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Building relationships of trust? The experiences of military veterans claiming 'interface first' Universal Credit

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ABSTRACT

Trust is a central consideration when understanding the administration of social security benefits and interactions between the Department for Work and Pensions (DWP) and claimants, which is increasingly digitalised. While this can have administrative advantages for the DWP and some claimants, less is known about how this digital shift impacts on the relationship between the DWP and claimants within the context of the DWP's commitments to restore trust. This paper will draw on unique qualitative longitudinal data from interviews with military veterans to examine how they experience interactions with the DWP over time, with a particular focus on trust. We find that although interactions through the Universal Credit (UC) online journal have advantages for some, for those with more complex needs or complex benefits issues to resolve, online communication can create additional barriers to relationships of trust. Our research demonstrates how participants often required 'analog' support from friends, family, third sector organisations and DWP staff to navigate their claims. The existence of DWP Armed Forces Champions provides an example of how targeted support is needed alongside digital contact, and how the 'interface first' nature of UC must recognise the on-going importance of human interactions for rebuilding relationships of trust.

KEYWORDS

Trust; social security; digital; military veterans

Introduction

Relationships of trust between Department for Work and Pension (DWP) staff and claimants are an important basis for the functioning of the social security benefits system in the UK. Indeed, the recent government Green Paper outlining a series of benefits reforms emphasises the need to 'restore trust' in the system (DWP 2025). However, the 'interface first' nature of Universal Credit (UC) has shaped the ways in which claimants interact with the DWP. Administrative advantages of the shift from paper based legacy benefit systems to online administration and communication have also been central to the case made by policy makers for the introduction of UC (DWP 2010, p. 33). UC was seen by its designers as addressing the complexity of the social security system which they

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argued undermined trust and made it difficult for people to understand their entitlements (DWP 2010, p. 9). Rebuilding or restoring trust has also been identified as a key issue for the DWP (Work and Pensions Committee 2018, Levin 2024, Scullion *et al.* 2025).

Trust can be defined as ‘the degree of confidence you have that another party can be relied on to fulfil commitments, be fair, be transparent, and not take advantage of your vulnerabilities’ (Hurley 2006, p. 1) and for claimants within the social security system, this involves both trust in the DWP and the feeling of being trusted by the DWP. Although this paper focuses on relationships of trust, as Gulati *et al.* (2024) show, trust is a multidimensional concept and includes ‘... cognitive, social and relational aspects’ (p. 15). New digital systems of welfare can build trust through the efficient administration and delivery of services (Berg and Dahl 2020, p. 1284); however, we argue that digital administrative interactions can pose barriers to relationships of trust within the context of welfare provision. While trust is not always built on direct relationships (whether in person, telephone or online), we argue that good quality relationships are an important foundation for re-building trust. As interactions become increasingly platform based, we still know little about how these new forms of communication can shape relationships of trust (Faith and Hernandez 2024).

The aim of this article is to provide an understanding of how trust is experienced by claimants within the context of the digital UC system. Drawing upon the case of military veterans, for whom trust is a particularly important principle, during their service and when engaging with the benefits system as civilians (Scullion and Curchin 2022, Young *et al.* 2024), we explore how the interface first nature of claimant-DWP interactions risks the normalisation of administrative rather than relational interactions and experiences. While claimant experience involves a mixture of these elements, administrative experiences are defined here as practical steps involved in claiming and maintaining a claim, and relational experiences as the human interactions that facilitate a claim or provide the support necessary for claimants to fulfil their claim requirements. Our analysis will demonstrate how navigating the digital system often still requires ‘analog’ support, provided through human face to face or telephone interactions. In the non-digital space, we demonstrate there is an increasingly important role for support organisations and charities, as well as members of DWP staff such as Armed Forces Champions to build and maintain relationships of trust. Our analysis draws upon Hurley’s (2006, p. 1) definition of trust and we identify three aspects as most relevant to DWP-claimant interactions: (i) fulfilling commitments; (ii) fairness; and (iii) transparency. These three elements resonate with literature on trust in welfare systems and the DWP’s trust commitments in their customer charter (DWP 2014) and the recent Green Paper (DWP 2025).

The first section will set out the literature on trust in the delivery of welfare services and the digital delivery of UC; the second section will discuss our methods and the wider Sanctions, Support and Service Leavers project (from which our analysis draws); the third section will set out the differing administrative experiences of our claimants, barriers to relationships of trust, and how relational support provides the foundation to building and rebuilding relationships of trust; finally, the fourth section will discuss what our findings mean when considering administrative and relational experiences and rebuilding trust.

Trust and the delivery of welfare services

Trust plays an important role in the delivery of welfare services and state institutions are at the forefront of reform and change (Taylor-Gooby 2008). Trust from the perspective of UC claimants can be understood as the ‘confident reliance on someone when you are in a position of vulnerability’ (Hurley 2006, p. 1) but perhaps more attention has been paid to whether DWP have trust in claimants, particularly in relation to digital identities (ODIA 2024). While some have looked at trust in the context of the marketisation of services and the embedding of principles of New Public Management, these often come in partnership with digital advances that change the interaction between state and citizen (Wiesel and Modell 2014). However, little is known about the role of increased digitalisation of UC on relationships of trust in the UK context.

