



# How well is Universal Credit supporting people in Glasgow?

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by Laura Robertson, Sharon Wright and Alasdair BR Stewart

This report makes recommendations, shaped by people with experience of claiming and delivering Universal Credit (UC) in Glasgow, that would ensure UC can genuinely keep people's heads above water.

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Universal Credit (UC) should be a lifeline we can all rely on when life's currents threaten to pull us under. This research makes recommendations, shaped by people with experience of claiming and delivering UC in Glasgow, that would ensure UC can genuinely keep our heads above water. While the UK Government has introduced some welcome temporary measures boosting the support that UC offers in the wake of COVID-19, more needs to be done at all levels of government, particularly for families with children. The crisis has highlighted just how crucial our social security system is in keeping us afloat; it is only right that we redesign it so that it protects all of us.

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## Recommendations

For UK Government and the Department of Work and Pensions (DWP):

- Reform UC to stop it pulling people into poverty; end the five-week wait, repayable advances and high rates of deduction. Re-set its value to cover the cost of living.
- Ensure housing cost payments to landlords are in sync with individuals' claim and payment dates.
- Invest in Jobcentre Plus staff to deliver a person-centred service, with dignity and respect at its heart.
- Review all work-related requirements for UC claimants awaiting a Work Capability Assessment.

For Scottish Government, DWP and local partners:

- Improve awareness of and access to the full range of support: Scottish Welfare Fund, the DWP Flexible Support Fund, Discretionary Housing Payments and money, banking and debt advice.
- Explore with claimants how to maximise the payment flexibilities known as Scottish Choices.
- Evaluate approaches by Jobcentre Plus staff and partners including local government and housing providers to improve support for people in vulnerable circumstances; if effective, consider scaling up.

## We can solve UK poverty

JRF is working with governments, businesses, communities, charities and individuals to solve UK poverty. *How well is Universal Credit supporting people in Glasgow?* looks at how we can deliver an effective benefit system – a key focus of our [strategy to solve UK poverty](#).

June 2020

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# Foreword

At the time of publishing this report, the Covid-19 pandemic has created fast-flowing currents of anxiety and insecurity. This public health crisis has affected every aspect of life, in and out of work. While none of us can know precisely what kind of recovery plan will be needed, governments, employers and housing providers will need to build in security where it was lacking. The surge in claims for Universal Credit after the pandemic took hold in the UK underlines that social security provides an essential public service with a vital part to play in keeping our heads above water.

This report offers a rich account of early experiences with Universal Credit in Glasgow in the months marking full-service roll-out. We are grateful to the research team at the University of Glasgow and Poverty Alliance who spoke with a diverse group of people across the city who were making new claims, and followed up some of them once payments were established and people were more familiar with the new system. They also conducted focus groups with work coaches and other Department for Work and Pensions (DWP) staff responsible for operating Universal Credit, and workshops with service providers and other people receiving Universal Credit. The result is a 'long exposure' snapshot over a period of months in 2019, informing our baseline knowledge before the Covid-19 pandemic started.

We are also grateful to those who took part in the research, and especially to DWP staff who have continued to share with us their insights on policy and practice changes designed to improve the effectiveness of Universal Credit. Over the course of the research and subsequently, we heard promising examples of partnership to better co-ordinate responses between the DWP, Glasgow City Council, housing providers and those supporting people in challenging circumstances, such as young people with experience of care and homeless people. These show the scope for decisions made at the city level to make a positive difference to people's experiences.

The research also tells us that payment flexibilities via Scottish Choices can help. At the same time, the report highlights actions needed to fix remaining flaws within Universal Credit: to reduce the risk of people getting into debt, increase the adequacy of support and improve user experiences. Since this study concluded, the UK Government has introduced some welcome, temporary measures to improve the support Universal Credit offers in response to the economic risks that the pandemic has created. Universal Credit is here to stay. Now is the right time to reform it so that it becomes a lifeline we can all count on to keep us afloat in the future, too.

**Jim McCormick**

Associate Director Scotland, Joseph Rowntree Foundation

# Executive summary

This report presents findings from research conducted in Glasgow between February and August 2019 on the roll-out of Universal Credit. This research involved three key elements:

- interviews with 19 Universal Credit 'full-service' claimants
- three focus groups with 23 Jobcentre Plus staff in February 2019
- two deliberative workshops conducted in June 2019 – one with six people receiving Universal Credit and another with 10 practitioners supporting Universal Credit claimants.

## Key findings

### Universal Credit claimants' experiences

- Claimants widely reported that the **initial waiting period** for the first payment was the worst part of moving onto Universal Credit.
- People were mainly negative about Universal Credit because of resulting **financial difficulties**.
- Claimants highlighted supportive **work coaches** and greater leniency in conditionality than anticipated although most did not view Jobcentre Plus as a supportive organisation.

Some felt that the **online system for claiming Universal Credit** was easy to navigate, but challenging for people without information technology (IT) skills and/or easy access to computers, smart phones or the internet. Many claimants felt that the system lacked human contact.

Several Universal Credit claimants **struggled to afford essentials like food** during the wait for their first payment. Many relied on family or friends to get by. Most took advance payments to avoid immediate rent arrears and hunger, but had difficulty managing repayment deductions. Debt and rent arrears were common.

Many claimants were **anxious about losing their home** due to rent arrears.

In terms of the uptake of **Scottish Choices**:

- Most claimants opted for the housing element to be paid directly to their landlord because they thought it would be easier or they feared rent arrears and potential eviction.
- Only three participants chose to receive their Universal Credit payment twice a month, despite the inadequate monthly amount causing difficulties for many. Some were satisfied with monthly payments although many said that they would prefer to be paid every two or four weeks.

Many claimants were worried about **sanctions** but there was a feeling that the Jobcentre had eased up on sanctioning.

**Disabled claimants and claimants with a health condition** found attendance requirements and job-search expectations unrealistic.

### Jobcentre staff experiences

Jobcentre Plus staff highlighted the positives of full-service Universal Credit in terms of:

- increased flexibility and simplicity for claimants, compared with legacy benefits
- greater ability to alert staff higher up in the Jobcentre and the Department for Work and Pensions (DWP) to problems in the system.

The negatives were:

- challenges supporting claimants who were not used to computers or smart devices, or if they had language, literacy or support needs
- high caseloads during the roll-out and more complex cases, particularly in relation to disability and mental health issues
- time being limited and employability support being almost impossible to deliver.

Jobcentre staff did not think that **sanctions** were effective in influencing claimants to move towards work, with many emphasising that they would seek every alternative option rather than using a sanction.

Jobcentre staff raised issues with the **timing of housing payments by the DWP to landlords** in Glasgow.

## What practitioners told us

Staff from support agencies identified **inconsistency in practice** between work coaches and Jobcentres as a significant issue, particularly in relation to the use of the Flexible Support Fund and sanctions.

They also said that not enough was being done to raise awareness of the Scottish Welfare Fund and Discretionary Housing Payments, or to ensure that claimants could easily access the full range of support. They also highlighted the relatively high number of people seeking to claim Universal Credit without a bank account and yet this is needed to complete a claim.

# Glossary

**Alternative Payment Arrangements:** alternative payments that the Department for Work and Pensions considers on a case-by-case basis for individual claimants. Alternative Payment Arrangements can include: (a) a housing payment being paid direct to a landlord; (b) more frequent payments than monthly payments; or (c) a split payment of a benefit between a couple.

**Assessment period:** a rolling period of one month starting on the first day of a claimant's entitlement. A claimant's entitlement to Universal Credit depends on their circumstances and income in each assessment period.

**Batch payment process:** the process of transferring Universal Credit housing payments from the Department for Work and Pensions to landlords in four-weekly bulk payments.

**Case manager (DWP):** supports claimants via the service centre and telephony services to create and maintain their online account, progressing issues related to claims, changes, payments and decisions.

**Claimant commitment:** a record of a Universal Credit claimant's responsibilities drawn up between a work coach and the claimant.

**Disability employment adviser (DWP):** provides support to work coaches, work coach team leaders and other colleagues, to develop their skills to work effectively with claimants with health, disability and employment issues and provide tailored support.

**Discretionary Housing Payment:** a grant from the local authority providing extra help for housing costs, available to people receiving the housing element of Universal Credit.

**Employment and partnership adviser (DWP):** develops and maintains internal and external relations between the DWP, external partners and employers.

**Full-service Universal Credit:** all people who fit the eligibility criteria can make a new Universal Credit claim and, in most cases, will not be able to make a claim for benefits that Universal Credit is replacing. Full-service roll-out began in Glasgow in September 2018.

**Housing element:** the housing cost payment of Universal Credit.

**Legacy benefits:** six benefits that Universal Credit is replacing: Child Tax Credit, Housing Benefit, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Income Support and Working Tax Credit.

**Live service:** an earlier version of Universal Credit for 'simple claims', such as from single unemployed people, without dependants and living alone in social rented accommodation.

**Mandatory reconsideration:** the process of asking the Department for Work and Pensions or HM Revenue and Customs to review a decision that has been made about a benefit claim.

**Online journal:** a digital diary for sharing information relating to Universal Credit (for example about job interviews) between a claimant and their work coach.

**Sanctions:** involve money being taken off a claimant's Universal Credit standard allowance when they do not meet the requirements in their claimant commitment. There are three levels of sanction under Universal Credit: low, medium and high.

**Scottish Choices:** gives people living in Scotland the option to: (a) be paid Universal Credit twice a month rather than monthly; and (b) have the housing element of their Universal Credit payment paid directly to their landlord.

**Scottish Welfare Fund:** a discretionary grant-based scheme provided by local authorities in Scotland. There are two different grants available: a crisis grant and a community care grant.

**Service centre manager (DWP):** leads a team of service centre team leaders and case managers in delivering account, claims, payments and decision support to claimants.

**Service innovation leader (DWP):** responsible for reporting and helping to address incidents that affect the effective delivery of Universal Credit.

**Standard allowance:** Universal Credit comprises a standard allowance with additional amounts for children, housing and other needs. Additional elements include: (a) a carer element; (b) a child element, and a disability payment for any disabled children; (c) a childcare costs element; (d) a housing costs element; and (e) a limited capability for work element (for Universal Credit claims made pre-April 2017) and a limited capability for work-related activity element.

**Work allowance:** the amount a Universal Credit claimant can earn before their Universal Credit payment is affected. It only applies if the claimant or their partner has a limited capability for work or is responsible for children. There are two allowances: a lower work allowance (£287 per month) and a higher work allowance (£503 per month).

**Work Capability Assessment:** a medical assessment that determines what work-related requirements an individual must meet to keep receiving their benefits in full (see work-related activity groups).

**Work coach (DWP):** responsible for delivering face-to-face support to claimants, including those with a complex health condition and/or disability, to help them find work and gain financial independence.

**Work coach team leader (DWP):** leads a team of work coaches within a Jobcentre to deliver a quality service to all customers.

**Work-related activity groups (also known as conditionality groups):** (a) no work-related requirements; (b) work-focused interview only; (c) work-focused interview and work preparation; or (d) 'all work-related requirements' or full conditionality group where claimants are required to look for and be available to work.



# 1 Introduction

This report investigates how well Universal Credit is supporting people in Glasgow. The findings are based on qualitative research, conducted between February and August 2019. This involved interviews with 19 people receiving Universal Credit (nine of whom were interviewed twice), focus groups with 23 Jobcentre Plus staff and two deliberative workshops – one involving six Universal Credit claimants and one involving 10 practitioner stakeholders – which provided further insights.

Universal Credit is the main working-age benefit that is replacing six ‘legacy’ benefits in the UK: Child Tax Credit, Housing Benefit, Income-based Jobseeker’s Allowance, Income-related Employment and Support Allowance, Income Support and Working Tax Credit. In September 2019, two-and-a-half million people across the UK were claiming Universal Credit,<sup>1</sup> and it was expected that all those in receipt of legacy benefits would be migrated to Universal Credit by 2023 (which was then revised to September 2024, and most recently there are indications that migration may stretch to 2026 – see Office for Budget Responsibility, 2020, p 105).

The original policy aims for Universal Credit were to simplify a complex benefits system and to ensure ‘work always pays’, by:

- strengthening both work incentives and the conditionality attached to them
- easing transitions in and out of work
- reducing administration costs, fraud and errors
- tackling poverty through boosting take-up rates (DWP, 2010, 2015).

However, many commentators have criticised Universal Credit for the lack of generosity of the new benefit as well as for aspects of its design, particularly the waiting period for the first payment (The Trussell Trust, 2019). In October 2017, the UK Government was defeated in the House of Commons when Members of Parliament (MPs) voted 299 to zero to ‘pause and fix’ the roll-out of Universal Credit (Elgot and Walker, 2017). In July 2019, a managed migration pilot was launched in Harrogate, Yorkshire, which aims to provide learning about how to support people moving onto Universal Credit (DWP, 2019).

