

# How well is Universal Credit supporting people in Glasgow?

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.

Deborah Hay, Scotland Policy Officer

---

## 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 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.

## The research

This research was carried out by the University of Glasgow and Poverty Alliance. The team was Sharon Wright, Laura Robertson and Alasdair BR Stewart.

# Background

This research draws on interviews with people receiving full service Universal Credit in Glasgow, both at the start and a few months into their claim; focus groups with DWP staff and two deliberative workshops, one with Universal Credit claimants and one with practitioners supporting them (staff drawn from local authority advice teams, third-sector welfare rights and policy staff, a housing officer, and DWP work coaches).

---

Glasgow is a former industrial city with a longstanding record of ill-health, poverty and multiple deprivation. It is one of the cities most affected by wider UK social security cuts (Beatty and Fothergill, 2017).

Universal Credit, introduced in April 2013, supports low-income households both in and out of work and will eventually replace six means-tested working-age 'legacy' benefits: Child Tax Credit, Employment and Support Allowance, Housing Benefit, Income Support, Jobseeker's Allowance and Working Tax Credit.

In Glasgow, full-service Universal Credit was rolled out between September and December 2018 to new claimants, and claimants on legacy benefits with a change in circumstances.

In this study, we found people receiving Universal Credit were struggling to stay afloat and key features of Universal Credit were causing hardship and anxiety.

## Key points

- People receiving Universal Credit found the five-week waiting period for the first payment very difficult, and several struggled to afford essentials like food. Most took advance payments to avoid immediate rent arrears and hunger, but then had difficulty managing repayment deductions.
- Jobcentre Plus staff highlighted the potential for UC to be simpler and more flexible for claimants, but expressed concern about high caseloads, and offering support in more complex cases, especially disabled people and those with mental health issues.
- Practitioners wanted greater awareness of and consistent access to the Scottish Welfare Fund, Discretionary Housing Payments and Flexible Support Fund. They also highlighted the issue of people seeking to claim Universal Credit without a bank account.

## Findings

### Universal Credit claimant experiences

Nineteen claimants were interviewed initially when they were new to Universal Credit. 11 men and 8 women were interviewed, aged between 26 and 59, with most in their 40s and 50s. Thirteen were social tenants, three lived with family (homeowners), one rented privately, one lived in supported accommodation, and one in refugee housing.

Universal Credit claimants widely reported the initial waiting period of five weeks for the first payment as the worst part of moving onto Universal Credit. This pulled some into poverty, and they struggled to understand the rationale. Several claimants struggled to afford essentials like food. Many relied on family or friends to get by. Most took advance payments to avoid immediate rent arrears and hunger, but then had difficulty managing repayment deductions.

Many claimants were anxious about losing their home due to rent arrears but had little awareness of the Scottish Welfare Fund and Discretionary Housing Payments. Most claimants opted for the housing element to be paid directly to their landlord because they thought it would be easier and would help avoid rent arrears and potential eviction. However, debt and rent arrears were still common.

Claimants' experiences of accessing Universal Credit online were mixed. While some felt the online system was easy to navigate, it was challenging for people without IT skills or easy access to computers, smart-phones or the internet. Many claimants felt that the digital system lacked human contact and face to face support.

Some claimants expressed 'resigned acquiescence' to their claimant commitments rather than active engagement, most often revolving around demonstrating 35 hours of job search a week. Several worried whether they were being seen to 'do enough'. Disabled claimants and claimants with a limiting health condition found attendance requirements and job-search expectations unrealistic.

There was a feeling that the Jobcentre had eased-up on sanctioning, but many claimants were worried about them. Some (particularly those facing barriers like ill health or caring responsibilities) felt that the constraints facing them were not fully appreciated. While participants reported mainly positive relationships with their work coaches, most did not view Jobcentre Plus or the wider policy framework of Universal Credit as supportive.

Some claimants were interviewed again, a few months later, to assess what, if anything was different once claims 'settled down'. Claimant's views and experiences had not changed much. Only two people had moved into work. However, several of the participants, including those in work, were really struggling financially, compounded by on-going (and sometimes multiple) deductions.

**"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)

## DWP staff perspectives

Some Jobcentre Plus staff highlighted the potential for Universal Credit to be tailored and flexible for individual claimants. However, many shared the concerns about the impact of the five-week waiting time, repayable advances and IT problems for some claimants.