Berg and Dahl (2020) outline the progression within the literature from a focus on the ‘efficacy and outcomes of public services’ as the main basis for trust to more relational underpinnings like shared values and goals and direct ‘experiences with state officials’ (p. 1285). While there are different elements of trust that make it unclear how views are arrived at, it is important to consider both administrative and relational elements of trust which make up a complex phenomenon or process (Khodyakov 2007). Taylor-Gooby (2008) focuses on public trust in NHS reforms using the British Social Attitudes survey and identifies two broad elements of trust: ‘rationally based judgements resting on service quality and provision’ and ‘value and affect based feelings associated with how people feel the service treats users’ (p. 296). Berg and Dahl (2020) also refer to unfair treatment as an important factor when surveying Swedish students about the impact marketisation of welfare services has on trust in government. While there is clearly crossover between the rational and feeling based elements of trust, it is useful to make a distinction between service delivery issues that claimants experience (administrative) and their feelings about how they are being treated (relational). Relational trust is also relevant to procedural fairness, which, within the context of service provision, is concerned with the impact of how a citizen/claimant is treated on their trust in the legitimacy of state/government services (Hough *et al.* 2013). While this literature has mainly focused on forms of legal authority such as the police (Tyler 2011), relational trust here can be understood as a basis for the legitimacy of other service provision, such as social security benefits.

Within the context of social rights theory, Vitale (2018) develops a ‘network conception of trust’ which involves trust based relationships, including between government and citizen (p.706). Additionally, trust has been identified as a ‘fundamental component in the adoption, sustained usage, and the usage relationship with e-government services’ (Gulati *et al.* 2024, p. 6).

Relationships of trust also involve a reciprocal element. Barnes and Prior (1996) identify the reciprocal nature of trust and in the absence of full trust in the actions of service practitioners, they propose this reciprocal trust as the ‘social basis’ for welfare provision. One area of the welfare system where trust has been identified as particularly important is benefits assessments (Work and Pensions Committee 2018). Here too, trust is reciprocal and includes whether a claimant trusts the DWP and its assessment providers to treat them fairly and whether the DWP can trust what claimants say to those who are undertaking assessments.

Trustworthiness is also one of the five principles of trauma informed care for service delivery (the others being safety, collaboration, choice and empowerment; Harris and Fallot 2001) and there have been recent calls for the UK social security system to incorporate these principles and become trauma informed (Scullion and Curchin 2022, Scullion et al. 2023, 2024). This call was acknowledged by a previous government minister who confirmed the DWP's commitment to becoming a more trauma informed organisation (Davies 2024), including a commitment to the principle of trust. Scullion *et al.* (2024) draw attention to the potential role of a trauma informed approach in rebuilding trust and '... demonstrating qualities such as integrity, consistency, and transparency'. (p. 3). This mirrors Hurley's (2006) definition of trust as another party being '... relied on to fulfil commitments, be fair, be transparent ...' (p. 1). More recently, the new government has emphasised the need to 'restore trust', with the term trust featuring significantly within their Green Paper *Pathways to Work: Reforming Benefits and Support to Get Britain Working* (DWP 2025). Again, much of the emphasis is on experiences of benefits assessments processes, and how they have eroded trust. However, the Green Paper also discusses clarity on safeguarding as a key element of restoring trust. Despite these intentions, there is little clarity on what restoring trust means within the context of the interface first UC system.

Within their customer charter, DWP (2014) make a commitment that claimants can trust them to 'do what we say we will do', 'be helpful, polite, and treat you fairly and with respect', 'try to understand your circumstances', and 'follow processes correctly' (p. 1). However, the DWP's focus on trust has usually been framed in digital and administrative terms, with less attention paid to relational interactions. While describing 'DWP's digital transformation', they set out a two way partnership where they ensure the system works ('claimants get the help they need, when they need it') and the claimant can be trusted to provide the information required of them (DWP 2019). While this element of trust is important, it is arguably quite narrow, with contact between DWP and claimants or 'users' described by DWP as a 'transaction' (DWP 2019) with limited focus on ongoing relationships of trust.

Universal Credit and the digital delivery of welfare

Universal Credit has been at the centre of a process of comprehensive welfare reform and technical modernisation in the UK since the Welfare Reform Act of 2012 (DWP 2012b). The DWP's digital strategy sets out its aims to provide: 'digital by default: high quality digital services, focused on users, and clear support for those who are not yet online' (DWP 2012a, p. 1). For claimants, UC introduces an online account or digital interface (also referred to in this paper as a portal or platform) that supports each stage of their claim, including applications, submitting evidence, checking payments, evidencing work searches and communicating with DWP staff through the online journal. These aspects of UC have received increasing attention, including in research carried out by the DWP who identify 'opportunity for targeted support for different customer groups' (DWP 2024, p. 6). Significant academic research also focuses on UC claimants and their experience of digital and automated aspects of the online platform (Meers 2020, Griffiths 2021, Griffiths and Wood 2024, Bennett *et al.* 2024).

