

People, Processes and Payments:

Learning from the experiences of
Universal Credit claimants
that are in rent arrears

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Abstract

Universal Credit (UC) was the biggest ever change to the welfare system. With around 14% of UC claimants living in London (*DWP, 2019*), it is important to understand how it affects their diverse lives.

UC claimants are more than twice as likely to be in debt compared to all other tenants (*NHF, 2018*). The aim of this small-scale study was to better understand what impact UC is having on the lives of tenants of a large London HA, focusing specifically on tenants that have experienced rent arrears. Using qualitative research methodology, this report examined the experiences of UC claimants through semi-structured interviews. It not only explores personal experience of individuals regarding this sensitive topic, but also allows for a local perspective of a nationally debated topic.

This paper finds the overall picture is more nuanced than the polarised public debate. Although many claimants are coping and adapting to UC, it comes at a cost and there is a detrimental impact on the lives of claimants, particularly those with physical and mental health issues, as well as those who have been/are long-term unemployed and have digital illiteracy. The impact of UC very much depends individual skills and experiences of claimants and further support is needed to develop these as part of the process.

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Chapter 1: Introduction

The Welfare Reform Act 2012 brought about the biggest change to the welfare system since it was founded over 60 years ago (*Brewer et al., 2017: 4; TUC, 2014: 3*). The Act introduced Universal Credit (UC) in 2013, which is a single means-tested benefit for people of working age who are on low income. It replaces six existing forms of welfare, known as legacy benefits: working tax credit; child tax credit; income-based jobseeker's allowance; income support; income related employment and support allowance; and housing benefits (*DWP, 2015; TUC, 2015*).

Although the stated intention of UC is to better the lives of claimants by simplifying systems, encouraging independence and making work pay (*DWP, 2010; TUC, 2015*), evidence suggests that in practice this is harder to achieve whilst taking into consideration the complexity of the lives of claimants. With around 14% of UC claimants living in London (*DWP, 2019*), it is important to understand how it affects the lives of London claimants, as evidence suggests that the impact of welfare reform is different in London than the rest of the UK (*London Councils, 2011*). A high proportion of households, particularly those with dependent children mainly due to high cost of childcare, are financially worse off under UC (*London Councils, 2011; Shorthouse et al., 2019: 37*). London's cost of living is also far greater than the rest of the UK, 17% Londoners receive support for their housing costs compared to 14% nationally (*Tinson, 2017; Shorthouse et al., 2019: 37*). The diversity of London's population may also mean claimant's experiences vary.

A survey of English HA's found that tenants claiming UC are more than twice as likely to be in debt compared to all other tenants (*National Housing Federation, 2018*). The aim of this small-scale study was to better understand what impact UC is having on the lives of tenants of a large London HA, focusing specifically on tenants that have experienced rent arrears. The report objectives were to:

- analyse the context to and implementation of UC through a comprehensive literature review
- identify existing national government policies on welfare reform and local implementation of UC
- examine critically the impact of the introduction of UC on tenants, particularly direct payments, delayed payments and sanctions to claimants through analysis of primary and secondary research
- explore the potential support needs for tenants in receipt of UC, particularly arrears and money management

Using qualitative research methodology, this report examined the experiences of UC claimants and sought to interrogate to what extent the implementation of UC aids or hinders them. It used semi-structured interviews to assess the impact on these tenants, particularly as there is an assumption to be made that they already have underlying support needs due to experiencing rent arrears. This qualitative piece of research not only explores personal experience of individuals regarding this sensitive topic, but also allows for a local perspective of a nationally debated topic.

The report is structured as follows:

- *Chapter Two* showcases an extensive literature review and set the context to better understand UC and its implications
- *Chapter Three* describes the research methods and ethical considerations employed, including advantages and limitations.
- *Chapter Four* presents primary research findings and an analysis using secondary research
- *Chapter Five* offers an overall conclusion and recommendations to address some of the challenges that were identified from this research
- *Chapter Six* explores the research process experience in the form of a reflective log

Chapter 2: Literature Review

This chapter presents a literature review of the secondary research conducted in this study to see how it fits into the overall context of UC. It begins by providing an understanding of the aims of UC and early history, followed by relevant statistical data both local and national. The findings are then thematically presented to highlight key areas that have been explored.