Several changes have been made to Universal Credit since its introduction (excluding the most recent changes, in response to the Covid-19 pandemic). Key changes include the following:

- The seven-day waiting period for Universal Credit was removed, meaning that the waiting period for the first payment was reduced from six to five weeks (February 2018).
- People already claiming Housing Benefit continued to receive their benefit for the first two weeks of their Universal Credit claim (April 2018).
- The maximum level of deductions that could be taken from a claimant’s Universal Credit standard allowance was reduced from 40% to 30% (October 2019).

## Universal Credit in Glasgow

Glasgow is a former industrial city with a long-standing record of ill-health, poverty and multiple deprivation, home to 56 of the 100 most deprived areas in Scotland.<sup>2</sup> It is one of the cities that have been worst affected by wider UK social security cuts (Beatty and Fothergill, 2017).

In Glasgow, ‘full-service’ Universal Credit was rolled out between September and December 2018 to new claimants and claimants with a change in circumstances. Although Scotland has a new devolved social security system, Universal Credit remains the main social security benefit for working-age people.

Statistics on people receiving Universal Credit are published monthly. In February 2019 (when this research began), 13,606 people were receiving Universal Credit in Glasgow, increasing to 28,739 in September 2019.<sup>3</sup> Comparative data on Universal Credit roll-out is available at constituency level. Across the seven constituencies in Glasgow, in May 2019, estimates of the total numbers of households claiming means-tested

welfare support who were receiving Universal Credit were lower in each constituency – on average 18% – in comparison with 28% of households in Scotland and 28% of households in the UK.<sup>4</sup>

Glasgow hosts three Universal Credit Service Centres and eight Jobcentres. In 2016, the Department for Work and Pensions (DWP) announced that six Jobcentre Plus offices in Glasgow would be closed as a result of a review, which found that office space was being under-used, with an increase in the number of claimants of Jobseeker's Allowance and Universal Credit applying online (DWP, 2017). In September 2018, Glasgow City Council introduced Universal Credit support hubs across Glasgow libraries and community centres to assist people making online claims and with further enquiries. In October 2019, it was reported that the hubs had helped 4,966 people since September 2018 and the service was seeing an average of 320 appointments a month (Scottish Housing News, 2019). In October 2018, the UK Government announced that the DWP would fund Citizens Advice to provide a Help to Claim service for Universal Credit across the UK from April 2019 (DWP, 2018). This service is based within Jobcentres and Citizens Advice Bureaux and claimants can access it through a phone line or an online chat service.

## Scottish Choices

Universal Credit is a reserved, UK benefit. In Scotland, further to social security powers devolved in the Scotland Act 2016,<sup>5</sup> Universal Credit claimants can make 'Scottish Choices' (delivered by the DWP on behalf of the Scottish Government). They can choose to:

- receive payments twice a month instead of once a month, and/or
- have the housing element of their Universal Credit payment paid directly to their landlord.

By the end of August 2019, 226,000 people in Scotland had been offered one or both Scottish Choices since June 2018, with 46% taking up the offer (Scottish Government, 2019). In Glasgow, by the end of August 2019, 24,440 people had been offered one or both Scottish Choices, of whom 99% were offered more frequent payments and 43% were offered a direct payment to their landlord (Scottish Government, 2019). Scottish Choices sit alongside, and are considered after, Alternative Payment Arrangements.

## Glasgow City Council and partner responses: safeguarding

Ahead of Glasgow's roll-out of full-service Universal Credit, Glasgow City Council set aside a £2 million fund to boost a network of community-based support, to try to mitigate the hardship that resulted from roll-out in other parts of the UK (with council papers citing spikes in foodbank use, homelessness, demand for emergency and crisis support and support for applying for Universal Credit online; Tow, 2018, 2019).

Nineteen Universal Credit support hubs were established across the city, located mainly in libraries and offering application support along with a free helpline, as noted above. There was also a commitment to work in partnership with a range of third sector organisations – welfare rights groups, homelessness and mental health agencies, housing associations and organisations supporting lone parents or speakers of other languages.

The DWP, Glasgow City Council and partners agreed to work together to pilot a new way of handling claims made by citizens experiencing the most challenging circumstances who might be most at risk of not claiming or facing sanctions – such as people in temporary accommodation and people experiencing homelessness, addictions or mental health problems.

Staff in partnership agencies were encouraged to adopt a 'safeguarding' approach. Partnership protocols were established to ensure that where partner agencies were working with clients in very challenging circumstances, they could work with named contacts at the DWP to ensure this was known and likely issues could be anticipated – that is, trying to avoid sanctions for a 'Failure to Attend', for example, being applied because the DWP could not reach a client and was unaware of the difficult circumstances they were in. An evaluation of this approach should be undertaken to offer valuable insights for other areas of the UK, and for supporting different groups in challenging circumstances.

## The study

Researchers from the University of Glasgow and from Poverty Alliance (a network of organisations and individuals in Scotland working to end poverty) conducted this research in Glasgow between February and August 2019.

### Interviews

Nineteen Universal Credit 'full-service' claimants were interviewed, nine of whom did a follow-up interview approximately three months after the first. Many organisations in Glasgow helped to recruit interviewees, ranging from local community groups and third sector advice and support agencies, through to Jobcentre Plus offices.

At the first interview:

- most were very new to Universal Credit and had applied during full-service roll-out in Glasgow between September and December 2018
- ages ranged from 26 to 59, with most in their 40s and 50s
- 11 were men and eight were women
- most were social tenants (n = 13), three lived with family members who were homeowners, one rented privately, one lived in supported accommodation and one was living in refugee housing
- most were single and lived alone (n = 11), four were lone parents, three lived with their parents and one was making a joint claim with their partner and had children
- most were unemployed (n = 15), three worked part-time and one had a zero-hours contract
- five were disabled or had a long-term health condition
- two were migrants.

### Focus groups

Twenty-three Jobcentre Plus staff took part in three focus groups in February 2019. Participants were recruited via the DWP. They consisted of eight work coaches, three work coach team leaders, three case managers, two disability employment advisers, two employment and partnership advisers, a service centre worker, a service centre team leader, a service centre manager, a service innovation leader and a manager whose role is not provided to protect their identity.

### Workshops

Two 'deliberative' workshops were conducted in June 2019 with Universal Credit claimants and practitioners. Deliberative workshops are designed to facilitate in-depth discussions and debate on a specific issue by exploring the issue through different perspectives.

Workshop One was with six people receiving Universal Credit. A cartoonist drew claimants' discussions of their own experiences of Universal Credit, their reflections on findings from the interviews and their opinions about what could be changed. These illustrations were used to relay findings and trigger discussion in Workshop Two.

Workshop Two was with 10 stakeholders, representing a range of practitioners supporting claimants: four welfare advisers from third sector organisations, two work coaches, two advisers from council advice services, a representative from a housing association and a policy officer. Additionally, stakeholders were asked to identify what they felt was working well and the issues they had experienced in their respective roles. They were also invited to contribute ideas for UK-, Scottish- and Glasgow-focused solutions to the issues raised.

Cartoonist Terry Anderson drew the illustrations featured in this report during the first deliberative workshop with Universal Credit claimants, as already noted, as well as after the analysis of the research findings, to capture some of the key research findings.

The names attributed to the research participants in this report are pseudonyms.



## 2 Findings: Universal Credit claimants

### Overall perceptions of Universal Credit

Participants gave a mixture of positive, negative and ambivalent accounts of Universal Credit.

Some claimants' perceptions of Universal Credit were ambivalent, as they thought that it was not that different from their experiences of Jobseeker's Allowance. However, overall, uncertainty and anxiety were evident for many who were grappling with the period of their initial claim and a lack of information and worried about what the effects might be on their income and housing in the future. For some participants, this worry also stemmed from negative stories about Universal Credit they had heard via the media or from friends and family.

Participants' positive accounts of Universal Credit largely centred on not having to attend the Jobcentre as often and preferring the digital system. A few participants also stated that they preferred receiving one payment under Universal Credit rather than making separate claims for Jobseeker's Allowance, Housing Benefit and tax credits under the legacy benefits. However, those who had positive, or ambivalent, experiences still expressed concerns about how Universal Credit would affect others, who might not have family and friends to support them. For example:

"I just feel that it's gone incredibly easy for me. Even the process. I don't know if I was just listening to one side of the story – [that] the process itself of logging on to Universal Credit would be very difficult and just fraught with uncertainty. But it was actually very easy. So maybe my misconceptions were, kind of, just not real."

Hazel

"I think Universal Credit is better because maybe change from Jobseeker Allowance to Universal Credit, all the money coming one time, all money coming for one, before I started job or stop the job, I apply two places, so maybe Council Tax<sup>6</sup> I apply, house rent, I apply the Jobseeker's, I apply ... this time straight Universal Credit."

Tariku

Participants' positive accounts of the Universal Credit process tended to rest on their confidence in using information technology (IT) and from having received support and information from their work coach. However, a lack of clarity, fear about the future and feelings of mistrust and anger towards the UK Government, were recurrent themes in the interviews. Asked about whether they thought Universal Credit had good points, a participant in part-time employment said that he was "really scared" about the future and what would happen to his housing if he were to lose his job or become ill:

"As I say, it's got its good points but it's got really bad points an' aw. And as I say I'm really scared in case, touch wood I'm okay, but if I'm ever no' well and I need to stay off my work and I've never off my work, I'm actually worried in case they say to me, 'right, you're no getting your hoose paid' or whatever."

Stuart

There was a general sense that Universal Credit was a cost-saving exercise rather than increasing support for claimants.

"So, this [Universal Credit] has got nothing to do with helping you. That's the line that they're putting out, do you know what I mean? 'It's there to help you'? No it's not. That was put out just for one simple thing, to save two billion pounds."

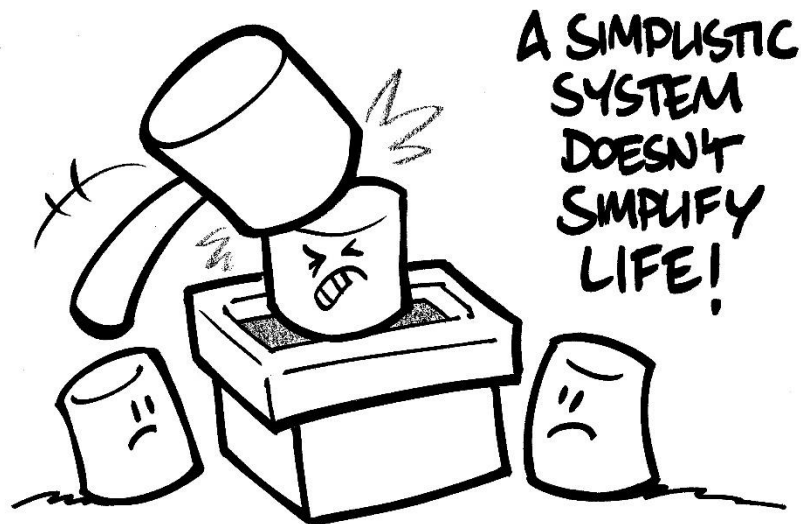
Pete

A key, shared perception among participants was that Universal Credit did not consider the individual circumstances of claimants. For people who did not have dependants or health issues, and were "ready to move into work", participants viewed the system as being fairly straightforward. On the other hand, for

disabled people, people with health conditions, people with mental health problems, carers, families on low incomes and lone parents, they overwhelmingly viewed Universal Credit as lacking consideration of the needs and challenges that these groups face. A lack of awareness of the unique barriers to finding and maintaining employment was also mentioned:

But if you're unfit for work and you're in the Jobcentre and they want you to go and claim, get a job, then it could be quite hard. The monthly payments and that could actually be quite difficult, having to last.