One focus within recent research is on the increased administrative burden of digital claiming experienced by different groups, including those in work. This provides an important context for relationships of trust with a number of the tasks undertaken by DWP now transferred to claimants who use an online system to complete tasks such as form filling, problem solving and providing evidence. While this has administrative advantages for DWP and some claimants, it also means interactions between DWP staff and claimants is becoming less relational and more administrative. Raso (2023) uses UC as an example while considering how interface governance and its 'glitches' impact on the relationship between government workers and the public. They argue that digital platforms and tools are promoted as saving time for administrators while masking the 'exhausting' experiences of members of the public who have to use them (p. 11). Griffiths (2021) also focuses on automation within the design of UC and the impact it has on claimants. Using insights from their study of the experience of couples claiming UC, they show that automated assessment and payment calculation may be placing an added administrative burden on working claimants and suggest further research (p. 1). Bennett *et al.* (2024) also focus on systems level administrative burdens faced by UC claimants in Scotland and argue that these are underpinned by how UC's online platform shapes interactions between claimants and the DWP. Their framework of the temporal, financial and emotional costs faced by claimants within the digital system (p. 8) allows them to consider both administrative and relational experiences of claiming benefits that may impact on trust.

Others have also focused on monthly assessment periods and how they can increase income volatility by counting claimant income more than once depending on how their pay period interacts with their monthly assessment period (Meers 2020, Griffiths and Wood 2024). These administrative realities, then have a relational impact, for example requiring support from family, friends and organisations to help cope with fluctuating needs (Young 2022). Tomlinson *et al.* (2024) have developed a model of administrative justice that includes five elements: usability, individualised treatment, dignity, efficiency and neutrality (p. 3), which also illuminates the combination of administrative and relational experiences involved in claiming UC. Despite this growing body of evidence, little is known about new forms of digital interaction between UC claimants and the DWP within the context of the need to restore relationships of trust.

The digital transformation of UC mirrors that being experienced in other countries and links to broader international debates about the digital delivery of welfare services (Pedersen and Wilkinson 2017). Automated systems of governance in the US for example have been found to have punitive impacts on those experiencing poverty (Eubanks 2017). Others have adopted a street level bureaucracy lens which reveals important administrative dynamics relating to 'e-government', accountability and discretion (Buffat 2015). Digitalisation also creates new forms of interaction that challenge the traditional focus of Street Level Bureaucracy studies on face-to-face contact (Lipsky 2010). Bovens and Zouridis (2002) for example identify a shift from 'street level' to 'systems level' or 'screen level' where legal frameworks have become algorithms and decisions are increasingly made by computers, provoking new discussions around transparency, accountability and fairness (p. 183). However, Zacka (2017) draws attention to how competing normative considerations such as efficiency, fairness, responsiveness and respect are interpreted and

balanced within inter-personal interactions between state workers and service users (p. 17). Arguably UC prioritises efficiency over other normative considerations, including trust.

Another concern in the UK and internationally is the development of new forms of digital exclusion for certain groups such as those already excluded by early digitalisation (Watling 2011). Schou and Pors (2019) focus on the digital transformation of citizens services in Denmark and use ethnographic observations and qualitative interviews with front line staff to show new forms of digital exclusion. In the context of social work in the pandemic, Sibilla and Gorgoni (2023) argue that personal interactions remain increasingly important in an era of 'smart welfare and digital poverty' (p. 519). The COVID-19 pandemic accelerated an existing shift from face-to-face to digital forms of communication but also provided an example of the need for personalised services, particularly for those who lacked digital literacy. Again, within the field of social work, Parton (2006) notes the increasing shift from the social to the informational, with less focus on relationships and more on bureaucratic procedures in an emerging 'government at a distance' (p. 261). This mirrors the shift towards digital administration and communication within the UK social security benefits system and it is unclear how these digital transformations are impacting upon relationships of trust, and the rebuilding of those relationships.

Following military veteran claimants

This article draws upon data from a qualitative longitudinal research (QLR) project called *Sanctions, Support and Service Leavers*. The project provides unique insights into veterans' experiences of the benefits system over time and is the only project of its kind within the UK. The research originally ran for two years (2017–2019) (Scullion 2019) but was extended in early 2020 and completed in 2024 (Scullion *et al.* 2025).

The project included a total of 108 veterans, interviewed across various time periods. Participants were recruited through the use of purposive non-random sampling (Mason 2002) via a range of organisations, including Armed Forces charities and other third-sector organisations, local authorities, and accommodation providers. The inclusion criteria were: identifying as British Armed Forces veterans and claiming one of the following UK social security benefits at the time of the first interview: Employment and Support Allowance (ESA), Jobseeker's Allowance (JSA) or Universal Credit (UC). The organisations facilitated the recruitment in two ways: (1) disseminating a recruitment flyer across their networks; and (2) speaking directly to veterans who were using their services about the research.

Most participants were male, with just four female veterans in the study. The majority had served in the British Army, with smaller numbers having served in the Royal Air Force or Royal Navy. A significant proportion of our veteran participants had on-going health conditions (both physical and mental ill health), which were attributed to their time in the Armed Forces. For example, 90 of our 108 participants reported a mental health condition. The benefit claims were therefore often instigated following a period of 'crisis' where their ill health had impacted on their ability to sustain employment.