Universal Credit's aims and early history

In 2009 the Centre for Social Justice reported problems with the benefit and tax credit systems. This was followed by a consultation paper published by the Coalition Government in 2010 on views about welfare reform, which reiterated the problems and set out a range of proposals that involved a radical overhaul to the existing systems (*Revenue Benefits, 2019*). Shortly after the government presented UC as a solution, and the Department of Work & Pensions (DWP) set out plans to introduce UC to 'simplify the welfare system, make work pay and combat worklessness and poverty' (*DWP, 2010*). The Welfare Reform Act 2012 initiated the biggest change to the welfare system (*Brewer, 2017: 4; TUC, 2014: 3; Hunter, 2017; Shorthouse et al., 2019*) and, after struggling with early development, UC was implemented in 2013 (*Cheetham et al., 2018: 4*) and the rollout is now scheduled to complete in 2023 (*Shorthouse et al., 2019*).

UC replaced six-means tested benefits, known as 'legacy benefits' for working age households. Some of the major difference it brought to the benefit system is that claimants now; make and maintain their claim online, receive a single monthly household payment and have more autonomy in maintaining their claim. The overarching aims of UC are to: "encourage more people into work through better financial incentives, simpler processes and increasing requirements on claimants to search for jobs; reduce fraud and error; and be cheaper to administer than the benefits it replaces" (*NAO, 2018: 12*). UC aims to support claimants through its responsive approach where claimants can move in and out of work and continue getting ongoing support (*DWP, 2018*).

Universal Credit Statistical data

In March 2019 the number of UC claimants was approximately 1.8 million across the UK, of which 14% of claimants are from London (*DWP, 2019*). An estimated seven million households will eventually receive UC (*Citizens Advice, 2017; Shorthouse et al, 2019: 28; Cheetham et al., 2018: 4*). Nationally, female claimants are slightly higher (54%), and majority of claimants (61%) are aged between 25-49 (*DWP, 2019*). Most claimants are unemployed; 67% both nationally and in London. 34% have no work requirements (*DWP, 2019*), often due to a physical or mental health problems (*Shorthouse et al, 2019: 28*). Majority of claimants are single with no dependants (60%), around a quarter were single parents, 10% were couples with dependant(s) and 4% were couples with no dependants (*Shorthouse et al, 2019: 28*)

Advantages of UC

Several reports and studies acknowledge the advantages that UC has to offer, namely the unification of key working-age benefits into a single system (*Brewer, 2017: 5; Anderson and Masters, 2019*), and claimant satisfaction levels are like that of legacy benefits (*NAO, 2018: 29*). Additionally, UC improves the incentive to enter work at low levels of hours or earnings (*Brewer, 2017: 9*). Along with benefits not being capped if a claimant exceeds 16 hours of work, the Budget 2018 has increased work allowance which now allows qualifying UC claimants to earn an additional £1,000 per year before benefits are cut (*Finch and Gardiner, 2018: 3*). The Government has demonstrated that it wants to make UC a success and is listening to concerns (*Barnard, 2019*); using an agile approach to developing and managing the system, it is adjusting its plans based on policy changes and what it discovers is working or not (*NAO, 2018: 15*).

However, there are still greater numbers of disadvantages and issues present within this new system.

Design aspects and implementation of UC

The design and implementation of UC has received several criticisms (*Jitendra et al., 2017; NAO, 2018; Cheetham et al., 2018*). The online application process is concerning as 21% of claimants reported they could not make the online without help and a further 25% could not claim online at all, those with health conditions reported more difficulties than those without (*NAO, 2018: 33*). Some other reasons behind difficulties in application process include misinformation from the DWP, language barriers, digital illiteracy, no access to the internet and not having a bank account or identification (*NAO, 2018; Cheetham et al., 2018: 11*)

Delays in payment from application stage is a cause for hardship amongst claimants (*Barker et al. 2018: 2*) and a leading issue to the build-up of debt and rent arrears, which people often struggle to repay (*Hunter, 2017: 2; Jitendra et al., 2017: 6*). Research findings suggest that delays and issues with payments under UC are leaving people without money and a leading cause for the use of foodbanks (*Jitendra et al., 2017: 4-5*). Although statistics show that the proportion of new UC claims being paid on time is slowly increasing; 80% in 2018 compared to 73% in 2017 (*DWP, 2019*), 1 in 5 still do not receive their full payment on time and on average these were paid four weeks late (*NAO, 2018: 8*).

Sanctions under UC

Sanctions under UC has been noted as key triggers to destitution (*Barker et al. 2018: 2*) and are at least nine times higher than legacy benefits (*Mind, 2018*). Although sanctions are possible through legacy benefits, they are now tougher (*Cheetham et al., 2018: 5*) and used more with 1 in 9 UC claimants sanctioned in March 2017 (*Britain Thinks, 2018*). Failure to comply with the work-related conditionalities can cause payments to be reduced or stopped for up to three years in most severe cases (*Cheetham et al., 2018: 27*). It is argued that this higher rate is due to the prevalence of claimants being sanctioned, as opposed to cases being closed and benefits stopping under legacy benefits (*Keen, 2018: 3; Barker et al. 2018: 22*), additionally it is now possible to sanction in-work claimants. There are also claims that more focus is given to sanctions from Job Centre staff, than on supporting claimant's confidence and job search (*Britain Thinks, 2018*).

