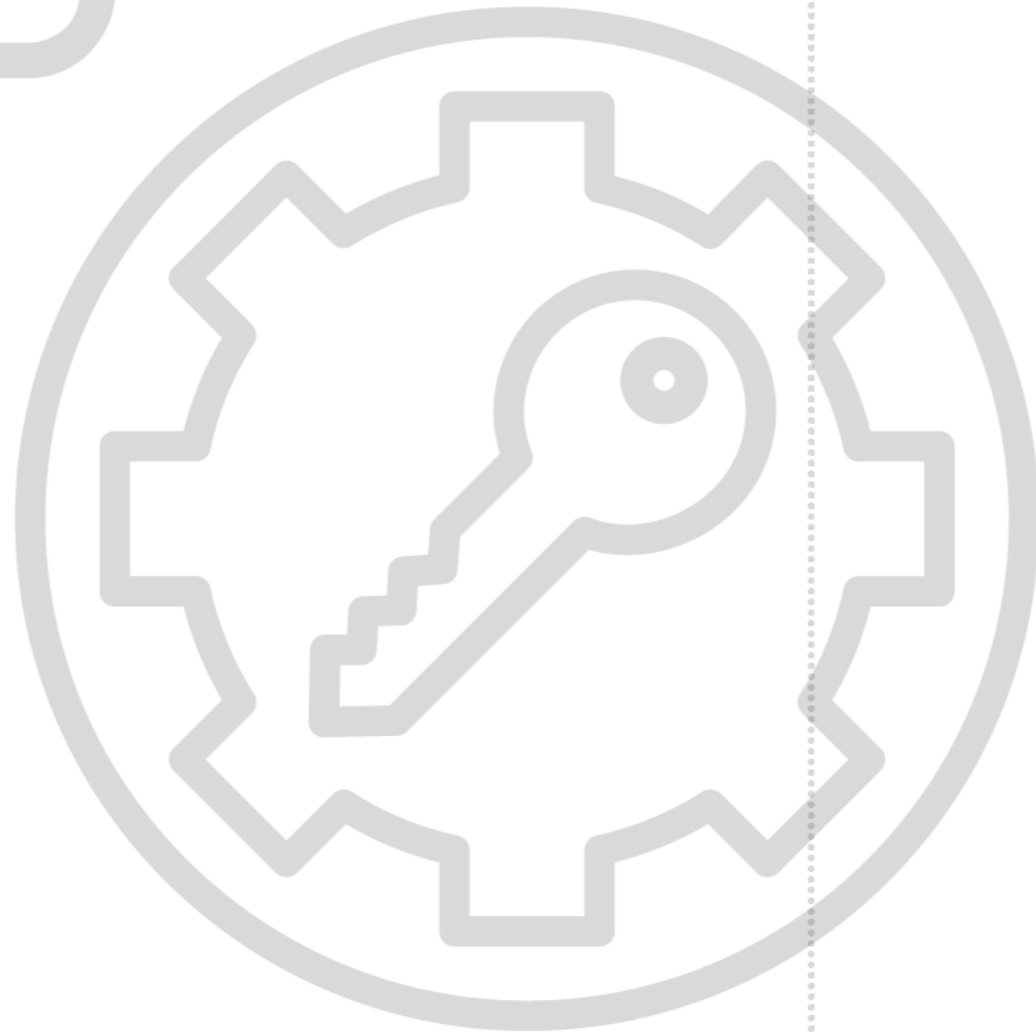
HMRC Her Majesty’s Revenue and Customs



It is 2025.