The research was originally designed pre-Covid-19 when face-to-face interviewing was our main approach. However, the pandemic required a shift in our

methods, i.e. undertaking telephone and online interviews. Although pandemic restrictions were removed, we primarily continued with telephone or online interview methods as it gave greater flexibility in terms of participant availability. This change in communication could perhaps mirror some of the changes made by DWP in the limiting of face-to-face contact with our participants. While interactions continued, we acknowledge that these were more distant forms of communication and so could pose a barrier to building relationships of trust. Building trust is a crucial part of qualitative and qualitative longitudinal research that seeks to understand experiences and this can be particularly challenging and time consuming for certain vulnerable groups and individuals (Battle and Carr 2021). During the course of the study, we developed good relationships with participants over many years and contact included face to face, telephone and online interviews (via Microsoft Teams). Relationships of trust were central to our approach and allowed participants to share their complex and often challenging realities and experiences of policy with us.

The interviews examined veterans' experiences of various aspects of claiming benefits including application processes, benefits assessments, conditionality, and managing their on-going claim. All interviews were audio recorded, with permission, and transcribed verbatim. Transcripts were analysed thematically, using a QSR NVivo software package to aid storage and retrieval of data. All participants (including partners in joint interviews) received a £20 shopping voucher, at each wave of interview, as a thank you for their time. Ethical approval was granted by the University of Salford School of Health & Society Research Ethics Panel. To ensure anonymity of our participants, all identifying information (e.g. names, geographical locations) has been removed, and participants given an identifier in this paper.

Given our focus on trust within the digital UC system, this paper draws upon analysis of the accounts of 60 veterans who were claiming UC (the remaining 48 were claiming legacy benefits; primarily ESA). Cross-sectional and repeat cross-sectional analysis (Lewis 2007) was undertaken to enable exploration of administrative and relational experiences over time, within the context of the digital UC system. We also developed and utilised pen portraits, which enabled us to build up a picture of participant case histories and backgrounds. Our approach also responds to the call from Currie and Podoletz (2023) to focus on the lived experience of automated welfare systems (p. 550). The sections that follow present the findings of the research focusing specifically on veterans' differing digital experiences, barriers to relationships of trust and the role of relational support in building or rebuilding trust.

Differing digital experiences

Here, we very briefly focus on what participants told us about the online platform and its ease of use – this was to focus on administrative experiences that can underpin feelings of trust. Many of these responses confirm what we know from existing literature about the divide between those who are digitally included/literate and find the UC platform straightforward to use, and those who are digitally excluded or who require additional support and who find the online platform challenging (Robertson *et al.* 2020). While

some participants were comfortable using the online platform, others with more complex circumstances or problems faced challenges.

For some the online portal fulfilled an important administrative function in maintaining their claim. For example, they could check payments had gone through, see tasks, provide information and communicate with DWP staff. These claimants were usually digitally literate and had limited or straightforward contact with DWP. For other claimants however, getting access to, and effectively using, the online account was difficult in itself. This perhaps challenges a common implicit assumption that because a claimant has access to the internet, it means they are confident using it. For example, participants described not being able to log in and found even the basic use of the online portal difficult:

It's logging in for me, I don't really, it's not the easiest page . . . I'm okay using, obviously, doing things on my phone normally, I just don't think that the site was really for me, so the way it worked . . . I just didn't understand exactly where, how I should go about it or do it. (Veteran claiming UC)

Although some found the system useful for receiving responses to (non-urgent) queries, others talked about the lack of responsiveness when using the online journal to resolve pressing issues: *'they've always took about two to three days to get back to you'* (Veteran claiming UC). These experiences raise the issue of problem solving, with more complex issues taking longer to address and there being limited immediate ways of solving them. Some attempted to use the telephone when they were unable to resolve an issue through the UC journal but then described further difficulties navigating telephone contact centres. The contact claimants had with the DWP also varied depending on their previous forms of communication and needs. It was evident that a number of participants struggled to adjust to new ways of being contacted and found it challenging being told to look at their online journal for appointments or tasks where previously they had been told in a telephone call what was expected of them.

Our findings therefore reflect existing literature in identifying divergent administrative experiences of the online UC portal, but this provides an important backdrop to issues of trust. For those with the most complex needs, who perhaps have moved over to UC relatively recently, digital administration and communication has permanently altered their relationship with DWP and can pose barriers to relationships of trust.

Barriers to relationships of trust

The previous section shows the divergent administrative experiences of our participants and how difficulties could arise for those with more complex issues and needs. There is existing evidence that DWP services are harder to navigate for those with more complex issues. The DWP's own research found that satisfaction with DWP services is typically lower for those with disabilities (DWP 2021) and this sits alongside a substantive body of research that identifies challenges for groups of claimants including those who may have particular needs or considerations e.g. people with disabilities, including mental ill health (Dwyer *et al.* 2020), lone parents (Carey and Bell 2022), refugees (Scullion 2018), ex-offenders (Fletcher and Flint 2018), and military veterans (Young *et al.* 2024, Scullion *et al.* 2025). Within this diverse body of research, fairness and trust are commonly

identified as lacking in their interactions with the social security system. However, less is known about the impact of increasingly digital interactions on relationships of trust.