Negative Impact on UC claimants

Evidence suggests that UC is creating worse situation for those who are already living in poverty and destitution (*Trussell Trust, 2018: 3*); rent arrears are rising and causing fear of eviction (*Jitendra et al., 2017: 9*), there are greater demands for debt advice, and an increased use of loan sharks, debt recovery solutions and money advice (*Cheetham et al., 2018*). Foodbanks have seen an increase (*Jitendra et al., 2017: 8; Trussell Trust, 2018: 11; Kaur, 2017: 6*) as well as local hardship funds (*Kaur, 2017: 6*). A study on claimants found that the most common negative side effect of UC is the impact on mental wellbeing, with many people feeling stress and anxiety about missing payments of bills and rent, falling into debt and arrears or solving debts they already have (*Jitendra et al., 2017: 8*).

The wait for UC payments and sanctions exacerbates this and causes further destitution amongst claimants (*Barker et al. 2018: 2; Jitendra et al., 2017*). Additionally, deductions on standard allowances can make it difficult for claimants to cope. DWP deduction has been raised under UC; up to 40% of a claimant's standard allowance can now be deducted but can additionally exceed this as it does not account for certain debts such as benefit overpayment and fuel costs (*Barker et al. 2018: 14*). These excessively high deductions are causing accumulation of debt and pushing claimants into hardship and stress (*House of Commons, 2018: 37*)

Chapter 3: Research Methods

This section will present the research method and ethical considerations that were adopted for this study and the rationale for applying these, including advantages and limitations.

Qualitative Research Method

Due to the scope and limitations of this small-scale study, the research strategy used involved qualitative primary data collation in the form of semi-structured interviews whilst simultaneously reviewing secondary research from the literature review to support the analysis of findings. The qualitative research method allows the ability to dig down and understand individual's views on a subject, whilst offering flexibility to meet the needs of the research objective. The 'bigger picture' views of social phenomena often portray little about individual cases and can be seriously misrepresentative; it has been argued that only through qualitative in-depth examination of specific cases can a proper understanding be achieved (*Ragin & Amoroso, 2011: 111*).

Primary Research

Qualitative interviews are regularly used to provide a 'thick description' (*Cohen et al, 2017: 21*) and there are many advantages of conducting this form of research, namely, if done correctly, it can be tailored to meet the needs of research objectives and allows for accurate and reliable in-depth data collection and analysis. However, there are limitations; the logistics of organising, conducting and collating interviews can be time-consuming and challenging, and involve more ethical considerations. The resourcing, time and scope of the study has also placed limitations on what sampling is feasible (*Guest et al., 2006*) and notably 8 semi-structured interviews may not allow for a robust analysis of diverse groups of people. There is also weakness in interviewing tenants from just one HA as this is not representative of all HA's where the level support to tenants varies.

Primary research was conducted in the form of 8 semi-structured interviews, which lasted between 30-60 minutes and consisted of 18 questions with follow-up prompts (*Appendix 2*). They were carried out between April 2019 - May 2019 at the homes of claimants. The interviews were completed in an open context, which allowed focused and flexible communication, and encouraged the interviewee to talk freely. Upon informed signed consent (*Appendix 3*), the interviews were audio recorded and transcribed. The socio-demographic characteristics of interviewees, as well as their experience of work and benefits varied, allowing for a wider understanding of the impact of UC on different groups of people (*Appendix 4*).

Research Participants and Gatekeepers

Based on the specific requirements of participants for the objectives of this study, a purposive sampling approach (*Dawson, 2009: 49*) was undertaken to identify and invite tenants that are on UC and had experience of rent arrears, to be interviewed. Two key methods were adopted to identify these participants. Firstly, through securing approval from gatekeepers to allow access to appropriate tenants, although this does have potential issues as gatekeepers may be selective about who they recommend. Secondly, professional relationships built by being a community development worker permitted a snowball sampling where specific identified tenants were able to suggest further participants (*Dawson, 2009: 50*). A £20 gift voucher was offered to interviewees after they agreed to being interviewed as a gesture of appreciation.