Sal had used **Pre:Peer** long before making an actual claim for Universal Credit. Firstly **Pre:Peer** guides you to build up financial and food reserves to tide you over the period between submitting a Universal Credit claim and the initial payment, and undertake actions to counter the use of risk-based decision making (such as being flagged as a greater fraud risk). Secondly it walks you through completing all the steps to make an online claim without actually making the final submission; if you had difficulties with reading or something, **Pre:Peer** helps highlight this and instead drafts the words for you to explain to the DWP why you could not use the online version, and prepares you to make a telephone claim. **Pre:Peer** is like a digital exercise book to work through each step making sure you have everything to hand should you need to submit a real claim in the future. It is an activity which is often undertaken at events like coffee mornings, play groups, and even in pubs, with a facilitator to assist when you got stuck. Generally, you had to finish it off later as you never had all your documents and information with you at the time. Many people didn't ever complete their **Pre:Peer** but Sal had gone through and eventually completed it. And because it wasn't just a mock exercise, it guides you to create an "empty shell" Universal Credit account and undertake all the identity checks in advance, so those wouldn't be a future bottleneck at, potentially, a much more stressful time. You were also meant to update **Pre:Peer** if your household changed, to get all that joint claim code-sharing people linking task out the way, so as to be ready to submit a claim at any moment. Of course, when Sal had been made redundant (like many other people on insecure contracts) and needed to start claiming Universal Credit, some details had changed but preparing had really helped - not only for the required facts, but also that Sal knew the types of things that would be needed and had got everything ready for the subsequent appointment at the Jobcentre. It also gives you a checklist of things that might need to be done once starting the claim (e.g. attending the interview, accepting the claimant commitment) and reminders to ensure relevant considerations are being taken into account (e.g. disabilities affecting work or appointment attendance, work search easements, direct payment to landlord, more frequent payments, and payments split between household members). **Pre:Peer** could integrate with the optional **Big:Bag** information store.

Big:Bag stores all your important documents and key facts digitally in the cloud, rather than a typical unsorted collection of paper in a drawer or, like for many, in an old shopping carrier bag. Documents like tenancy agreements, pay



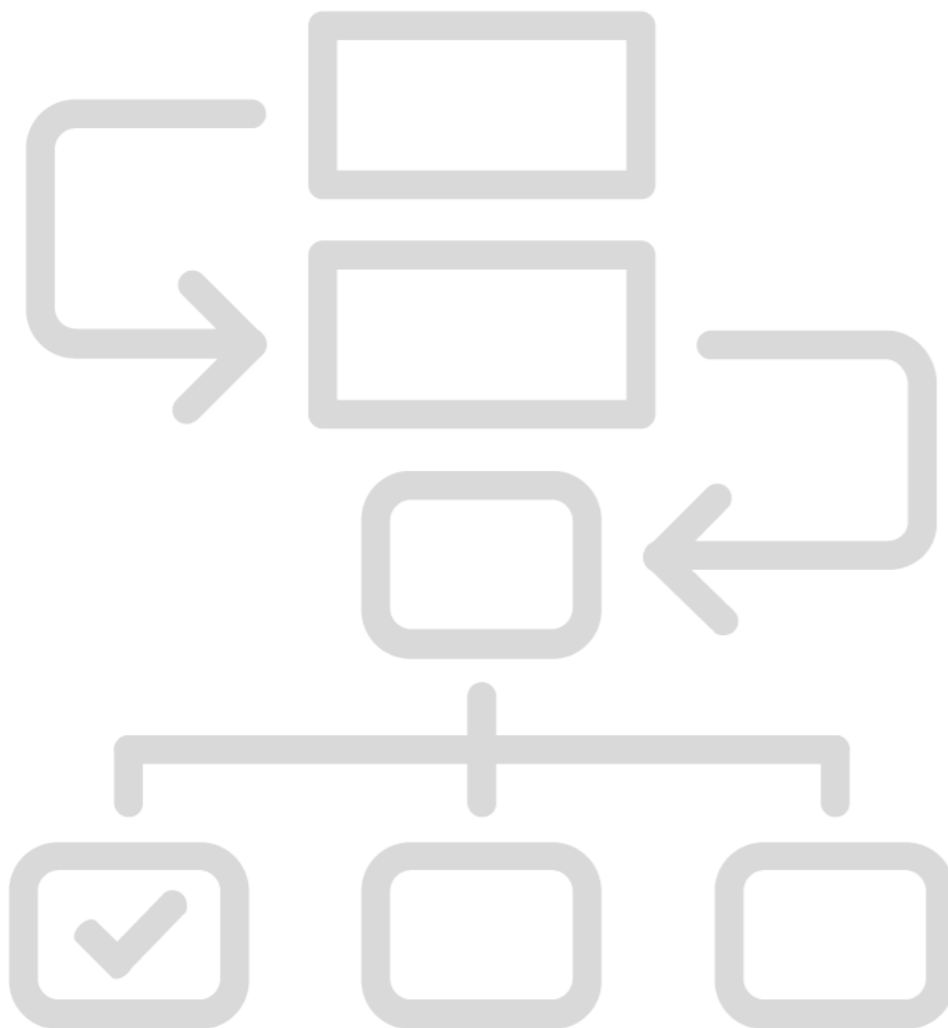
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slips, benefit awards, social worker reports, and correspondence about health conditions. Facts like everyone in the household's full names, dates of birth and national insurance numbers, home address history, current medications, landlord legal name, and employer payroll number. You know – all that stuff you get asked even though they have it themselves already! Some people also replicated their bank statements and benefit payment details into **Big:Bag** and others scanned bills, receipts, loan details and the like, for when they needed to describe and evidence their living costs. It was possible to search by word, or sort by organisation, topic and date. It even did automatic optical character recognition to help you find text in scanned letters and photographs. You can also use it to store copies of identity documents. You can access **Big:Bag** from anywhere with internet access and allow other people and organisations to view or even download selected items or groups of documents securely. And finally, you can allow certain organisations to contribute documents; for example, for your GP to add digitally-signed Fit Notes which the Jobcentre would accept as trusted records.