New relationships between claimants and DWP are emerging, and we found evidence of online communication posing barriers to relationships of trust. As highlighted in the introduction, our analysis draws upon Hurley's (2006, p. 1) definition of trust and we identify three aspects as most relevant to DWP-claimant interactions and which resonate with literature on trust in welfare systems and DWP's trust commitments in their customer charter (DWP 2014) and the recent Green Paper (DWP 2025): (i) fulfilling commitments; (ii) fairness; and (iii) transparency.

Fulfilling commitments: depersonalised delivery

One way in which UC's online platform can pose a barrier to relationships of trust is the depersonalised nature of some of its delivery when fulfilling administrative commitments. While some claimants were able to build a relationship with the same work coach through the online journal, for others they experienced it as a barrier to relationship building. This was partly due to an uncertainty about whether messages were automated or from a person and echoes the findings of Raso (2023) whereby: '... different officials may reply to separate questions posed by the same claimant, and some messages may be written by generative AI (i.e. chatbots)' (p. 7). Here, for example, participants reflected on the tone of the messages they received and the automated nature of this communication:

I wouldn't say threatening, but it's quite demanding, the terminology and the language they use ... it's all automated, isn't it, so I don't think anybody's actually sending you these messages personally. The journal is a little bit like that. If you send a message on there, eventually, someone will get back to you and respond to your messages, and then if they ask you a question, then you're expected to respond. There is a little bit of interaction, but most of it's automated, I think. (Veteran claiming UC)

Interactions were often therefore seen as depersonalised and so some participants felt that relationships of trust were harder to build. One consequence of this was the lack of opportunities to fully open up about personal circumstances such as health conditions and disabilities. Responsibility is shifted to claimants who must have the assertiveness to share personal information, something military veterans described having difficulty with:

I wouldn't even know where to begin to even tell them [about physical disabilities] ... I thought they might already have known all this because I think it might be on the system that I get it. I thought they might already know that I'm in receipt of it [Personal Independence Payments], maybe. (Veteran claiming UC)

This veteran participant assumed that because he had explained his disability as part of his Personal Independence Payment application process that the person he dealt with through the UC journal would know about it. This dilemma was common among our participants, i.e. the desire not to share personal and often distressing information more than necessary coupled with an online communication system that could make it less likely that they would be prompted or encouraged to share important personal details that could impact on their claim. Importantly here, the lack of relationship building that occurred because of the digital nature of the interactions created an unwillingness to

share information. This feeling was compounded by a lack of connection between the UC and Personal Independence Payment systems, with the responsibility for sharing a health condition pushed back onto the claimant. Having to repeatedly share difficult and distressing health issues with different people within the system poses a barrier to trust.

For other participants, particularly those who had been moved over to UC from legacy benefits, comparisons were made between their previous experiences with some describing how the amount of personal contact (telephone and face to face) has been reduced:

I phoned them up recently, maybe just the last month just to double-check. Paying me a wee bit extra, too much and she said, “Just put it all in your journal”. I thought I don’t really want to really open anything yet. Then they sorted it, so I didn’t really have to talk to them . . . The journal, I get that it’s probably it’s better than, the person that could deal with it would be there. I just wanted a human to help me that day. (Veteran claiming UC)

There is an acknowledgement here that the journal could be useful for resolving some issues; however, equally it was evident that participants still also wanted the option of ‘a human to help them’. In some cases, interface communication through the online journal clearly limited the regularity and nature of their relationships with humans in the system. UC staff primarily use the online platform, and this poses difficulties for those with ‘analog’ support needs and who need relational contact. Claimants often don’t know who they are interacting with and therefore can struggle to trust that interaction. The depersonalised nature of how DWP communication can therefore be seen as a barrier to building relationships of trust.

Fairness: unequal expectations

Fairness or the expectation of being treated fairly, is an important aspect of trust (Hurley 2006). The relationship between the DWP and claimants is complicated in that it involves a support element and punitive element underpinned by the threat of benefit sanctions (Adler 2016, Scullion *et al.* 2024). There is a large body of literature that focuses on the expectations attached to claiming benefits and the related sanctions applied for non-compliance (Dwyer *et al.* 2018, 2023, Watts and Fitzpatrick 2018, Wright and Dwyer 2022) with associations being identified between sanctions and mental health issues (Williams 2021).