Jim



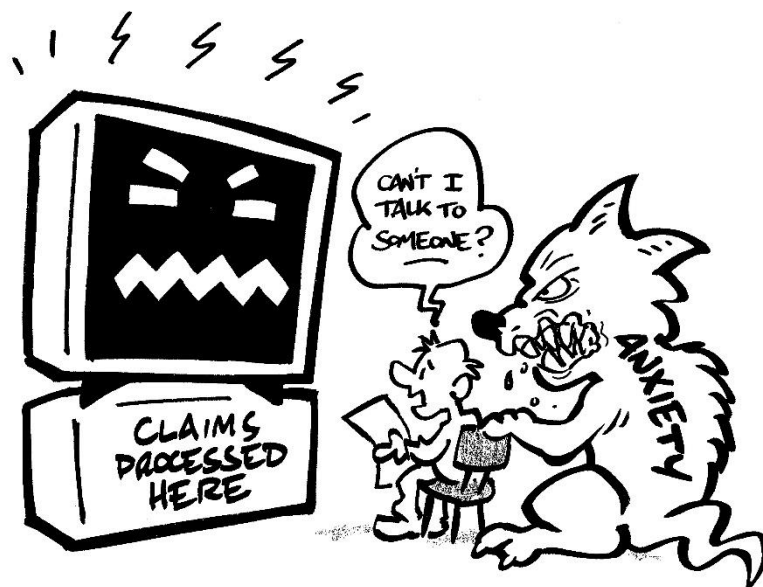
## Fear and anxiety around Universal Credit

Claimants interviewed in this study had high levels of anxiety about Universal Credit. There was a lot of confusion and a lack of understanding about Universal Credit, including the online claiming process, the claimant commitment, how payments were made and the reasons for sanctions. Participants' perceptions that work coaches lacked an understanding of these issues also increased anxiety. Specifically, claimants' feelings of anxiety were a consequence of:

- challenges with navigating the online system and a lack of face-to-face support with this
- poverty and financial insecurity due to the waiting period for the first payment
- the stress of managing budgets between payments and housing
- conditionality and the fear of sanctions.

Anxiety was particularly high for disabled people and those with physical and mental health conditions, especially if they had, or were due to attend, a Work Capability Assessment.

## Digital system



Participants' views on the Universal Credit online system were varied. Some who were confident using IT found the process of claiming, using the online journal and applying for jobs online straightforward and manageable. However, the 'digital by default' system was challenging for claimants with a lack of IT skills and no easy access to computers or the internet.

"What did I do? Well yeah, I remember sitting ... in the library. Very easy. Straightforward. There's about maybe five or six sections, so just tick, tick, yes, yes, yes. Nothing too detailed."  
Hazel

"I mean, all this online stuff for me is so, so, so difficult. It's like it's working even harder than having a job. I mean, I was working ... for a couple of months and it was easy compared to what it is trying to go on that computer and getting stuck, and you can't get through, and then you're down the Jobcentre using their computer. Then there's no one to help you."

Anna

A lack of recognition of the challenges the online system presents for older people was specifically mentioned:

"But I'm a different generation, do you know what I mean? It's my generation. I'm not talking for everybody, I'm just talking specifically personally for me. I don't like online, I don't like computers, I don't like any of that."  
Pete

Some participants mentioned getting help with their online application at a Jobcentre or at a local job club providing advice and information to people applying for jobs based in a community space. The lack of human contact through the digital system did not work – participants highlighted that they were not able to ask specific questions in relation to their individual circumstances in their application for Universal Credit. Talking about the online system, one participant reflected:

"That's why I think it's bad compared to a face-to-face thing 'cause in a face-to-face thing you can say 'hang on a minute, I don't understand what you mean there' ... which is probably why I find it quite satisfying when you do have that human exchange."  
Universal Credit workshop, Liam

At a second interview, Simon reflected on how the online system is not conducive to supporting people into employment. He stated:

“I don’t know in any shape or way, where it helps you back to work. It’s just, it gives them less work to do because it’s all online, like you say, you’re doing it all online. It’s to help them obviously to speed things up, but you’re spending less time, so I don’t understand how that works. You’d think if it was online and digital, they could give you a wee bit more time, but it’s the absolute opposite, boom, boom, in and out. Whereas before, you could have a wee five-, ten-minute blether<sup>7</sup> with the, but, no.”

Simon, second interview

Participants were asked about their experiences of using the online journal to communicate with their work coach, report a change in circumstance and record job searches. At the first wave of interviews, claimants were adjusting to using the online journal. While most participants appeared to be clear on how to use their journal and what information they should be including, for some participants recording their job-search activity and monitoring their ‘to-do’ list from their work coach online was a difficult process to adjust to, and one that induced anxiety.

“The lady that I spoke to in the Jobcentre showed me, because I told her I didn’t really know how to do all that stuff ... she says you’ve got to write in everything, it doesn’t matter how wee it is, you’ve got to write it in, because this is like the pressure they put you on. It’s not enough just to say, well, you’ve applied for some jobs, they want to know everything you’ve done, everything ... you’re basically trying to convince them and to beg basically to get your benefit, because if you can’t convince them you’ve done enough, then they’ll just stop your money, and that’s what puts you under that pressure and makes you nervous.”

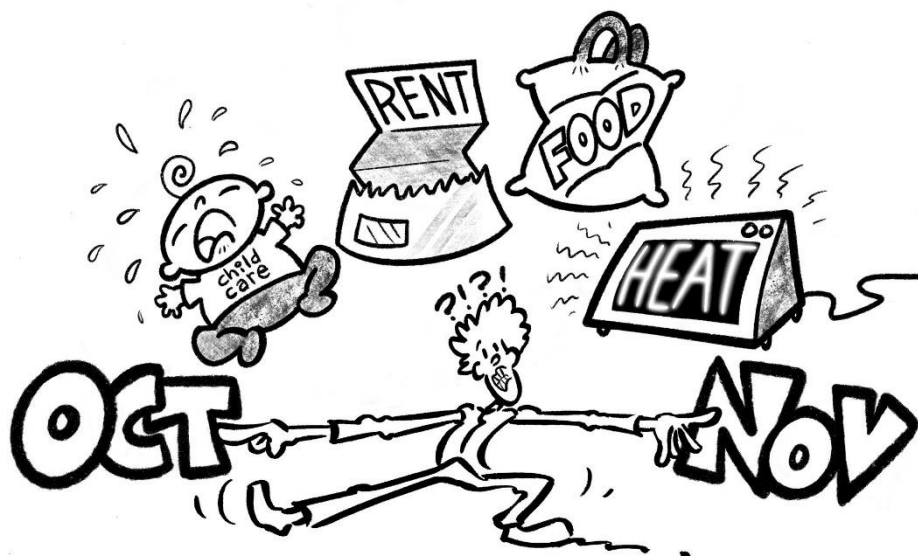
Anna

For claimants who lacked IT skills/experience, a lack of recognition of how this made completing 35 hours of job searches a week difficult, as part of the claimant commitment, was raised: “They just need to say, you must do what you can. Because if you’ve no computer skills, saying 35 hours to somebody is like saying, three-and-a-half thousand, they’ve not got a clue” (Simon).

Participants’ experiences of their work coach’s use of the online journal ‘to-do list’ varied. Some commented that they had not received any ‘to-do list’ messages from their work coach, while others gave examples of their work coach regularly contacting them and responding quickly to their messages. The claimants rarely mentioned the Universal Credit phone line and it did not seem to be widely known about or used. A few claimants said that their work coach had provided them with their work number so they could call them if needed. However, they were unsure if that was general practice or just that they had a good work coach.



## Poverty and financial insecurity



Most of the Universal Credit claimants said that they were struggling financially and finding it difficult to stay afloat due to the five-week waiting period for the first payment and when repaying deductions. The underlying issue was that payments were usually not enough to cover the basic costs of living. Virtually no participants reported that their Universal Credit payment lasted them to the end of the month. Most interviewees said that they put their rent first and then struggled to manage other living costs between payments.

*“That fifth week I’m basically skint. You know, dragging things out the freezer.”*

Universal Credit workshop, Karen

*“It’s enough to survive on, it’s not enough to live on, if that makes any sense to you. You’ll not starve on it, but you’ll not live.”*

Simon, second interview

### Financial shock: going five weeks plus without an income

Universal Credit claimants had “nothing to live on” (Alice) when plunged into financial shock by the long wait – of more than a month – between applying for Universal Credit and receiving their first payment. The negative financial implications of the five-week wait has been a key finding in previous research (DWP and HMRC, 2017; BritainThinks, 2018; Barnard, 2019; Cheetham et al, 2019). Many struggled to pay for essentials like food during the enforced income gap. A few said that they had used food banks – a finding that has been highlighted in other research: food banks in the Trussell Trust network in local authorities where Universal Credit has been rolled out for at least a year have seen a 30% increase in emergency food parcels provided over the 12 months from when Universal Credit went live (The Trussell Trust, 2019). Meanwhile, some missed a rent payment, triggering longer-term arrears and worsening debt.

Participants felt frustrated because they did not see any justifiable reason for such a long gap between applying for Universal Credit and receiving their first payment. Several claimants had to rely on friends and family, meaning the financial impacts rippled out to whole communities: “If I didn’t have family supporting me, I would be now in a life of crime” (Sean).

## Advance payments

Thirteen claimants felt so afraid of hunger and rent arrears that they felt they had no choice but to take an advance payment, despite anxiety over how to repay it. Although advance payments helped avoid deep poverty and destitution in the short-term, claimants found it difficult to manage the impact of future repayment deductions,<sup>8</sup> which created long-term financial problems.<sup>9</sup>

“It’s a huge amount of money [advance payment deduction] when you’re living on very little.”

Anna

“It was a good sum of money [advance payment], but now, no it’s hard trying to budget. Because they take £120 and then I’ve got bills coming off that. So, I’m only left with about £300 to last a month.”

Natalie

Deductions,<sup>10</sup> taken off at source, for new and pre-existing debts or rent arrears stretched claimants’ finances<sup>11</sup> even further.

## Scottish Welfare Fund

The Scottish Welfare Fund was established in 2013 after responsibility for the DWP-administered Discretionary Social Fund was transferred to the devolved governments. The fund is administered by local authorities in Scotland and provides two kinds of grants: crisis grants (for a crisis or an emergency) and community care grants (to support living costs).

People receiving Universal Credit were largely unaware of these grants, although a few had received a crisis grant. Those who had heard of the fund commented that a friend, neighbour or their local community centre, for example, had made them aware of it rather than their Jobcentre.

## Conditionality and the fear of sanctions

### Job-search expectations

Universal Credit claimants in the all-work-related activity group are expected to look for full-time work (or better work) for 35 hours a week (although work-search requirements can be tailored to an individual’s circumstances – to fit in with caring responsibilities, for example, and can include work-related activity such as training or volunteering, if agreed; see DWP, 2013). This 35-hour expectation is stated in the claimant commitment, which the claimant must agree to. The claimants interviewed all felt that the expectation was unrealistic and that work coaches did not explain it well enough. The impact of this stringent expectation on claimants’ feelings of anxiety around Universal Credit was evident in the interviews.

“Well, they say 35 hours. That’s what you’d sign the disclaimer for, 35 hours. But if you job searched for 35 hours, and you’re not getting a job, I’d guarantee within a month you’re going to have depression.”

Pete

“It’s not about apply for that, apply for that – that’s what folk think they need to do, and it’s freaking them out, it really is, folk are losing sleep over it. You’ve got to explain, it’s not all about job hunting, it’s about everything related to it. And they’ve just not ... big 35 on the sheet, sign that. And it’s far too arbitrary, it’s horrible. So, explain that, and soften it, you need to be a bit more flexible with that. Because some folk just haven’t got the computer skills, know what I mean.”

Simon

The participants’ accounts highlighted their constant worry of whether they were ‘doing enough’ to meet the expectations of their work coach and the job-search expectations included in their claimant commitment.

“Well, she [work coach] did say something that made me nervous and made me feel under pressure. She says, ‘If you’ve got different bits on your phone that you access, and one of the

bits is ... it's called a "to-do list", you need to be on that phone checking it every day, looking for work and blah, blah, blah, and I can text you on your to-do list you need to do this, and then of course if you don't do that, they'll stop your money.' So that made me nervous, because I didn't really know what was she going to ask me to do, and of course she says I was to update her more or less like daily, write down my journal, everything I've done that day, all the work I've done to look for a job, and she would check her emails through the day, she would reply back to me, so there was a lot of kind of contact going on there, which again feels like pressure."

Anna

This left claimants feeling disempowered and lacking in independence, which in turn led to a sense of a resigned acquiescence, which was evident across the interviews and in the Universal Credit claimant workshop. "I don't see that as encouraging an independent spirit in myself. It's not empowering to be frightened ... It's actually pretty hostile" (Universal Credit workshop, Liam).

## Sanctions

Participants were very critical of the use of sanctions. They felt as a response their use was disproportionate and that the adverse consequences of being sanctioned were detrimental.

"I don't want to be very angry and negative but I just genuinely feel and know that people are just almost cast off from society when they're on these benefits. It's very, very difficult to feel that ... it's difficult get out of that hole. So if you're on a sanction, you're making it even worse. There ain't no benefits to being on sanction ... to get a sanction. I don't know what it's meant to achieve."