Another tool some people used to get help with Universal Credit online was called **You:See** which allows someone to share access to their account with other people. You choose who and what they can do - for example Sal's friend Tom uses **You:See** to give Tom's sister permanent full access and information entry. Tom's benefits advisor has full access but no ability to enter any information. Sometimes Tom also gives short-term view-only Journal access to a niece who checks if anything needs to be done when Tom's sister is away Sal doesn't know how it works, but the people do not need to have any log-in details - a link gives them access, and when they navigate around Universal Credit online some things are inaccessible, fuzzed out or blocked from adding information. This has helped other people Sal knows who have forgotten their own log-in details because **You:See** keeps a record of these (like a password manager just for Universal Credit); it's so much better than saving log-in details on your phone in case that gets stolen, lost or you change it. **You:See** can also be used to automate password changes if you suspect someone else knows that, undertake periodic password changes for security, and even make email address (user name) changes if needed. But **You:See** also creates an unalterable list of when anyone logs in, what they looked at, and whether they changed anything, so there is always a record. That can come in handy if, or when, any messages mysteriously disappear from your Journal allowing you to demonstrate what was written by whom and when. Some advice agencies utilised **You:See** with all their clients, giving them simpler, more secure and auditable account access.



Sal wasn't confident with online systems, but also didn't want to use **You:See** because of a feeling of losing control and not knowing what was going on. Sal really only used a smartphone and was wary of making and maintaining a Universal Credit claim online in case of mistakes or errors that might affect eligibility or whether a payment was made, despite having got ready with **Pre:Peer**. Due to lack of public transport and with childcare responsibilities, when Sal spoke to the local advice charity, they had suggested using **Ad:Visor** to provide synchronous remote help, allowing Sal to be at home. The eye-shield device had arrived the next day along with a data top-up voucher which the local council was offering to support residents. **Ad:Visor** looked like a pair of spectacles, but the thicker frames included a phone SIM, memory card, small microphone, loudspeaker and video camera. When Sal wore **Ad:Visor** and turned it on, a remote advisor could observe on their own computer everything Sal could see, and they could communicate with each other in real time. So they could jointly look at Sal's phone screen, and the advisor could talk through what needed to be done, read messages directly and also look at paper documents on Sal's kitchen worktop or wherever she was. Sal just turned the sheets as requested or moved them to make other parts more visible. Sal liked this remote help as it gave a greater feeling of confidence, and at the same time felt in control of the situation. Sal could turn **Ad:Visor** off at any time. The advisor could see exactly what was on Sal's screen, and guide appropriately, without ever needing any direct access to Sal's phone, or Universal Credit account, or physically be in the same place.