Although the experience of sanctions was rare amongst our participants, where sanctions were referred to it was in relation to historic experiences during a period in the UK characterised by high levels of sanctioning (Webster 2018). However, the pervasive threat of sanctions played an important role in DWP-claimant interactions and was interpreted as a significant barrier to trust. An important aspect of this barrier was the sense that they were subject to unequal expectations or ‘double standards’ (Scullion *et al.* 2024, p. 10) and for some, digital communication heightened this sense of injustice. Quite often this was related to how quickly they had to respond to messages on the UC journal, while DWP staff often didn’t respond or were delayed in responding:

I kept writing something in my journal and they never replied. Then they sent me a message to do something, and I never replied. I thought if I’m writing to you and you’re not replying to me, why should I reply to you? Then I got this thing saying unless I did reply, I would get sanctioned. So I did. (Veteran claiming UC)

As Raso (2023) describes, there is an expectation that claimants will be ‘regularly available to the interface’ without ‘reciprocal responsiveness’ from state officials (p. 2). This was demonstrated in several veterans’ accounts, where participants articulated what they perceived as unequal expectations, backed up by the threat of sanctions:

I have to sign things like that all the time. It’s always in the journal, “You’ve got to meet your obligations. You’ve got to sign-in and look at this so often, and if you don’t, it could result in a sanction . . . I’m just terrified of getting a sanction.” (Veteran claiming UC)

The threat of sanctions had an impact on how a number of our participants experienced their relationship with DWP. Even for those who didn’t have conditionality applied to their claim, the way they used the online journal was influenced by a fear that they would miss a message, get something wrong or that they would not be able to evidence something important. For some this meant using the journal to ensure there was always written evidence of their actions:

I log it on the journal, because then there’s written proof, I’ve done it. My personal thing is, if I phone them and there’s no answer, they can then attempt to deny that I’ve called. So if I’ve written it in my journal, it’s there in black and white, no denial needed. (Veteran claiming UC)

While providing an important administrative digital audit trail, this use of the journal underlined a mistrust between claimants and DWP staff. In this case, the veteran participant thought they wouldn’t be ‘believed’ if they said they had tried to ring and couldn’t get through. There were also occasions where participants were keen to have written evidence that they had correctly carried out the tasks required of them:

There was a bit of confusion between what I could see and what she [DWP work coach] could see . . . I went on to try and find it and there’s nowhere where I can find it that actually states what medication I’m on . . . I put in my journal that I couldn’t find where my tablets were, the work coach had showed me a screen that needed updating. I made sure I got it in writing that everything I’ve done, I’ve done correctly and it’s up to date. (Veteran claiming UC)

For a number of our participants there was distrust of the benefits system and while the online journal meant they could evidence their action, this form of communication didn’t appear to address the underlying distrust, much of which related to unequal standards and expectations between claimants and the DWP, which were seen as unfair and undermined the building of relationships of trust.

Transparency: the black box

Transparency, for example being able to see clearly how a system works or how decisions are being made, is also an important element of trust (Hurley 2006). Further, the ability to understand how a decision has been made and to be able to challenge that decision, are fundamental claimant rights (Howes and Jones 2019, Mears and Howes 2023). As digital processes like the Real Time Information System (RTIS), which collects wage data directly from HMRC for Universal Credit (UC) calculations, become central to social security claims, along with automated monthly assessments and online journal contact, transparency becomes increasingly important. However, many of our veteran participants described experiencing a lack of transparency in their interactions with UC.

Participants had difficulty fully understanding their claims and UC was experienced by some as a black box when they queried the way it worked; for example, how income was calculated. A black box is defined here as ‘a system that produces results without the user being able to see or understand how it works’ (Cambridge Dictionary 2025). Even for those who had told us in an earlier interview that they found the journal straightforward to use, when they encountered a problem, they were met with rigid rules around monthly assessment that were not explained to them:

I’ll get another message like I did yesterday, saying, “Your new payments”. I went on, and they say that I’m getting nothing, and then I have no idea where they’re getting this from . . . They reckon it’s £2,600 I’m on a month. I would love to know where they’re seeing that my employer has told them that I’m on £2,600 a month. I’ve looked at my wage slip, and even on there, before they’ve taxed us, it doesn’t come anywhere near that. (Veteran claiming UC)

While this veteran later found out that DWP were including everything he had received within his monthly assessment period, which for him was two separate monthly payments, at the time there was no clear communication of how monthly assessments work. As Griffiths and Wood (2024) show, monthly assessments can increase income volatility and for those who are paid at specific times or in specific frequencies, distort the realities of their earnings. Here, we can also see that this can make the system seem like a black box with unexplained calculations and an online system that can make it difficult for some to seek clarity about their payments. Monthly assessments are a central part of the digital delivery of UC and can pose a barrier to relationships of trust. Difficulties could also be faced by those who considered themselves computer literate and who still experienced challenges providing information when they thought UC were getting inaccurate income figures:

Why on earth can’t I send them some payslips, so they can see what I’m getting . . . You can only upload something if they send you a message that includes a link, that then has something that pops up and has the bit to upload something . . . When I asked to do it with my pay statements, I was told, no, that they would only ever go off what my employer had put in. (Veteran claiming UC)

Not being able to clarify his income figures left this participant feeling like calculations were being made in a non-transparent way. Rather than a critique of the approach to obtain wage figures from an employee, this was about a lack of flexibility when wage figures were clearly wrong; thus, eroding trust in the system as being able to correct errors.