Hazel

But there was also a sense that the Jobcentre had eased up on sanctions, compared with legacy benefits.

"They've brought doon the sanction period fae ... they've brought it back to six months fae three year. But that was only doon to a bit of pressure applied on them that they've brought it back. They've rolled it back a bit."

Pete, second interview

Some participants were confused over why they might be sanctioned and what the sanctioning process would involve.

A significant cause of anxiety among participants was the fear of receiving a sanction. Claimants argued that what they perceived to be the threat of sanctions from work coaches came from a presumption that they were going to do something wrong. Again, feelings of a lack of power and independence were prevalent.

Most of the claimants did not have personal experience of being sanctioned and this is where a lot of the fear came from and why it was having such a big impact on them. Of the 19 participants, only two reported that they had been sanctioned under Universal Credit. Lisa said that she had been sanctioned three times in close succession with each lasting a month (with one appealed) because she was told that she was not looking for work. It was unclear what exactly the repercussions were for her although she said that she did not receive any money for those months. Jim explained that he had received a sanction due to a lack of IT skills, which meant he struggled to complete his online journal.

"I found it really difficult because I was not at school and I never ever picked the IT skills and the computers and that sort of thing, and I had to log into the computers and do it through that way, as you've seen me there, I found it really difficult and I had to get people to do it for me, and due to that, because I didn't know how to log into the computer correctly, I ended up getting sanctioned, £10.50 a day for 90 days because I didn't log in in time, apparently."

Jim

Again, participants stated how important support from family or friends was for people in a financial crisis under Universal Credit, and the impacts of not having that support network were evident in the following quote:

“A lot of my pals are in here and they’ve not got partners, nae girlfriends, nae family around here either and they’ve been sanctioned and they’ve had nothing, nae food, nae nothing but see trying to tell the brew<sup>12</sup> things like that.”

Paul

## Health and work capability

While only five participants reported being disabled or having a long-term health condition (Jim, Lisa, Ross, Natalie and Karen), there were several examples of participants referring to struggling with mental health issues. For participants who were submitting sick notes, an example was given of having to submit these every two weeks, even when it covered a monthly period:

“I don’t think I should be going doon there every fortnight. I think I should be going doon monthly. I’ve got monthly sick lines [notes] that are stating the same illness, what can I dae? Well I cannae go and look for jobs, can I?”

Lisa

There were mixed experiences of support from work coaches for participants affected by ill-health. For one participant who was waiting for the results of their medical assessment, the decision to change the number of expected job-search hours from 35 to 16 each week eased this additional pressure, which was affecting her mental health:

“Well it was because, at first I didn’t declare my illness to them and then when I went doon it was felt six hours and then because she couldn’t like force me into work that’s how she reduced it. Now she just wants me to really write on my journal and that how I’m getting on with my health and still wanting me to look for jobs. ... Aye. It’s easier because I thought they were a bit on my case when I started, but they’re a bit laidback now at the Jobcentre.”

Natalie

A few participants had been moved from Employment and Support Allowance to Universal Credit due to not receiving enough points in their Work Capability Assessment. These participants experienced frustration and anxiety and described receiving no support or recognition of this from their work coach when they were moved onto Universal Credit despite reporting ill-health.

“Even when I had said to my work coach, ‘I’ve just been given’ ... when I’d been given more medication, I says, ‘I’m no thinking straight.’ She went, ‘But I can’t treat you like ... I need to treat ... you’re fit for work.’”

Karen

One claimant, Ross, who was found ineligible to receive Employment and Support Allowance, was advised over the phone that he could apply for a mandatory reconsideration. His frustration and lack of support through the assessment process led him to apply for Universal Credit:

“So, I went onto Universal Credit on my own, I was angry at the system. So, I went, ‘fuck no’. I went, ‘fuck them’. I went, ‘I’m not going on this roundabout assessment, assessment, assessment all the time’ and that’s why I’ve not went in for PIP [Personal Independence Payment] even though I know I would get PIP.”

Ross

However, Ross’s work coach helped him despite having been found fit for work. At his first interview, his work coach reduced the number of hours he had to spend job hunting each week. By his second interview, his work coach was recommending that he reapply for disability benefits and encouraged him to get in contact with his general practitioner (GP). Ross described the role of his work coach:

“Basically, her job went fae being a civil servant, how you signpost people when they cannae get into work, to being a social worker to a counsellor/mental health nurse. It’s four jobs, it’s four jobs at the one time.”

Ross, second interview



## The Jobcentre and work coaches

While feelings of anxiety of going to the Jobcentre were common among the Universal Credit claimants interviewed, several shared positive experiences of their work coach, and this positive relationship was often central to not feeling overwhelmed by Universal Credit. However, there were also several examples of negative experiences of interactions with work coaches where participants described that they were made to feel suspicious of:

“I don’t think it’s the Universal Credit, I think it’s down to the job coach you get and this job coach I’ve got seems to understand neurological issues. And that makes it so much easier for me to explain that to somebody that knows that. I only feel comfortable explaining that to people like audiologists or neurologists. You know, people that know about it.”

Ross

“I don’t feel that ... the Jobcentre, they ... you ... they understand, but I think it’s the luck of the draw who ... the person you speak to. If they give a damn or if they don’t. So ... I can’t think of ... one guy in particular wasn’t ... he wasn’t overtly ... some people are quite cold, you know, they’re just, kind of, officious and they’re doing their job and they don’t quite realise that it’s tough looking for a job in itself.”

Hazel

There was repeated recognition that work coaches are just doing their job and constrained within their role and remit as to what they can do.

“That’s not their remit. You’d think it would be their remit. My concept of you being a job adviser ... I don’t even like that word coach because they’re not coaching. Do you know what I’m saying? It’s not a coach, is it?”

Pete

Following the closure of some Jobcentres in Glasgow, a few participants had long journeys to get to their new Jobcentre Plus, including having to catch two buses. Participants mentioned the costs of having to travel to the Jobcentre for appointments as well as the impact of travelling long distances if they had a health condition:

“I’m £4.60 for my bus fare every fortnight, so that’s like twice a month I need to pay that as well to go to the Jobcentre because it’s [further away], you know. So it doesn’t really balance out; it leaves me with hardly anything, to be fair.”

Alice

## Other support

Some claimants described receiving positive support from community and third sector organisations in the form of advice about their claim for Universal Credit or additional support looking for jobs. Several of the claimants shared positive experiences of local job clubs based in community centres in Glasgow. “[T]hat’s the nice thing about coming here, ‘cause I genuinely feel the guys here have got more skills, the job club advisers really have got a little bit more maturity about them” (Hazel).

In the workshop for people receiving Universal Credit, participants described stretched Citizens Advice Bureaux services – one participant described turning up at a Citizens Advice Bureau before 9am and waiting four hours to be seen. The ability to speak to somebody directly who was knowledgeable about Universal Credit was key.

## Part-time work

Only four of the interviewees were in part-time employment during the first wave of interviews. Despite this small sample, we were able to explore some key issues around the Universal Credit taper rate, the assessment period and in-work conditionality. The four participants all appeared to understand the taper rate. For one participant, the flexibility of being able to work fluctuating hours under Universal Credit was positive:

“You can work whatever. I’m not really ... ‘cause it’s not a full-time job, you know, so I would never get full-time hours. But they would take the first 68 or 67p off whatever I earned and the rest would come to me. I just want to work. I just ... I’m just happy to work. So, I didn’t really pay much attention to it. So, I got ... so that’s how it worked. He did explain to me, yeah, you can work away. A percentage will be taken off. I’m happy with that.”

Hazel

It was not clear from the interviews how many hours participants in part-time work were expected to be looking for employment outside of their work hours. A couple of participants said that they were looking for other work in this time and recording it in their journal but did not say whether their work coach was monitoring this. Another claimant was happy doing a part-time job of 16 hours a week and said that she had not been told that she needed to look for more hours: “Because I do part-time, they’re not going to make me look for work as long as I do the over 16 hours, I think it is. So, it’s been quite easy” (Julie).

## Scottish Choices

The move within Universal Credit to a single, monthly household payment was one of the most significant aspects of reform. The DWP can, on a case-by-case basis, apply Alternative Payment Arrangements where they have a concern that claimants will struggle or there will be financial harm. Alternative Payment Arrangements can include any or all of the following: paying housing costs directly to a landlord; offering more frequent payments; and splitting payment of the Universal Credit award between partners.

Universal Credit ‘Scottish Choices’ give all people in receipt of Universal Credit in Scotland the choice to have the housing element of their Universal Credit payment paid directly to their landlord and/or to receive more frequent payments – twice a month rather than monthly. However, it should be noted that not all Universal Credit claimants in Scotland are eligible for both Scottish Choices. Where an individual does not receive the housing element of Universal Credit or already has an Alternative Payment Arrangement with the DWP in place, they are not eligible for the choice that relates to that element.

Analysis of DWP management information data on Scottish Choices from October 2017 to August 2019 found that 36% (37,390 people) of new full-service Universal Credit claimants who were offered the choice of having the housing element of their Universal Credit payment paid directly to their landlord took up this offer, while 39% (87,600 people) of new full-service Universal Credit claimants offered more frequent Universal Credit payments chose to take up this offer (Scottish Government, 2019).

If eligible, claimants can be offered a Scottish Choice via their Universal Credit online account, at an appointment at the Jobcentre or over the phone (Scottish Government, 2019).

Rent arrears and the fear of eviction provoked widespread anxiety among the study participants. Under Scottish Choices, most claimants chose to have the housing element of their Universal Credit payment paid directly to their landlord to avoid the risk of losing their home: “I need to pay the rent, because I’m on the verge of being homeless. Nothing else matters, I just need to pay the rent” (Anna).

Most commented that they were happier knowing that their rent would be paid directly to their landlord. However, rent arrears were almost inevitable during the five-week waiting period for a first payment: “But then, if you don’t give somebody six weeks’ money, then obviously, you start to get into housing arrears” (Sean).

The first payment of Universal Credit is always paid monthly, meaning that initially all claimants had to budget on a monthly basis – a struggle for many who had been used to receiving legacy benefits more frequently. Despite most claimants reporting that they struggled to manage with the monthly payment, only three claimants opted for the Scottish Choice of receiving Universal Credit twice a month. Paul said that he chose payments twice a month because he found managing finances on a monthly basis “murder”. However, four claimants did not know they could make choices. Thirteen participants had monthly payments, despite many (particularly those migrating from the legacy system) preferring more regular income for greater financial security. (Three participants did not specify how often they received their payment.) Those who had already received the Universal Credit ‘live service’ (which offered no choice about frequency of payment) commented that they had already adjusted to monthly money management and switching to bi-monthly payments would then mean resetting their finances. Some of the participants found the monthly payment manageable but others struggled to get through the month and keep their heads above water. Natalie, a lone parent, managed well on weekly tax credits but struggled on monthly Universal Credit payments: “I had all my bills and all that set weekly and I had everything like under control. I was getting by with, and now, I just cannae dae it” (Natalie).

Kirsty, who had chosen to receive her Universal Credit twice a month to make it easier to manage bills and rent, still struggled to manage and specifically said that she wished that the payments could be paid every two weeks rather than twice a month: “Every fortnight is better, because recently there’s been 19 days between payments, which I’m already skint on the ninth day, so having 10 days with nothing isn’t good” (Kirsty).

## Continuity over time

Nine claimants spoke to us for a second time, roughly three months after their first interview. Overall, little had changed between the first and second interviews in terms of claimants’ perceptions and experiences of Universal Credit. However, there were slight shifts in opinions and in participants’ circumstances.

Generally, participants’ individual views of Universal Credit remained the same at their second interview – a mixture of positive, negative and ambivalent. Some were fairly positive about their experiences, and for several this was largely due to the support they had received from, and a good relationship they had with, their work coach. Some still felt that their experience was largely similar to claiming Jobseeker’s Allowance.

However, feelings of anxiety were still prevalent for several participants at the second interview due to the ongoing lack of human contact through the online journal as well as fears of being sanctioned. The five-week wait still had negative consequences on claimants’ financial situation, with many paying back deductions from advance payments and rent arrears. There were several examples of borrowing money from friends and family, having to go without food and a sense of feeling trapped in their home due to a lack of money to afford transport or leisure activities.

When asked what had changed between her first and second interview, Anna (see the case study below) explained how she did not have enough money to pay her rent for her private tenancy she shared with her daughter, with several deductions being made from her Universal Credit payments for an advance payment, Council Tax arrears and a Social Fund loan. She said: “Well just struggling financially on the small amount of money that we get on benefits, it just isn’t enough. So, I’m facing being homeless, just don’t have enough rent money” (Anna, second interview).