But Sal did like **Bene:Factor** which was like a welfare benefit advisor doing a period check of Sal's Universal Credit online account. It kept track of anything that Sal needed to do (e.g. agree to an updated commitment, upload a document) and flagged any overdue tasks, to ensure a lack of response was not causing any delays. More importantly it checked whether Sal was receiving the correct award amount, that all eligible components were in place, whether any easements were missing, and whether anything else should be reported to increase the award. These were all useful because the rules were changing all the time, and Sal didn't want to ask for help every week, or even request clarifications via the Journal. To be honest, you just don't know nowadays whether you were corresponding with a human or a machine at times. Sal thought even the "I need to check with a decision maker" response was fake to make it seem like a human civil servant! **Bene:Factor** was based on the original benefits calculators developed by charities and other third-sector organisations after those had been open-sourced. But **Bene:Factor** also continuously monitors changes to regulations, DWP guidance and your own personal situation - it could hook into your actual Universal Credit account



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to see payment information as well as earnings via HMRC's Real Time Information (RTI), your own bank account feed, landlord portal, council tax data and the like. Using its decision-making support capabilities, it would automatically look out for possible changes of circumstances (e.g. a new non-means tested benefit payment, a change to savings) and run scenarios on how that might affect benefits giving you advance warnings, or questions to ask, or information to add to your Journal.

Sal knew some other people who used **Channel:Expander** which augments Universal Credit's communication channels, and also separate but related services like the advance repayment DWP Debt Management telephone line. So, for example, most people are "online only" claimants, and the rest are "telephone only". In the old days if you started online, you were always online. With the need to read or add things to your Journal frequently, the separation of online or telephone doesn't suit many people; they want the option to use different methods depending upon the circumstances, what they are doing, what help they need, and the matter in hand. For example, they may feel more comfortable revealing sensitive information by typing it rather than speaking. Some people prefer SMS text messages; others prefer voice. **Channel:Expander** currently expands SMS, email and web browser interactions to include written word on paper, voice, and WhatsApp messaging. Each of these can be seamlessly and interchangeably used with the data converted behind the scenes into the official systems. For example, if someone preferred reading from paper, **Channel:Expander** could convert new Journal entries and To Do List Items into a printed letter and post it to them by Royal Mail. The recipient can then write on the response sheet which can either be scanned/uploaded to update the system, or it can be sent back by post again and scanned in on receipt. Due to the wide range of integrations, you can even reply by SMS to a postal letter using the printed code, or reply to a Journal entry using WhatsApp without ever logging in. Some people mix and match email in the same way.

Sal could hear the music of Greensleeves getting louder as the **Mobile:MFP** turned off the main road into the housing estate. Its music announced access to Multi-Functional Peripherals (MFPs). Each vehicle autonomously travels along set routes though the area and only returned to their base stations overnight to recharge. Each had scanning, copying and printing facilities which were useful at times when you only had a physical copy of some document or other, or perhaps you needed to print something out to take with you to an internet black spot like deep inside the Jobcentre. They also had extendible aerials with 4G/5G signal repeaters to temporarily improve

mobile signal access in more out-of-the-way places and provide free WiFi; some people just took the opportunity to recharge their depleted devices from the external power sockets as it slowly trundled past. You could also hop on-board the slow-moving **Mobile:MFP** to access your email or the Universal Credit website to check your To Do List and Journal, although many people nowadays had devices that had been given to them from recent government and charitable schemes, but still the internet access or mobile data credit eventually ran out. Some people nipped on to access the internet for personal things but the **Mobile:MFP** didn't seem to object to people using it for other purposes – you were more likely to be shouted at by someone else waiting to “send an important message” or “update the Journal”. However, Sal rarely used the **Mobile:MFP** now.