Work coaches worried about high caseloads during the initial roll-out of Universal Credit, particularly given the more complex cases in relation to disability and mental health issues. They described the challenges of not knowing what to focus on during appointments with disabled claimants and those with physical and mental health conditions waiting for a Work Capability Assessment under Universal Credit. Early contact tended to focus on claims issues, and it was difficult to move on to employability support.

Jobcentre staff did not think that sanctions were effective in influencing claimants positively, especially as they were most likely to be applied to clients experiencing the most challenging circumstances. Many emphasised that they would seek every alternative option rather than using a sanction.

Staff expressed concern about housing payments to landlords (made in batches, every four weeks) and individual claim periods (monthly) being out of sync, which was adding to arrears and anxiety, and at an early stage had seen claimants being threatened with eviction. However, staff were positive about the potential to alert senior colleagues in the Jobcentre and DWP to problems in the system and to influence design changes more quickly as a result.

## Practitioner views

Staff from support agencies across the city identified inconsistency in practice between work coaches and Jobcentres as a significant issue, particularly in relation to the use of the Flexible Support Fund which is a discretionary fund available to Jobcentre Plus districts to help pay for upfront costs associated with getting and keeping a job which cannot be met from elsewhere, such as travel expenses, clothing, courses or childcare. They also pointed to inconsistency regarding sanctions, although most agreed that the 'tone' had changed over time.

Staff pointed to a relatively high number of people seeking to claim Universal Credit without a bank account and yet they needed one to complete their claim. 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 available locally.

## Scottish Choices

Universal Credit is a reserved benefit, but in Scotland claimants can make 'Scottish Choices'. They can opt to receive payments twice a month, instead of monthly, and/or have the housing element paid directly to their landlord. While most people receiving Universal Credit in this study were aware of Scottish Choices and preferred having their housing element paid direct to their landlord, few had chosen to be paid twice a month, despite clear evidence that they were struggling financially between monthly payments. Twice monthly payments were not always paid on the same days each month and a variety of factors (such as bank holidays bringing some payment dates earlier) could affect the predictability of payments.

## Promising approaches

Over the course of the research 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. If successful, such approaches could offer valuable learning for other places and other groups facing difficult circumstances.

## Conclusion

Findings from this research confirm earlier research about the impact of Universal Credit on claimants, and offer learning for other parts of the UK, as well as Scotland.

The research found that payment flexibilities via Scottish Choices were valued by claimants, with many opting to have housing costs paid directly to landlords to help safeguard their home. However, payment flexibilities could not compensate for the inadequate levels of payment, which in some cases were leaving people without enough to pay for essentials. Fluctuating earnings left one claimant unsure how much UC she would receive on a month to month basis and therefore 'how much of her rent would get paid'.

With a new two-week 'run-on' of three other legacy benefits scheduled for July 2020, it should be possible to improve the early experience of claimants moving onto Universal Credit by integrating the run-on fully with Scottish Choices and local welfare support.

This study adds to the evidence base by including the perceptions and experiences of Jobcentre Plus staff, and practitioners in Glasgow, some of whom worried about time pressured appointments, high caseloads, consistency of practice and how to support more complex cases. The study also raises important questions about how well the current system is supporting disabled clients and those with health issues, particularly those who are awaiting a Work Capability Assessment.

Generally, people claiming UC reported positive relationships with their work coach and some of the case studies underline just how important those relationships are. Nonetheless, high levels of anxiety, linked to the threat of sanctions, loss of income and struggles with a digital system, were recurrent themes in discussion with claimants, suggesting there is more we could do to improve the experience of claiming Universal Credit.

---

## About the project

This research was carried out by the University of Glasgow and Poverty Alliance between February and August 2019, it involved one-to-one interviews with 19 people claiming Universal Credit (nine were interviewed a second time, three months later), focus groups with 23 DWP staff, and two deliberative workshops involving Universal Credit claimants, local authority staff, advice agencies and the DWP, to shape the study's recommendations.

## For further information

The full report, **How well is Universal Credit supporting people in Glasgow?** is published by the Joseph Rowntree Foundation. It is available as a free PDF at [www.jrf.org.uk](http://www.jrf.org.uk)

Read more summaries at [www.jrf.org.uk](http://www.jrf.org.uk)  
Other formats available  
ISBN 978-1-911581-78-9

Joseph Rowntree Foundation  
The Homestead  
40 Water End  
York YO30 6WP  
Tel: 01904 615905

email: [info@jrf.org.uk](mailto:info@jrf.org.uk)  
[www.jrf.org.uk](http://www.jrf.org.uk)  
Ref: 3334