Anna's work coach advised her to apply for a Discretionary Housing Payment from Glasgow City Council, but her application was unsuccessful. She was told that her income was too high, despite the fact she could not afford her rent after deductions were made. Anna was then hopeful that a second application for an advance payment would help her to cover her rent but was told she was not able to reapply. Describing herself as being "past breaking point", with increasing rent arrears, Anna went into her Jobcentre and was given the direct phone line for a work coach she had contact with through her online journal (while her work coach at the Jobcentre was on holiday). A lack of support and advice induced her anxiety further. She said was worried she and her daughter would end up homeless.

For three claimants, their views of Universal Credit changed from being largely uncertain to negative because of rent arrears and debt as a result of moving onto Universal Credit. Ross (see the case study below) showed the most significant change in opinion. He was originally positive about Universal Credit, not seeing much change. However, by the second interview he was in significant rent arrears and debt, which appeared to be due to not being able to make Council Tax and electricity payments during the waiting period for Universal Credit. Ross stated that he was receiving £59.50 a week, due to deductions for a Universal Credit advance payment and a budgeting loan. He described being reliant on his parents financially who paid for most of his food.

"See the moment I got put onto Universal Credit and then my money was stopped for five weeks, and then I was on this different system and all that, I ended up in debt because I wasnae able to put the money into the meter that I used to put in because my money had been slashed basically."

Ross, second interview

Ross also described being in rent arrears due to Glasgow Housing Association expecting his rent every 28 days, while his Universal Credit was paid monthly. Ross had accumulated several letters from the council and a debt company, including a letter expecting him in court due to the non-payment of Council Tax. The impacts on his mental health were huge, he said:

"I'm just, I'm about pullin' my hair oot 'cos there's naewhere to turn. Everywhere's been, oh there's nae social work services. Or there is but they're all oot on mair things that are mair serious."

Ross, second interview

Paul, who was claiming Universal Credit with his partner, had missed housing payments at the beginning of his claim, resulting in rent arrears. He did not understand how he had ended up in rent arrears, as he said they had used an advance payment to pay rent at the beginning of their claim. However, they had found DWP staff, despite not providing a solution, more understanding of the issue than their housing officer.

Seven of the nine participants re-interviewed were still unemployed at their second interview. Mostly, the participants were unsure of what the future held, hoping that they would eventually find employment. There were several examples of participants applying for a high number of jobs each week with little response. Simon was the only participant to have moved into employment. He was offered a fixed-term contract paying the real Living Wage through a contact he had made doing voluntary work. Moving into employment full-time meant that he was no longer receiving Universal Credit. While he felt that, long-term, he would be better off in employment, the high cost of his rent and Council Tax meant that initially he was struggling to get by. He also struggled while waiting for his first pay and had to rely on food banks during this time. With no money to pay for transport to and from his new job, he had also asked the Jobcentre for help with a bus pass, which someone in his local community centre had advised him to do. At the Jobcentre he was told that he would have to first buy the bus pass and claim for it to be reimbursed. Despite struggling to pay for the bus pass in advance, he described this help as "a real saving, that saved me".



## Case studies – experiences of Universal Credit over time

The four case studies below provide specific insight into the changes that four claimants experienced between their first and second interview. Each narrative focuses then a claimant's personal story in relation to mental health, caring responsibilities, disability and part-time employment respectively.

### Case study 1: Universal Credit and mental health

Karen's experience of Universal Credit was tied in with her ongoing struggles with mental health. Karen had previously worked before going into education. She also had caring responsibilities for her two children. Her application for Universal Credit began after an unsuccessful claim for Employment and Support Allowance, which she had applied for due to depression and anxiety. Karen described the lack of support she had received during this process and the anxiety she experienced when she was told she had to apply for Universal Credit: "I got taken off with a phone call to my mobile saying, 'You scored no points in your medical appeal ... or your medical assessment. You have to claim Universal Credit', and that was it."

At both interviews, Karen was struggling to find a job, and felt frustrated by the lack of responses she had received from job applications. She found the job-search expectations as part of her claimant commitment difficult because of this lack of responses. The other key stress for Karen was the monthly payment of Universal Credit. She said she never had enough money to last the month and frequently stated that she wished that the payment was every four weeks. "I've never struggled before in my life the way I am right now," she said.

At the second interview, four months later, Karen said she had had a "bit of a bad time", which had meant she had forgotten, and missed, an appointment with her work coach at the Jobcentre. Karen had not missed an appointment previously and received a phone call from her work coach to see if she was okay. The work coach asked her to "bring in as much proof as possible" and said it would go to a decision-maker. Karen went to the doctor to get a sick note. The month's wait before she found out that a decision had been made and she was not going to receive a sanction brought additional stress: "Because that is what has been playing on my mind [being sanctioned], along with all the other stress that I was kind of going through. I was like, oh my god, you know."

At the second interview, Karen was on a sick note, which meant that she did not need to log in to her journal every day. She was still struggling to find work and looking at various opportunities to volunteer to get more experience. At both interviews, the support of a third sector organisation in Glasgow had been vital to Karen feeling that she could manage the transition to Universal Credit.

### Case study 2: Universal Credit and caring responsibilities

Jobcentre Plus told Anna to start a Universal Credit claim after a part-time Christmas job came to an end. Although recognised as a single person with no dependent children, this belied the complexity and precarity of her situation. Caring for family members was central to Anna's life experience and ethics. She had cared for both her parents for nearly a decade, had a teenage daughter living with her, and acted as the sole and primary carer for her grandchildren at numerous times. Although the grandchildren were ostensibly back living with their mother, they still frequently stayed with Anna.

Anna had received Carer's Allowance when caring for her parents but was moved to Jobseeker's Allowance when this ended. It was likely that Jobcentre Plus staff had misunderstood her situation and did not realise she was the primary carer for her grandchildren living with her. While receiving Jobseeker's Allowance, Anna took a grandchild to a Jobcentre Plus appointment. Her work coach told her that if she was caring for her grandchildren then she was not available for work and ineligible for Jobseeker's Allowance. This experience had filled her with trepidation that one wrong move, or disclosure of the stress she was under in balancing care and job-search responsibilities, would result in a sanction or her claim ending.

"So it's just a constant, constant juggle, and for me, talking about the whole package, why the Jobcentre think it's acceptable that I could look after my mum or my dad ... I could go onto a Carer's [Allowance], that's fine, but see for me, I don't see why they couldn't consider what the

situation is if you've got grandchildren and you're under the same pressure, ... if I can't get to the Jobcentre, they'll stop my money, and for me, that is like crazy, crazy stress and pressure, makes me so nervous, I'm just a constant bag of nerves."

Having moved onto Universal Credit, Anna developed an overall good relationship with her new work coach. They did not stringently enforce the 35-hour job-search expectation, showed empathy when discussing her financial difficulties, and had tried to help find financial support for her. Despite this, Anna remained wary, fearful of invisible lines she dare not cross in case there was a return to threats of sanctions and her claim being stopped. "[E]ven though she's being nice at the minute, she's still just doing her job, and she could still stop my money if she wants to."

### Case study 3: Universal Credit and disability

Ross had experienced two life-threatening injuries in his life, leaving him with permanent physical and neurological impairments. He had further health complications following the treatment of a serious infection. The impact on his ability to live independently was highly stressful, contributing to depression and suicidal thoughts. At the time of the first interview, Ross used two medical devices and was taking multiple medications every day.

Ross was found fit to work following an Employment and Support Allowance medical assessment. This had happened to him three times. He had once made a successful appeal but gave up the second time when his mandatory reconsideration was unsuccessful. In January 2019, he was found fit for work again. Having grown tired of repeat assessments and being found fit for work despite his impairments, he made a claim for Universal Credit:

"I was that disillusioned with the Employment and Support Allowance system making me out that I'm a liar when I [had a life-threatening injury], left hospital in a wheelchair and before that, I had a blood clot to the brain as well."

Ross had a strong desire to work and was eager to say he was prepared to do the 35-hour job search when starting his Universal Credit claim. However, his work coach, who had a family member with similar impairments, recognised how arduous such commitments would be for him. Instead they lowered his job-search expectation to 16 hours and did not rigorously enforce it.

"[My work coach] helped me. She said, 'No, 16 hours for you is enough' ... She's told me ... 'I've got a member of my family [with neurological impairments],' she says, 'so I know how it can just be all right, and then the next minute it can creep up on you and it drags you back'."

Given Ross's support needs, his work coach had tried to find him supported employment. However, he was considered ineligible for a scheme specifically for people with neurological impairments as he was not receiving Employment and Support Allowance or Personal Independence Payment. By the second interview, he was in serious financial difficulties, following confusion over his finances after moving onto Universal Credit. Due to the stress and his continuing health difficulties, his work coach had convinced him to get a sick note from his GP and to reapply for Employment and Support Allowance. Ross was following this advice despite his previous negative experiences due to the level of trust he had in his work coach.

### Case study 4: Universal Credit and part-time work

At both her first and second interview, Hazel was working, in employment with varied hours. Her views of Universal Credit were largely positive, and she found applying for Universal Credit and using the online journal relatively straightforward. She was actively looking for more work at her first interview and had been reliant on her personal savings at the stage of her claim.

"Myself, has been fine. I got my rent paid directly to my landlord, which was super cool. I didn't have to worry about that. I was able to get my debts paid to a level that I could afford. I'm able to work part-time, still get a little bit of payment."

Her view of Universal Credit continued to be positive at her second interview, four months later. By then, she was working more hours in the same employment. An increase in the number of days of work available meant

that she was no longer having to attend the Jobcentre and instead had phone calls with her work coach as part of a 'light touch' approach.

Since her first interview, Hazel had received employability advice and support from a work coach based in an employability centre in Glasgow who she described as being "very, very supportive", encouraging her to look for other job opportunities and apply for jobs that she would enjoy. This positive experience had led to her considering going to college.

While Hazel found being able to work fluctuating hours while still receiving Universal Credit positive, she raised the uncertainty of not knowing how much money she might receive a month and how much of her rent might be paid. At both her first and second interview, she said that she avoided looking at her financial situation because it was so dire. Hazel clearly stated that the amount of money under Universal Credit was not enough to live on without working.

# 3 Findings: Jobcentre Plus staff

Jobcentre staff presented both positive and negative views of Universal Credit, much like the Universal Credit claimants who were involved in the research. Positive accounts tended to centre on a perceived greater flexibility and simplicity for claimants under Universal Credit, compared with legacy benefits, due to:

- reduced expectations for claimants to visit the Jobcentre
- the ability to work flexible hours and still qualify for Universal Credit
- only one application needing to be made under Universal Credit, compared with several for legacy benefits.

*“The positive I would say is it is a lot more flexible than say, for example, Jobseeker’s [Allowance]; customers don’t have to come to the Jobcentre every second Thursday to come and sign on, so it is a lot more flexible that way, and you’ve got the online journal which is good, because you kind of correspond through your journal. Correspond with customers that way which is good, that’s a positive.”*

Focus group 1, participant 5

In comparison to eligibility for Jobseeker’s Allowance, where a claimant must work 16 hours or less a week, there was consensus among the Jobcentre staff that the flexibility of being able to work varying hours each month under Universal Credit was a positive and “supports people who want to work” (focus group 2, participant 1):

*“Sixteen hours was classed as full-time employment, but now that’s just not relevant anymore, so it’s really about what you earn rather than the number of hours, and you know, society now is zero-hour contracts. They’re there whether we really like them or not, so it just means that customers, they don’t have to stop and start claims, they can work for two hours, they can work for 20 hours or they can work full-time.”*

Focus group 1, participant 2

As noted above, positive accounts also focused on only having to make one application for Universal Credit in comparison with the multiple applications that had to be made separately for legacy benefits: “It’s just all the benefits being together as well, like having your ... not having to make separate claims for new customers, they’re just dealing with one thing” (focus group 2, participant 2).

Also, many of the work coaches were supportive of the flexibility of the Universal Credit system to allow a focus on individual circumstances, in comparison with legacy benefits. They gave examples of being able to tailor job-search expectations to individuals.

*“I like it, just I think it’s ... for me as a work coach it appears to be a lot less rigid than the benefits that came before it, and I’m able to work more with people as a person rather than like I need to follow these rules.”*

Focus group 3, participant 5

However, this perception of a more individualistic approach offered under Universal Credit was at times contradicted by criticism of a lack of consideration of claimants’ differing levels of ability or access to use the online system, with one participant stating: “I just think that there’s too many people that are struggling with it” (focus group 3, participant 8). This also accords with the views of Universal Credit claimants in the research, who frequently commented on barriers within the digital system and the negatives of having a lack of human contact.