Another claimant said that he had never had the calculations behind UC explained to him and that he inputted his partners accounts from self-employment but did not know how they impacted on the amount they received. He also said he understood that DWP staff were not allowed to explain it either:

Then it comes up with a figure at the end. Then I think - I’m not really sure, no one’s ever explained to me, and apparently, they’re not allowed to explain to me - how that affects how much money I get. Like I said before, the amount fluctuates, and sometimes it might be because they’ve overpaid me a bit the month before. It’s a bit odd, really, but you never really know how much they’re going to pay you. (Veteran claiming UC)

These examples suggest a lack of transparency on behalf of DWP and a lack of understanding on the part of participants about how their claim works. The lack of explanation of administrative processes and calculations outlined above mirrors findings from Bennett *et al.*'s (2024) administrative burden study where some claimants did not receive an explanation for errors that impacted upon their payments (p. 13). This lack of transparency is closely linked with UC's digital processes and can be seen here as undermining trust.

These claimant experiences also show that trust is not static and that those with previously positive levels of trust in DWP interactions can experience parts of the system, for example when they have a problem or difficulty, that can subsequently undermine this trust (Gulati *et al.* 2024). Transparency within administrative systems therefore has the potential to (re)build relationships of trust.

Relational support and re-building trust

The previous section sets out the administrative experiences of military veteran claimants interacting with the DWP primarily through UC's online platform and how unfulfilled commitments and a lack of fairness and transparency undermine trust. Here, we turn to the ways in which trust was being built and re-built through 'analog' support.

Trusted organisational support

We know how important networks or 'ecosystems' of organisational support can be for social security claimants to help them mediate and facilitate their claims (Edmiston *et al.* 2022). We also know that relational support from family, friends and organisations is a crucial factor in the coping strategies of low-income claimants (Daly and Kelly 2015, Young 2022). However, many of our participants came from a background where traditional forms of 'family' were absent. This could be because of moving around and time spent in the Armed Forces, relationship breakdown or struggling to transition to civilian life and build relationships because of mental illness or addiction. This meant that many heavily relied on trusted veteran organisations and charities. This echoes Vitale (2018) who argues that trust is based on a network of relationships and that this context influences trust between state and citizen.

Support provided by organisations and charities, particularly those dedicated to veterans, was crucial in enabling participants to fulfil the requirements of their claim and to remain digitally included. This 'analog' support therefore counteracted exclusionary elements of the online UC system and filled the human gap it has left behind with relationships of trust. The approach of these organisations was often comradely and solidaristic and run by those who have experience of serving in the Armed Forces themselves. Services were often holistic in that they aimed to provide space where the needs of veterans could be met and so assistance with claiming UC could often come alongside mental health support, housing or space for veterans to share experiences and socialise.

As well as being personalised and responsive, a key part of this support is that it involves the building of relationships of trust with those who attend. For some this replaced the comradeship of military service and went alongside helping

navigate UC when needed. Support here is provided by a known person and a relationship of trust already exists. While those with complex needs require different forms of support, not all of which are appropriately provided by DWP, these examples show how important the relational aspect of services are for veteran claimants as DWP-claimant relationships become more digitalised and depersonalised.

The DWP Armed Forces Champions network

While trusted support organisations show how important human interactions are in building trust and filling relational gaps left by the digital delivery of UC, we finally turn to the issue of re-building trust from the perspective of DWP. While the issue of rebuilding trust is relevant to all claimants, veteran claimants provide an example of where specific support, through the availability of the DWP Armed Forces Champion (AFC) network, can intervene to resolve issues and provide the personalised support that can't be provided online.

DWP AFCs were introduced in 2010 as part of the Department for Work and Pensions' broader commitment to the Armed Forces Covenant. This covenant defines the relationship between the nation, the government, and members of the armed forces, ensuring that veterans are not disadvantaged and, in some cases, receive special consideration (UK Government 2025). DWP AFCs did not initially have contact with claimants and offered advice and guidance on veteran issues to front-line DWP staff, as well as encouraging collaboration with the Armed Forces community. More recently in April 2021, and partly due to the influence of our research (FiMT 2019, Scullion *et al.* 2021), a new model of DWP AFCs and AFC leads was launched with dedicated roles and specific job descriptions. DWP AFC leads oversee the work of DWP AFCs who now have an enhanced claimant-facing role as part of their wider staff training and outreach work (UK Government 2023).

DWP AFCs provide a policy example of how personalised support could counteract the trust diminishing elements of digital UC outlined above. There were examples of DWP AFCs who would circumvent the online system by ringing claimants who struggled to access the internet or who had specific issues. Amongst our participants, there were numerous examples of DWP AFCs providing support that was not available through digital contact alone.

Here, we focus on a longitudinal case example of the human centred role DWP AFCs can play in countering depersonalised interactions to re-build trust. In this case, we conducted joint interviews with a veteran and their partner over the course of the project. He had been medically discharged from the army and diagnosed with PTSD related to his time in service as well as a long-term neurological disorder. He had originally claimed benefits because of his physical and mental health conditions but the experience of claiming had created severe anxiety for him and his partner. After being contacted by a DWP AFC, they described the support they received over the years of our longitudinal project. Their DWP AFC visited them at their home, helped them access their service medical records and supported them with benefit assessments:

[DWP AFC] came out and seen us . . . about the time of the appointment my husband was getting really anxious, so the [Armed Forces] Champion basically rang them and said, “Look, he’s not going to be able to do it”, and rearranged the appointment for us. I get the odd email every now and then. He’s just checking in, basically, seeing how things are (Partner of veteran)