Sal had also been provided with a subscription to **Fraud:Guard** which periodically collected activity data from the Universal Credit account, from the open banking feed, from the council tax account feed, from credit agencies and from identity theft monitoring providers – all to reconcile against actual events, looking for suspicious activity or actual fraud. Sal's landlord agreed to permit access to a rent account statement feed via the updated landlord portal, to cross-check with Universal Credit housing payments as well as bank account entries. More generally, **Fraud:Guard** used data from many citizens to look for patterns in other people's accounts of valid and invalid activity to provide what they described as “advanced threat protection” but which everyone called “advanced payment protection” due to how very common that crime was. Sal knew some people who had lost payments when bank details or email addresses had been altered by someone else and she couldn't afford to lose a single payment, let alone have to deal with all the bother of sorting it out afterwards. You could also use it while not claiming, to warn you if someone else tried to use your name, date of birth and/or national insurance number to start a claim – a problem which had affected many people. **Fraud:Guard** also optionally integrated with **You:See** and **Message:Monitor** providing insight into the actions being undertaken, and by whom.

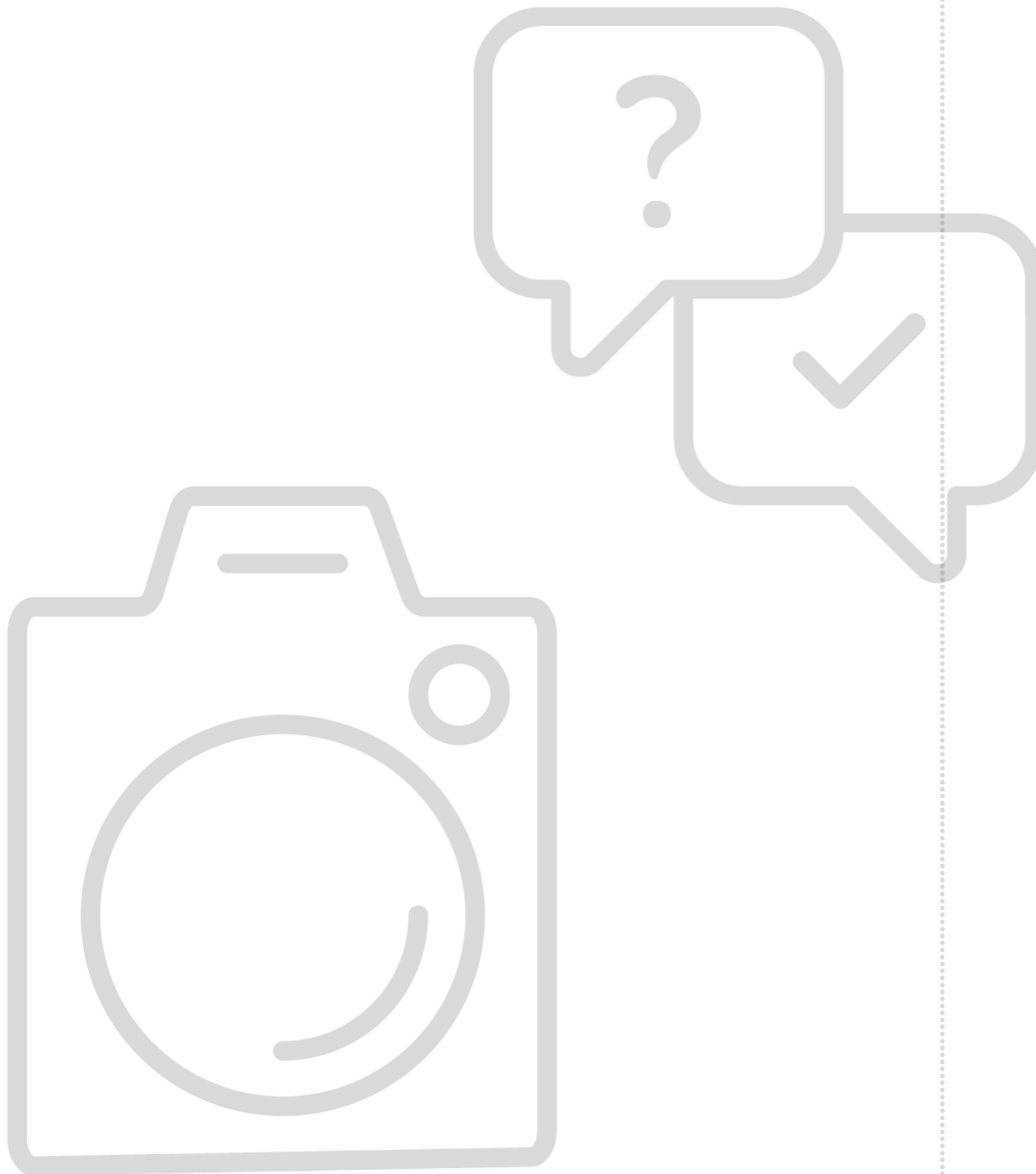
Since Universal Credit had enabled more advanced messaging options, rather than the old generic messages like “log into your account and read your Journal”, services like **Message:Monitor** had become much more common. **Message:Monitor** aggregated all correspondence to and from Universal Credit systems, keeping a permanent audit trail of activity. It did triage to prioritise what was important, filtering out straightforward acknowledgements and the like, with the thresholds being configurable depending upon how much you wanted to know and how often. **Message:Monitor** could identify requests