Jobcentre staff also talked about time pressures with their 10- to 15-minute appointment slots, and high caseloads, preventing them from being able to provide additional support and advice, and leading to them having to prioritise cases. “You work with the people that you can, it’s not right, but you’ve just got to, you can’t do everything, you can’t see everybody and do everything” (focus group 3, participant 7).

Some also expressed concerns that they were not able to deal with employability during appointments, which were taken up with questions about rent payments and journal updates.

While many of the Jobcentre staff believed that the original aims of Universal Credit were positive, in practice they highlighted several issues with its introduction, particularly the five-week wait for an initial payment and challenges with the arrangements for housing payments, which were leading some claimants into debt. Some Jobcentre staff also said that negative publicity and fears about Universal Credit had led people not to apply. They also believed that people had not taken temporary employment opportunities due to the fear of having to move from legacy benefits onto Universal Credit once the job came to an end.

“There must be some poor souls out there. We had to help with a few people down in [area in Glasgow], and their stories, when they eventually actually came into the office, were horrific in terms of the ... it was the housing office that got in touch with us to say that this individual’s living in a hovel, basically, and eating out of cold tins and all the rest of it, and even stuff that they’ve scrapped from bins, so there must be ... I don’t know whether it’s hundreds or kind of whatever, individuals out there that haven’t, because of the digital sort of side of things and because a lot of them have heard about Universal Credit, haven’t made an attempt to claim anything, and you know, as a human being that actually worries me.”

Focus group 3, participant 4

Generally, participants agreed that with the introduction of Universal Credit in Glasgow, work coaches had greater ability to alert staff higher up to problems in the computer system. The creation of ‘service innovation leads’ in each Jobcentre was viewed as crucial to learning from these early challenges, with work coaches and team leaders being able to alert service leaders to issues on the ground. Several participants highlighted the value of this feedback process, particularly in comparison with legacy benefits where “you couldn’t change anything” (focus group 2, participant 4). Participants explained how they could individually raise system issues and that update notices would be sent to staff each week identifying changes across Jobcentres.

To counteract some of the issues that new claimants struggling to respond to the expectations of Universal Credit faced, Jobcentre Plus participants described how group sessions had been set up in some Jobcentres to provide additional guidance/support after a claim had been made:

“Anybody that makes a new claim is booked into those group sessions, and it’s not just a one-off, it’s an ongoing thing that that’s to actually kind of educate them, ‘this is your journal, this is what’s going to be expected of you’, and those two girls [who are working in Universal Credit] are going to be committing people through to whatever stage that somebody actually feels confident about ... how to operate their own system sort of thing.”

Focus group 3, participant 4

## Challenges



Most of the work coaches described feeling overloaded when Universal Credit was initially rolled out in Glasgow. There was also a consensus that there was not enough staff. For work coaches and team leaders, trying to grasp the new system alongside high numbers of new claimants during the roll-out was challenging. All three focus groups also raised the high numbers of people attending the Jobcentre who needed help digitally and people who did not speak English.

A lack of clarity and direction about aspects of Universal Credit and how to deal with specific cases was a key finding in the focus groups. For example, at the time of the focus groups in February 2019, participants gave examples of a lack of clarity over:

- when to use sanctions
- how to deal with claimants with health conditions and claimants experiencing domestic violence
- how to deal with repeat Universal Credit claims where one claimant made numerous advance payment requests.

One participant gave a clear example of this in relation to “mixed messages” that a work coach had received about how to deal with non-attendance at appointments and the use of sanctions:

“Now, on our training it’s rammed into us that if you’ve got an appointment with somebody at 10:20 and they’re not there at 10:20, you take ‘fail to attend’ action straightaway. There was a bit of a stooshie<sup>13</sup> about that, somebody from decision-making came out to the office, no, had a meeting, the managers were at the meeting, ‘No, you need to wait until the end of the day before you “fail to attend” them.’ Just after training still had told us, ‘If your appointment’s at 10:20 and they’re not there at 10:21, you “fail to attend” it.’ The decision-maker’s like, ‘No, you need to allow that’, the manager’s like, ‘No, I was on the training with the coaches, you’ve to “fail to attend” it’, and it’s just like, well, what’s going on? This has been out in some parts of the country for years, and like you don’t know what you’re doing.”

Focus group 3, participant 8

Work coaches described going with their “instinct and experience” or “judgement” in these types of cases, which raises issues regarding variation in practice, although, on the whole, Jobcentre staff felt that greater flexibility had led to a reduction in the use of sanctions, particularly in comparison with live service.

## Challenges with the online system

Across the focus groups, participants identified the 'digital by default' system as a major issue. They stated that the digital skills of claimants varied depending on the Jobcentre local area. When asked about the numbers of people without the level of IT skills needed to manage the online system, one participant stated:

"I think we have a really quite high rate. I do a lot of work with stakeholders, partners and housing officers now, I have to try and upskill them in how ... what our customers need from them, what kind of support that they can put in place, and there are quite a lot of people in our area that ... yeah, it's great to make the claim, that's fine, get them on board with the claim, but it's how they manage their claim, how they work with their journal, and it's trying to find providers and stakeholders, partners who will help with that ..."

Focus group 2, participant 1

Most thought that the journal system was working well, but some gave examples of claimants leaving angry messages, although mostly commented that this was infrequent. However, a service centre representative, dealing with all the Jobcentres in Glasgow, stated that service centre staff had experienced a lot of complaints and abusive messages via the journal. Several work coaches also stated that they would frequently receive messages over the weekend that would often take a lot of time to work through on Monday.

Jobcentre staff were positive about the integrated telephone system that had been introduced in local Jobcentres, whereby claimants, if using the telephone number registered with their claim, are automatically put through to their case manager. They felt that this made the process speedier and benefited the claimant as they could speak directly to staff familiar with their claim. Being able to have more contact over the phone, rather than physically attending a Jobcentre, was also viewed as particularly beneficial for clients too unwell to come in.

"I think it makes it easier certainly from a claimant's point of view that they're not phoning up and going, I will pass this over to someone to get it dealt with and then it's three, four days down the line before it's dealt with. Whereas now it will get dealt with on the same day."

Focus group 1, participant 2

## Advance payments

Across the three focus groups, participants raised concerns about the use of advance payments. Jobcentre staff felt that many of the clients they worked with did not have other money to support them during the five-week waiting period, and that advance payments were the only option available. They raised concerns about the impacts this then had on claimants' future payments due to deductions. Several participants also highlighted that they had experienced claimants receiving multiple advance payments due to repeat Universal Credit claims, as a result of a temporary period of employment for example, leading to higher, unmanageable levels of debt.

## Housing issues

Jobcentre staff stated that the batch payment process, whereby the DWP transfers housing payments to housing associations in Glasgow in a bulk payment for all residents, had resulted in payments being delayed for individual claimants, as it does not take account of individual tenants' payment dates. For landlords, this creates the appearance of rent arrears. Under Universal Credit, an individual's payment depends on what date they made their claim on. Monthly payment amounts may also change each month for people on zero-hour contracts or in part-time work depending on how much money they have earned in the assessment period for that payment.

"The housing don't seem to understand the fact that Universal Credit send over housing payments in batch payments – they don't send on an individual basis. So, we constantly get the housing on our phone. Why has this rent money not been passed to us? You get your batch payment on the 22nd, you won't actually see the batch payment on the 22nd, it's about four days after that before it was credit and it gets divided into people's tenancy numbers. But, you've had housing threatening claimants with eviction, because they don't understand that it gets sent over as a batch payment, which is unacceptable."

Focus group 1, participant 2

Participants commented that there was a lot of work going on to explain this to local housing associations; however, in the meantime, Universal Credit claimants, who had requested to have their payments go straight to their housing provider, were being contacted to say they were in rent arrears. Some gave examples of tenants receiving “threatening letters” from landlords and demands being put on tenants to immediately pay something towards their rent, despite the fact that the DWP was paying their rent directly.

“They could have been a type of person who’s been working and has always paid their bills on time for their whole life, and then they come onto Universal Credit, and even if it is for a couple of weeks and the housing associations are then sending them a letter, and quite a threatening letter ...”

Focus group 2 participant 2

“Yeah, it is a threatening letter, uh-huh, threatening them with court action and different things.”

Focus group 2, participant 6

“Because they’ve asked them for money as well, we’ve had examples where the housing has said, you need to give us 20 quid or whatever just now to stop this action, but that’s not true, because the money is coming from us, it’s not the customer’s fault that that’s the processing.”

Focus group 2, participant 4

Participants gave examples of working with housing associations locally to communicate these issues:

“But we’ve got a good working relationship with the two main ones in this area, and they’ve been in, we meet up with them, and they’ve been in and they contact us if they’ve got any customers presenting with vulnerabilities, they’ll give us a ring, so it is about partnership working and making them realise that we’re on the customer’s side as well.”

Focus group 2, participant 3

There are two key issues with the current process of Scottish Choices and Alternative Payment Arrangements in terms of direct payments to landlords that have been identified in practice (Scottish Federation of Housing Associations, 2019):

- social landlords receive bulk payments of housing costs from the DWP, which do not align with an individual tenant’s rent due date
- housing cost payments to landlords are made every four weeks (representing 13 payment batches a year) while Universal Credit payments are paid monthly (representing 12 payments), with the result that there is one batch payment per tenant every year where housing costs are not received.

In April 2019, housing federations across the UK called for landlords to receive their payments on the same cycle as their tenants (National Housing Federation, 2019). In early 2019, the DWP announced that it was working to alter the administration of Alternative Payment Arrangements to align with the monthly payment of Universal Credit (Barker, 2019).





## High caseloads and working with more complex cases

Jobcentre staff frequently mentioned the high caseloads they were responsible for – some stated that they were responsible for up to 500 claimants since the roll-out of Universal Credit. Work coaches said that caseload numbers depended on which Jobcentre they were based in and how many people were in their team. They described going through a “trigger system” each day, a process whereby higher-priority cases (an example was given of cases relating to terminal illness) are flagged and dealt with first. Many commented that they were not able to make their way through all their tasks each day. Findings from the focus groups suggest that the aim to be able to deal more flexibly with individual cases under Universal Credit could not be realised after roll-out due to high caseloads: “Universal Credit would be good for the individual and tailoring things to an individual, but just now the size of caseloads and things like that, it’s very hard for them” (focus group 1, participant 1).

Participants frequently mentioned the pressures of dealing with more complex cases since Universal Credit was introduced, particularly in relation to disability and mental health problems. They also mentioned addictions and chronic obstructive pulmonary disease. The integration of Employment and Support Allowance within Universal Credit has increased the workloads of advisers as claimants have to attend the Jobcentre while waiting for their Work Capability Assessment. Working with claimants waiting for this assessment under Universal Credit was described as an “impossible task”.

*“I think it’s just the way you interact with people that are ill now, because before when it was the ESA [Employment and Support Allowance] they would put a fit note in and then they would be away. They would be waiting for their assessment, for a few months you wouldn’t see them. But, now you still have to treat them as if eventually they’re going to get back into the job market. So, you’re still meant to be making sure you’re getting ongoing contacts. But, they’re like, ‘But I’m sick, why are you still trying to make me do things?’ Like it’s quite difficult to have that conversation, so instead whereby they usually they would be, just be away, they are now on our caseload and we have to try and encourage them to take proactive steps.”*

*Focus group 1, participant 5*

Participants were clear that they did not think that work coaches had the time or experience to deal with these kinds of cases.

“Yeah, the amount of people with serious mental health issues presenting themselves now, what can you do with them? I mean, we’ve all been sent on mental health training and that, but when they actually sit down in front of you, you just look at them, [and think,] ‘You shouldn’t be here.’”

Focus group 3, participant 9

A disability employment adviser highlighted the important role they now played coaching work coach colleagues to support disabled claimants and those with health conditions, by increasing their confidence. At the time of the focus groups, in February 2019, Jobcentre staff in one of the groups expressed the hope that funding would increase to allow at least one disability employment adviser in every Jobcentre in Glasgow in the coming months.

Work coaches described the challenges of what to focus on during appointments with claimants experiencing mental health problems. They gave examples of decreasing the number of hours in claimant commitments that Universal Credit claimants were expected to conduct job searches for if they were struggling with health conditions. Participants with a disability adviser role stated that an employability focused approach was not useful but that support should still be offered in relation to their health.

“Well, we tie in with a lot of provision looking at, like say, with mental health you’re looking at confidence building and things like that. The days in this office are quite proactive at timing, we’ve got NHS provision and things like that as well .... So, it’s not always employability, it’s always looking at what can you do to get a step ahead to cope with the condition that you’ve got, because a lot of people coming into the Jobcentre they have basically been diagnosed with something. They are still trying to get their head roundabout it, so it’s have a wee look, do a bit of research into it and see what other people are doing. Sometimes it’s quite good that way.”