Their DWP AFC had also accompanied the veteran claimant to his PIP assessment and helped his partner apply for Carer’s Allowance:

[DWP AFC] did help me. [They] asked me, was I on Carer’s Allowance? I said no . . . I said, obviously, I was just plugging on in life. I didn’t think, well, anything like that. [DWP AFC] said, “Well, maybe we could go through the forms and what not”. I said, “Yes, okay”, and I ended up becoming the carer for my husband. (Partner of veteran)

In their interview (after five years in the study), the couple had both been in work and now needed to claim UC, which their DWP AFC had again helped them with: *‘Because I kind of didn’t know what I was supposed to be doing . . . Yes, [name of DWP AFC], true to form every time I need him’ (Veteran claiming UC)*. When considering the issue of rebuilding trust, they also reflected on the role of DWP AFCs in improving their experience of interacting with the benefits system over time:

I definitely feel like, over the years, whatever it is, whatever they’ve worked at or whatever they’ve put in place with the Government, it’s definitely worked . . . everyone seems to be a little bit more educated on it or a little bit more understanding that you’re a veteran, if that makes sense . . . If you’ve got someone like [name of DWP AFC] in that area, it’s going to work. (Veteran claiming UC)

These interactions help to directly address some of the issues of depersonalised delivery of services outlined in the previous section and shows how relationships of trust can be built within the current system.

Relationships of trust

Relationships of trust are a crucial factor underpinning interactions between DWP staff and claimants within the UK social security system. As Gulati *et al.* (2024) observe: ‘Trust is not a static entity; it evolves over time and is influenced by the specific context of interaction, the user’s prior experiences, and their personal dispositions’ (p. 13). These factors are complex and interacting and as our findings show there are administrative and relational underpinnings of trust. Digital delivery can build trust through demonstrating administrative efficiency (Berg and Dahl 2020), but can also damage trust, including for those who previously had faith in state agencies (Raso 2023, p. 15). For those with complex needs and circumstances, relational support is often needed to build or rebuild trust.

Within this paper we identify barriers to relationships of trust experienced by military veteran claimants while claiming UC. We show how the ‘interface-first’ nature of UC can undermine relationships of trust for some claimants and that relational and ‘analog’ forms of support remain essential to build and re-build trust. The online nature of UC can provide a user friendly and efficient way to maintain a claim and identify claimant circumstances but cannot replace the need for immediate two-way human contact for claimants with certain needs or with complex

problems to solve. We focused on Hurley's (2006, p. 1) definition of trust identifying three aspects most relevant to DWP-claimant interactions: (i) fulfilling commitments; (ii) fairness; and (iii) transparency. Firstly, for some military veteran claimants, their experience of UC and staff fulfilling their administrative commitments included depersonalised communication where they were unsure of who they were talking to and if messages were automated. Secondly, a lack of fairness was identified by those who encountered unequal expectations, where, for example, they would be expected to provide timely responses to messages backed up by a threat of sanctions with no reciprocal expectations on DWP in terms of timescale and nature of response. Thirdly, digital interactions could be experienced as lacking transparency, for example 'black box' calculations where a payment figure was provided, but not the process of calculation. Together, these created a barrier to (re)building relationships of trust. As such, we found that veteran claimants were responding to some of these opaque digital interactions by seeking 'analog' and relational support from friends, family and organisations. However, veterans were also a group who were able to initiate additional support from the DWP through the DWP AFCs, providing a policy example of how the digital and 'analog' can be combined to target support to those who need it.

Existing research has suggested that UC prioritises administrative efficiency over responsive relational support, leading to an inflexible form of state provision where 'computer says no' (Howes and Jones 2019), with responsiveness being displaced to relational support networks and organisations (Edmiston *et al.* 2022, Young 2022). However, our research and analysis show that experiences are more nuanced, with the DWP AFC model providing an example of how relational support can be provided in ways that build and rebuild trust.

From an administrative perspective, trust is ensured through the efficient and satisfactory delivery of a service to 'customers'. This perspective is related to logics of New Public Management (Wiesel and Modell 2014) and arguably drives the DWP's focus on making the UC online portal work. Claimants are 'users' of an electronic interface and their trust is based on the online platform working as it should. However, from a relational perspective, trust is about the relationships claimants have with the state through the people they interact with (DWP staff), whether they think commitments are being fulfilled, they are being treated fairly and transparently and that support is being provided to address their vulnerabilities (Hurley 2006, p. 1).

Because of the nature of the UC implementation process, those with the most complex issues, have been moved over to UC at a slower pace, including veteran claimants. The 'managed migration' of these claimants to UC will put further pressure on the DWP to better understand and provide support for those who may have difficulties with the online platform and who may require more relational contact to build trust. However, claimant experience is also not static and claimants that currently have a straightforward administrative relationship with the DWP could find themselves with a specific need or challenge that requires relational support in the future. As Gulati *et al.* (2024) argue, 'there is still much that we do not know about how trust is formed and maintained in online environments' (p. 12) and this is particularly true of online environments where there are people with complex needs who are reliant on these interactions for financial support. The personalised support provided by DWP AFCs provides a policy example or model that DWP could broaden and develop to benefit other groups of claimants.

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