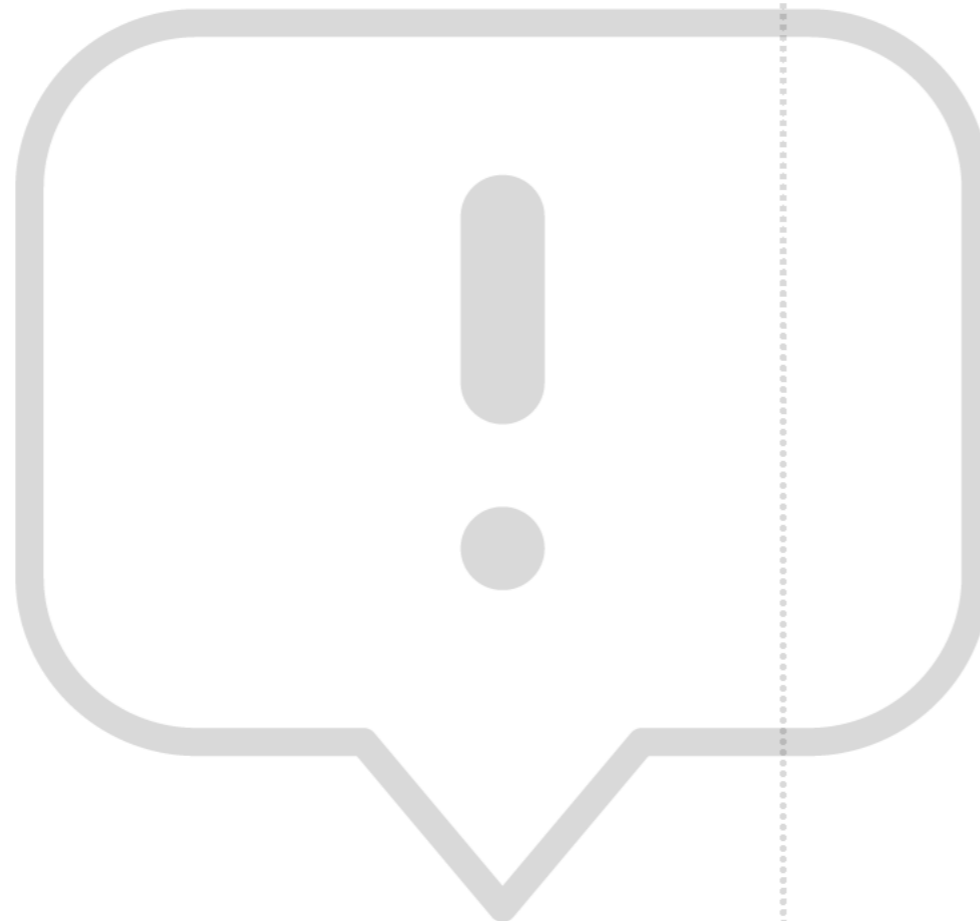


for Sal to do something and could send a predefined reply, undertake some straightforward To Do List tasks autonomously, pass it on, or forward it onto someone else to deal with. Because Sal also had **Channel:Expander** it let Sal reply to Journal entries by SMS so that **Message:Monitor** would insert some text into the Journal without having to log in, find the right entry and type a message. **Message:Monitor** can also undertake some tasks automatically in response to certain predefined messages, and keep track of messages still awaiting replies from the system to ensure they do not get forgotten about, and automatically chase these up until an agent or Workcoach replied.