Focus group 1, participant 1

Participants highlighted the importance of working with other agencies and signposting for these more complex cases:

“We put a huge amount of work into our complex needs plans before the sites rolled out, and the service centres obviously have got access to them, every site’s got its own, and it’s all linked to specialist services, so we can do a huge amount of signposting, and we do get a lot of people coming into the sites, we’d Macmillan in a couple of weeks ago that were talking to us about support they can ... they’ve got for customers that are cancer patients, because we get things like that we never got before, and we have a lot of different providers that’ll come and chat to us about different things.”

Focus group 2, participant 6

Across the focus groups, participants identified an increase in the numbers of people with English as a second language as a key challenge for Jobcentres in Glasgow dealing with the roll-out of Universal Credit. They raised a lack of time and pressure on work coaches to deal with these cases as critical issues.

“That’s probably one of the biggest problems since the [office A] and [office B] rolled out, they are the two biggest sites in Scotland, but they have also got a disproportionate number of people from the BME [black and minority ethnic] communities. The first day we went live on 31st October in [office A] and just about every available person was sitting at a customer computer trying to help somebody, and that can maybe take a couple of hours. Asking them to use their own phone to maybe do a google translate and things like that. So, and the realisation I think is just hitting now, well, we’re going to have to do something about this.”

Focus group 1, participant 6

Another issue raised in the focus groups was how to deal with claimants who had failed a Habitual Residence Test and could not claim or no longer claimed for Universal Credit. (The Habitual Residence Test is a longstanding policy designed to limit access to means-tested benefit support, for those coming to the UK from elsewhere. Claimants who are not exempt must pass the test by demonstrating they have both a legal right to

reside in the UK and have actually been habitually resident for an 'appreciable period'.) It was stated that dealing with cases where a person had failed the test under Universal Credit was more difficult than under legacy benefits.<sup>14</sup>

A few work coaches gave examples of distressing cases they had to deal with where someone had failed the test and the new pressures this put on their role, particularly given as these cases were not recognised within their normal workload.

"I'm at the end of these emails, because again you're at the face of it, you know, ... but it's like harrowing emails and threatening [to] top themselves and things like that. Some work coaches that I knew say 'I didn't sign up for this', I'm like that, 'well, neither did I', but it's a whole other side to it that nobody really knows about or talks about, because they're not getting UC [Universal Credit]. It's just, it happens and they're just kicked to the side, kind of thing. But I'm still dealing with it, that CPN's [community psychiatric nurse] still in contact with me because they're doing a mandatory consideration."

Focus group 3, participant 7

## Sanctions and conditionality

Most Jobcentre staff in the focus groups said that they did not believe that sanctions worked. Many described frequent cases where claimants who had known health issues or problematic alcohol or drug use had not turned up for an appointment. Work coaches emphasised that they would seek every alternative option rather than using a sanction. "Like, 'Why can't you make it in?' What can we do to make sure? Maybe that's a phone interview, maybe they can't make it in because they can't get a bus or something so" (focus group 1, participant 4).

Work coaches described the sanctioning process under Universal Credit. There was consensus across the three focus groups that sanctions were not being used widely since full-service roll-out and that they had previously been used more frequently during live service. Participants felt that negative publicity about sanctions and a change in direction from higher management had led to a decreased use of sanctions.

Where sanctions are used, work coaches said that it would be for consecutive failures to attend the Jobcentre without good reason, stating that claimants' "vulnerabilities" and "complex needs" had to be taken into consideration. However, several participants highlighted that "vulnerable people" (focus group 3, participant 4) and "people with chaotic lives" (focus group 3, participant 6) were more likely to be at risk of sanctions, for example as a result of "not being digitally skilled" (focus group 3, participant 4) or not undertaking the to-do list in their journal. For non-attendance, work coaches explained that a claimant would have to contact their work coach to rearrange and explain their non-attendance within seven days. They also said that they would not be responsible for sanctioning their own customer but that this would be passed to someone else in the Jobcentre.

"They are a last resort ... public thinks that we do all the time left, right and centre, but really don't, it's like last resort, we don't like doing it. The people that do it it's really if they are just not making any contact, not doing anything, but it doesn't happen that much in my experience."

Focus group 1, participant 7

## Communication with and between Jobcentres

Despite some ongoing teething issues, some participants felt that there was better communication between different levels of Jobcentre staff, and between Jobcentres and housing associations, in Glasgow, that did not exist under legacy payments. They also felt that the introduction of caseloads had had a positive impact on building relationships between Jobcentre staff and customers: "Now that case managers have their own caseload and they manage that, and they're linked to certain Jobcentres, that's much better for the customer as well" (focus group 4, participant 2).

As noted above, Jobcentre staff highlighted effective communication between different levels of Jobcentre staff. For example, one participant gave examples of being able to quickly contact a decision-maker via Skype:

“A lot of the sites, and I know [office B] you’re definitely one of the sites, have got a huge amount of Habitual Residence Test interviews. There’s a lot of issues round about how they’re dealt with, what information that they need, and the fact that we can just see who that decision-maker is and we can Skype them really makes a huge difference. I know that we’ve had a few where I’ve had to Skype and say, ‘Look, what’s wrong here?’ and you get something straight back saying, ‘We need this, we need that’, we can get the customer in, sort it.”

Focus group 2, participant 6

Several participants also felt that the creation of service improvement leads across Jobcentres in Glasgow was an effective mechanism for work coaches to communicate learning during roll-out.

“And that’s a good network throughout all the sites, so you might recognise an improvement as being put up by another office, and then I might say to the rest of our staff, ‘What do you think about that? Give me feedback on that’ and then I can comment on that improvement to say, ‘Our office would endorse that change as well’, so it’s got some weight behind that improvement being made.”

Focus group 2, participant 5

## Scottish Choices

Work coaches stated that Universal Credit claimants are presented with the Scottish Choices at their initial appointment and via the to-do list on their online journal. While they thought that the principles of Scottish Choices were good, in practice they raised several issues. One participant explained that, under Scottish Choices, rent can only be paid directly to the landlord for the second assessment period. For the first assessment period, as in Housing Benefit, claims can be paid straight to the landlord for so-called ‘vulnerable’ claimants only, where an Alternative Payment Arrangement has been set up. Jobcentre staff also said that the bi-monthly payment of Universal Credit was confusing for claimants as they still must wait for five weeks to receive their first payment. As well as this, Jobcentre staff commented that there was additional confusion as the bi-monthly payment dates change each month and claimants would often be uncertain about when they would be next receiving a payment.

“The thing is it’s not fortnightly, it’s bi-monthly, so I think that causes a lot of confusion, because they think they’re going to get it on the same dates every month and it’s not, it depends on how many days are in that month, because it averages it out. So, if there’s 31 days it will be slightly different, might be like you will get paid like in day one and then maybe day 16 or 17 and then in day 31, or you know, however it is, but then February has only got 28 days, so that will be fortnightly, if that makes sense.”

Focus group 1, participant 4

# 4 Findings: deliberative workshops

## Universal Credit claimant workshop

Six people in the research receiving Universal Credit attended a deliberative workshop in June 2019 to share their experiences of claiming the benefit in Glasgow. We asked participants what they felt needed to change, based on their individual and shared experiences of claiming the benefit.

- Participants agreed that the lack of human contact as a result of the digital system was unhelpful and said that they would like to have the option to speak to someone face to face.
- They shared their experiences of struggling to manage financially between monthly Universal Credit payments and their preference for receiving more frequent payments.
- They reflected on the lack of recognition of mental health as an illness under Universal Credit and felt that more advice and support was needed for people affected by mental health issues.
- They shared their experiences of feeling under pressure to take an advance payment on the day and said they would have liked to have more information about what the advance payment would involve beforehand in order to decide.

## Stakeholder workshop

Ten practitioners attended the stakeholder deliberative workshop in June 2019: four welfare advisers from third sector organisations, two work coaches from different Glasgow Jobcentres, two advisers from council advice services, a representative from a housing association and a policy officer. This workshop provided a space for practitioners working in different agencies to share their respective experiences of supporting people receiving Universal Credit.

After reporting the findings from the Universal Credit claimant workshop and interviews, we asked stakeholders to discuss how claimants' experiences resonated with their own. Again, they raised concerns about the impact the five-week waiting period and deductions had on claimants' finances. They also discussed housing issues. Interestingly, while the stakeholder workshop took place three months after the focus groups with Jobcentre staff, concerns were still being raised about the impacts of the 'batch payment process' between the DWP and housing associations on tenants. A representative from a Glasgow housing association commented on the difficulties that had arisen for tenants due to housing associations expecting rents every four weeks despite Universal Credit being paid monthly. It was also reported that housing associations had advised work coaches not to tell their claimants that choosing a housing payment direct to their landlord will go straight through, because of delays in the process.

*"That's causing us a lot of headaches. So, people are getting evicted and things because of this because the money just doesn't [get paid on time]. We get told we're going to see this payment, but we just never do. So, I would say that is a big problem for us."*

Housing association

The stakeholder workshop also raised issues that had not come to light in the interviews and focus groups. First, stakeholders raised inconsistency in practice between work coaches and Jobcentres as a significant issue. They gave examples of a lack of consistency in the use of sanctions and how sanctions decisions were being made. One work coach said that the 'tone had changed' since they had completed their Universal Credit training, stating:

*"When you've done it long enough you get a feeling of tones. And I even get the feeling that the tone from the decision-makers is that they've been told to err on the side of finding a reason not to sanction rather than sanctioning. And I think it's no surprise it must be a reflection of all the bad publicity."*

Work coach 1

However, an advice worker stated:

“I was at a Jobcentre for a meeting a few months ago and I was telling them about the system there that it has to go to the line manager then it goes up before any of these sanctions are being taken forward. I was promoting it like this is a great thing if this is what’s happening. Then the other meeting I was at they brought out a whole lot of stats to say that might be what we’re told is happening but the stats don’t reflect that – the number of sanctions are through the roof.”

Advice worker 1

Stakeholders also gave examples of a lack of consistency in relation to work coaches’ use of the Flexible Support Fund – a fund that local Jobcentres can offer to claimants for help with travel expenses and clothing for interviews, for example, at the discretion of Jobcentre advisers. Work coaches stated that there was too much discretion between work coaches in how the fund was being offered to claimants.

“There’s too much discretion in respect of that in that it’s down to the individual work coach, sometimes it’s like, ‘I’m not giving them the travel expenses.’ And it’s like no, no, no. And I’m old school, it’s not your choice, you’re a civil servant, you just follow the rules. The rule is they’re entitled so they should offer it.”

Work coach 1

Other advice agencies also expressed frustration that the fund was not always being offered to claimants.

“With the Flexible Support Fund, I’ve had a number of individuals who have come to me who have not been able to access the Flexible Support Fund. For every single one, without any exaggeration, I’ve always been able to access the Flexible Support Fund through phoning. ‘Cause I’m a bit supporter of the, I caution a lot of these, bad press, you guys are always the bad guys ... Without the partnership working that we’ve got we wouldn’t be able to access the support for the individuals that we’ve got ... That’s a bit frustrating that it’s taking somebody else to step in to go listen their due it give them some money, give them what they’re due.”

Advice worker 1

Some commented that the lack of consistency in these areas was largely because Jobcentres and advice agencies were trying to piece together their own understanding of the workings of Universal Credit after roll-out.

Stakeholders also raised the high numbers of people seeking to claim Universal Credit without a bank account as a significant issue. Claimants must wait until they have a bank account to complete their claim, with no way to backdate the claim. As well as this, stakeholders gave examples of working with claimants who did not have proof of their identity and therefore were not allowed to apply for a bank account at most banks. The issue of bank accounts is an example of a lack of joined-up understanding of what is happening in practice. Lastly, participants also said that not enough was being done to raise awareness of the Scottish Welfare Fund and Discretionary Housing Payments.

The group of stakeholders were asked to identify actions that should be addressed, based on the issues raised. These included:

- Improve the online application to allow additional options, including: (a) enabling an option for the date of a claimant’s initial attempt to claim Universal Credit to be recorded in their online application for cases where they are not able to make a claim immediately, for example if they do not have a bank account; and (b) providing an option for claimants who do not currently have a bank account to complete their application and provide bank account details later on.
- Backdate claims for Universal Credit in instances where a claimant does not have proof of identity (ID) and therefore cannot apply for a bank account.
- Improve accessibility to easy-to-access bank accounts that do not require multiple forms of ID.
- Provide continuous support for people who do not speak English or where English is not their first language to manage their claim and their online account.

- Increase awareness in Jobcentres of services providing advice and support to claimants in their local area around issues of employability, health and housing, for example.

## 5 Conclusion

Findings from this research, while focused specifically on Universal Credit roll-out in Glasgow, provide learning for other parts of the UK. While this research provides only a snapshot of claimants' experiences over a specific period in time – in the period following full-service roll-out – there are several examples of challenges that claimants faced that were prevalent during the first and second interviews. First, many of the claimants struggled with the 'digital by default' process and found contact via the online journal dehumanising. Second, most of the claimants said that they were struggling financially between Universal Credit payments, with the long-term financial repercussions of the five-week waiting period and deductions leading claimants into debt and inducing anxiety, with the danger of going under. Claimants' fears of potentially losing their home were key.

This research adds critically to evidence on the roll-out of Universal Credit by including the perceptions and experiences of Jobcentre Plus staff. While some participants viewed aspects of Universal Credit as positive, including a sense of greater flexibility and simplicity, there were key concerns around high caseloads following the roll-out and the challenges for work coaches in having to deal with more complex cases, in time-limited appointments. The insights of practitioners in Glasgow also revealed specific concerns in the city, including issues with how housing payments are being made between the DWP and landlords and a lack of consistency in the use of the Flexible Support Fund.

Findings from this research also provide specific evidence on how Scottish Choices are being taken up in Glasgow. While most Universal Credit claimants in the research were aware of Scottish Choices and preferred having their housing payment paid directly to their landlord, few claimants had chosen to receive their payments twice a month, despite clear evidence that people receiving Universal Credit were struggling financially between monthly payments.

To end this report, we propose a series of recommendations and actions (see the next chapter).



## 6 Recommendations and actions

The findings of this study have implications for the policy, design and delivery of Universal Credit, not only in the study site of Glasgow but also across the UK. The following recommendations seek to ensure that Universal Credit meets its aims of simplifying the social security system, preventing and reducing poverty, and more effectively supporting people into employment so that they keep their heads above water.

While some of these recommendations/actions are the responsibility of multiple actors, we have identified recommendations for five sets of actors.

### The UK Government – policy

To ensure that Universal Credit provides a reliable, adequate and stable source of support, the UK Government should 'fix' Universal Credit:

- **End the five-week waiting period.** The evidence in this report adds to that of others (DWP and HMRC, 2017; BritainThinks, 2018; Bush et al, 2019; Cheetham et al, 2019) that the five-week waiting period for the first Universal Credit payment not only adds to the general stress and anxiety that claimants experience but also can have longer-term impacts on their financial wellbeing as unmanageable debts can increase, leaving them unable to weather the storm.
- **Review the application and necessity of sanctions.** Claimants in this research were clear that the threat of sanctions had a real negative impact on their wellbeing, even though few had experienced one in practice. There was little evidence to show that sanctions were having the desired impact on the actions of claimants.
- **End the 'digital by default' approach and ensure a mixed approach to managing Universal Credit claims (that is, digital, face to face and telephone).** Both claimants and DWP staff recognised the significant challenges that some people have with IT, in relation to both access and capabilities. There is a need for a more flexible approach to making a claim for Universal Credit and for better promotion of the routes currently available.
- **Minimise the amount that can be deducted from Universal Credit payments each month for the repayment of advance payments, debts and/or rent arrears.** Claimants in this research experienced high levels of stress and financial insecurity due to deductions, which often had to be managed alongside other debts. While the maximum level of deductions that can be applied was reduced from 40% to 30% in October 2019, there is an ongoing need to take account of individual circumstances and further lower the maximum level.
- **Reset the value of key social security benefits in line with the cost of living.** All of the claimants in this research were struggling to manage financially on Universal Credit, providing evidence that more needs to be done to ensure the adequacy of support.
- **Support increased access to basic bank accounts for claimants that do not require multiple forms of ID, and allow the flexibility of backdating claims.** There is evidence in this report of people not being able to make a claim for Universal Credit due to not having a bank account. Working with banks, there is a need to ensure easier access to bank accounts to make sure that people do not experience delays in being able to apply for Universal Credit.

## The DWP and Jobcentre Plus – operational

- **Invest in Jobcentre Plus staff so they can deliver a fully person-centred service, with dignity and respect at its heart.** There is clear evidence from this research that Jobcentre staff did not have the time or experience to adequately support disabled claimants and those with physical and mental health conditions. There is a need for a person-centred service that focuses not only on employability but also on providing advice and support focused on claimants' individual needs.
- **Review all work-related requirements for Universal Credit claimants awaiting a Work Capability Assessment.** Evidence in this report demonstrates that Jobcentre staff were struggling to deal with claimants waiting for a Work Capability Assessment, who are expected to attend the Jobcentre, look for work and update their journal while waiting for the assessment. Greater clarity for work coaches on how they should support this group and what the requirements are for the group is needed.
- **Ensure that work coaches increasingly use the Flexible Support Fund, and more consistently.** Evidence from stakeholders in this report highlights inconsistencies in the Flexible Support Fund being offered to claimants. There is a need for more consistency in its use to support claimants with individual needs during their claim.
- **Provide claimants with information about the Scottish Welfare Fund and other potential sources of financial support (for example, Discretionary Housing Payments) during appointments at the Jobcentre.** People receiving Universal Credit in this research who had heard of the Scottish Welfare Fund said that they had been made aware of it through friends and family. Given the high levels of financial insecurity, particularly during the five-week wait for the first Universal Credit payment, greater awareness raising of the Scottish Welfare Fund and other sources of support should be carried out at the Jobcentre.

## The DWP and housing

- **Ensure that Universal Credit housing cost payments are aligned properly with people's claim and payment dates, to reduce unnecessary anxiety and risk for tenants (and landlords).** Evidence in this report shows that the mismatch between the timing of bulk payments of housing costs to social registered landlords and people's rent due dates has led to tenants being recorded as not paying their rent and being contacted about rent arrears by their landlord. The proposed new database should help with this, but any further technical challenges should be worked out 'behind the scenes', without risk to claimants.

## The Scottish Government

While the Scottish Government is not directly responsible for the delivery of Universal Credit, it has a vital role to play in supporting people who are accessing the benefit. The following recommendations seek to ensure the Scottish Government helps people secure adequate incomes and live in dignity:

- **Increase the budget of the Scottish Welfare Fund.** Given increasing demand and given that its budget has remained static since 2013/14, increased investment is required to ensure that the fund continues to act as an effective safety net for people experiencing income crisis.
- **Take steps to better promote the Scottish Welfare Fund among individuals, communities and community groups.** The fund acts as a vital support for people experiencing income crisis, but participants in this research were largely unaware of it. More action is required to raise awareness of the fund among people who may need access to it.
- **Provide additional support for job clubs across Scotland.** For claimants in this research, face-to-face support at their local job clubs was a vital source of support, particularly given the lack of human contact through the Universal Credit system.
- **Explore with claimants, through research, how to maximise the impact of Scottish Choices.** Claimants in this research were clear that they struggled to manage on monthly payments and that they would prefer to receive payments more frequently. The proposed 'run-ons' for legacy benefits and Scottish Choices could integrate well.

## Glasgow City Council and partners

- **Invest in enough independent advice, advocacy and community-based services across Glasgow.** Evidence in this report highlights the key role that employment, benefit and advice services have in supporting people receiving Universal Credit in Glasgow. There is a need to identify current demand and the capacity of these services to support people across the city, as the volume of complex caseloads increases.
- **Undertake Scottish Welfare Fund awareness campaigns.** As the Scottish Welfare Fund is operationalised at local authority level, awareness of the availability of the grants available through the fund, and how to apply through the council, should be raised.
- **Evaluate, scale up and promote good practice by local Jobcentre Plus staff and partners** – for example, extending pilot and preventative services, such as Glasgow’s Safeguarding programme, to other groups and places, if successful.

# Notes

1. For statistics on Universal Credit, see the DWP's Stat-Xplore website at: [www.gov.uk/government/collections/universal-credit-statistics](http://www.gov.uk/government/collections/universal-credit-statistics) [accessed: 4 May 2020].
2. See the Scottish Index of Multiple Deprivation 2016. Available at: <https://simd.scot/2016/#/simd2016/BTTTTT/9/-4.0000/55.9000> [accessed: 4 May 2020].
3. See the DWP's Stat-Xplore website at: [www.gov.uk/government/collections/universal-credit-statistics](http://www.gov.uk/government/collections/universal-credit-statistics) [accessed: 4 May 2020]. Figures here are for Glasgow city, and not the wider all-Glasgow district postcodes.
4. Estimates of the total number of households claiming means-tested welfare support who were on Universal Credit in each constituency in May 2019 are as follows: Glasgow Central (19%), Glasgow East (16%), Glasgow North (20%), Glasgow North East (18%), Glasgow North West (18%), Glasgow South (18%) and Glasgow South West (20%).
5. Scotland Act, 2016, [www.legislation.gov.uk/ukpga/2016/11/contents](http://www.legislation.gov.uk/ukpga/2016/11/contents) [accessed: 4 May 2020].
6. In March 2013, the UK Government abolished Council Tax Benefit. The Scottish Government replaced Council Tax Benefit with the Council Tax Reduction scheme in Scotland, run by local authorities. Universal Credit does not include help with Council Tax costs and people must apply separately for a Council Tax Reduction as well as Universal Credit. In 2016, local councils in Scotland gave evidence to the Scottish Parliament Social Security Committee suggesting that the introduction of Universal Credit had seen a 'significant reduction in the take up of CTR [Council Tax Reduction]'. A suggested reason was that Universal Credit claimants can no longer claim support with rent and Council Tax together (unlike when they claimed Housing Benefit) (Berry and Shaw, 2017).
7. A chat.
8. Deductions are made directly from a claimant's Universal Credit payment each month. For advance payment deductions, claimants are given options of how much they would like to pay back each month.
9. In the Budget 2018, the UK Government introduced changes, making advance payments repayable over 16 months instead of 12 months. However, this will not come into force until October 2021.
10. When this research was conducted, the limit on the total amount of deductions that could be taken from a Universal Credit claimant's standard allowance each month was 40%, unless the deductions related to ongoing costs such as fuel or water charges. The UK Government announced that from October 2019 the maximum cap for deductions from Universal Credit will be set at 30% (Revenue Benefits, undated).
11. Citizens Advice client data showed that the three most frequent deduction types customers were helped with were advance payments (24% of deduction clients), benefit overpayments (21%) and housing costs or arrears (10%) (Hobson et al, 2019).
12. Staff at the Jobcentre.
13. A row.

14. The UK Parliament has published DWP guidance on Habitual Residence Tests under Universal Credit (last updated July 2017: see [http://data.parliament.uk/DepositedPapers/Files/DEP2018-0759/HRT\\_V5.0.pdf](http://data.parliament.uk/DepositedPapers/Files/DEP2018-0759/HRT_V5.0.pdf)). This guidance states the differences between legacy benefits and Universal Credit when deciding whether someone is habitually resident. These include the following: (a) European Economic Area (EEA) nationals who have a right to reside only as a jobseeker are not eligible for Universal Credit; (b) Universal Credit claimants and their partners will both have to complete the Habitual Residence Test if applicable; and (c) EEA nationals need to show that they have a right to reside while they remain in the UK. There are no publicly available statistics on the number of Universal Credit applications rejected due to a failed Habitual Residence Test.

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# Acknowledgements

The research team would like to thank the people in Glasgow who shared their experiences of claiming Universal Credit, staff from the Department for Work and Pensions who participated in this research and shared their views, the Department for Work and Pensions for organising the focus groups with Jobcentre Plus staff and the organisations in Glasgow who helped us to recruit participants and shared practitioner insight. We would also like to thank professional illustrator Terry Anderson for his contribution to the research.

We are grateful to the funders of this research – the Joseph Rowntree Foundation – and to Deborah Hay and Jim McCormick for their advice and comments during the research. Additionally, we would like to thank Chris Goulden, Emma Wincup and Iain Porter from the Joseph Rowntree Foundation, representatives from the Department for Work and Pensions and Kirsty McKechnie from Child Poverty Action Group for their comments on the report. Lastly, we would like to thank Neil Cowan and Peter Kelly at Poverty Alliance for their input and contributions to the report.



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The Joseph Rowntree Foundation has supported this project as part of its programme of research and innovative development projects, which it hopes will be of value to policy-makers, practitioners and service users. The facts presented and views expressed in this report are, however, those of the authors and not necessarily those of JRF.

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© University of Glasgow 2020  
First published June 2020 by the Joseph Rowntree Foundation  
PDF ISBN 978-1-911581-77-2  
Cover image: Glasgow city centre by jimmcdownall / iStock

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