When Sal had first started claiming Universal Credit, Ashkar had suggested using **Interface:Arbiter** which overlays live tips on the screen as you log in and navigate the Universal Credit website, populate values for common form fields (e.g. name, address, national insurance number) optionally integrating with information contained in **Big:Bag**, helping avoid data entry mistakes by miskeying or putting the wrong information in a particular field, and save unfinished forms to resume again later, for example when you realised you were missing some information and had to go away to find it. This also added some resilience to intermittent internet connectivity such as when you lost access because you had run out of credit, or the mobile signal was weak or lost. Ashkar used it because it also provided text translation which helped understanding instructions from Jobcentre Workcoaches. But Sal only used a phone to access the Universal Credit website, and **Interface:Arbiter** was best for tablets and laptops but did attempt some improvements for the interface when using a smartphone - it was just difficult to get all the tips and notes, but seemed to work for translations okay.

The other thing which Ashkar used for his appointments with Workcoaches and Health Assessors was **Claimant:Cam** which was very like those cameras worn by police officers, nightclub bouncers and traffic wardens. It kept a time-stamped record of what happened and what was said during these meetings, saving automatically to the cloud as internet access and bandwidth permitted, submitting copies automatically to DWP's systems making a matching Journal entry to document the addition. It could also be used to record telephone calls to the Universal Credit helpline, which was useful when you got different instructions/decisions from the various people you ended up speaking to. Ashkar had found it helpful as a reminder of what was said and agreed due to poor memory, and it was the sort of thing you never knew might come in handy - in the situation there was some dispute about what was said for example. Some people had used information collected for appeals. Although it could also be used to evidence Jobsearch activities, Sal had never seen the





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need for **Claimant:Cam** but was thinking about using **Work:Agent** to help look for a different job.

Sal now had a job but was a bit short on hours and the hours were very early in the day, so not ideal with family obligations. Universal Credit commitment requirements meant Sal had to undertake a certain amount of “work search activity” and had registered with “Find a job” but found this awkward to use on a mobile phone and therefore slow. **Work:Agent** integrated with the government’s “Find a job” service but also commercial job sites like “Indeed”, “JobSite”, “Monster” and “TotalJobs”, and vacancy links from the Jobcentre’s Twitter account and in Journal notes, increasing the chances of finding and applying for positions as soon as they became available. **Work:Agent** allowed you to define specific criteria to monitor and create a customisable CV; positions that came up were ranked and scored against Sal’s criteria and could be alerted by SMS or email, or even applied for automatically without Sal’s involvement. All the automated searching and application activities were logged, but it was also possible to track/record manual job search activities too, and this record could be used as evidence to add to the Universal Credit Journal to document efforts required by the job search commitment. **Work:Agent** saved Sal time and increased the chances of finding more better-paid work.

There was another tool some other people used called **Re:Solve** which Sal hadn’t ever needed. It helped you find the right words... to ask a question in the correct way, to challenge something in your Journal, or to create a more formal complaint. It could even help you fill in a Mandatory Reconsideration request or lodge an Appeal by walking you through the necessary steps. It even does that in multiple languages and other accessibility options. **Re:Solve** could be used to incorporate information from your own Journal, or from other documents, (and could optionally integrate with **Bene:Factor**, **Big:Bag**, **Claimant:Cam** and **Message:Monitor** as required) to help support and justify your request. This had helped some people get some things sorted out quicker, avoiding the need to escalate it into some process which would inevitably take weeks or months.

Beep beep beep... was that the **Message:Monitor** with something important? No... wait... oh... it is 20:30.

Time to go.

ACKNOWLEDGEMENTS

This material is an early summary from one part of Colin Watson's research about citizens' digital interactions with welfare benefit systems. Concepts are based on matters raised during interviews primarily with citizens receiving Universal Credit and also with people helping and advising. Thank you to all who have contributed their experiences and knowledge so far. Further information about the research and how to take part is available at <https://www.██████████>

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