Secondary Research

Secondary research in the form of a literature review supported synthesising primary data to that of existing data. Collating secondary research involved analysis of key reports and governmental statistics and journal articles regarding UC. The advantages to compiling secondary research is that

research findings are already gathered and often available for very cheap or free to access, therefore can save time and money. It also allows larger studies to be considered and can enhance the quality of data compiled. However, secondary research does have its limitations, notably that the data quality and validity can also be questioned, as it is hard to know if the information was collected accurately. It can also be outdated and therefore inaccurate and irrelevant to current context (*Bryman, 2012: 312-316*).

Ethical Considerations

Considering ethical research practice is an essential part of any research and anonymity and confidentiality of participants are central to this in social research (*Crow and Wiles, 2008, pg:1*). The Economic and Social Research Council Framework sets out six key principles in ethical considerations that have been adhered to throughout this study. These were to: avoid harm and risk to participants; respect the rights and dignity of participants; seek informed consent and ensure participation is voluntary; define lines of responsibility and accountability; ensure transparency and integrity of research; and show that the research is independent and impartial (*ESRC, 2019*).

Notably, this is a delicate topic and interviewing people in a respectful and sensitive manner regarding their experiences of distressing experiences can prove challenging. A key aspect of data collection in this case is that the researcher can develop rapport with the participant. Qualitative research method is more suited to research on sensitive topics as it does not assume prior knowledge to people's experience and instead allows participants to develop and experience their own reality (*Dickson-Swift et al, 2008: 7*).

A further ethical issue to consider is the professional position of the researcher as an employee of the landlord, as this can affect the way that participants respond at the interview and they may not be as critical of the landlord or truthful about questions regarding rent arrears. Therefore, the research information sheet set outs that the researcher is coming from a social research perspective as opposed to a profession outlook (*Appendix 1*). Notably, the personal and professional preconceptions and assumptions of the researcher can impact on how research is conducted and interpreted. Reflexive research involves the researcher being aware of their effect on the process and outcomes of research; "in carrying out qualitative research, it is impossible to remain 'outside' our subject matter, our presence, in whatever form, will have some kind of effect" (*Thorpe and Holt, 2008: 184*).

Chapter 4: Research Findings and Analysis

Facilitating research and analysing findings is an integral part of community development practice. This chapter presents an analysis of the findings from the semi-structured one-to-one interviews that were undertaken to support an answer to the research question ‘what impact is UC having on the lives of tenants of a large London HA, that are in arrears?’. Interview questions were designed to explore key areas identified through the literature review. Findings are presented thematically and analysed with the support of secondary research, overall findings were analysed briefly using relevant theory. The key themes that emerged were:

- Attitudes, awareness and understandings of UC
- Accessing and claiming UC
- Managing and progressing on UC
- Impact of UC on claimant’s wellbeing

Attitudes, awareness and understandings of UC

In all but one case, interviewees had little awareness of UC prior to enquiring about applying for legacy benefits, when they were told they needed to apply for UC instead.

*“I didn’t understand it or really know much about it before...I had to reapply for Housing Benefit, I was just told that this is now what I would get and now that is all paid together”
(Interviewee 3, Female: 25-49)*

It can be argued that this is expected, as the roll out of UC has been phased and therefore respondents may not have known about its implementation in their area until enquiring. Although evidence suggests that low awareness can cause errors and confusion during the application (Hunter, 2017: 43)

Though respondents initially stated there was a lack of awareness, all came to understand the general principles of UC, which combines legacy benefits into a single monthly payment.

“It’s put erm...is it six or seven benefits into one now...including jobseekers...and they pay it every month now” (Interviewee 8, Male: 25-49)

Six interviewees had previously been on legacy benefits and initial attitudes towards UC seemed to be influenced by their experience with this. Findings from interviews suggest that this is due to the changes implemented by UC as opposed to negative experience of legacy benefits.

*“We were just trying to get everything sorted back to how it was but we were told no we have to claim UC now...we were better off as we were, it would’ve been better for us”
(Interviewee 2, Male: 50+)*

Two respondents made new claims to UC and had a more open attitude towards it, possibly due to having no expectations from benefit payments and related processes.

“My friend told me to apply for it because she is on it and it helped her out quite a bit. So that’s what I did...I think it’s been alright I suppose” (Interviewee 5, Female: 16-24)

Secondary research suggests that this ‘mounting hostility and polarisation in attitudes’ towards UC is to be expected (Shorthouse et al, 2019: 25), particularly if claimants felt they were better off on legacy benefits.

Accessing and claiming UC

The digitalisation of the welfare system now means that most claimants are expected to register and manage their UC claim online. This includes receiving DWP communication and breakdown of monthly payments, as well as claimant's updating their work journal and informing DWP of any changes to circumstance. Most interviewees found the registration process positive; particularly younger respondents who are confident in using IT, although two interviewees had trouble with identity verification, namely in uploading documents. In addition, secondary research suggests that the advice from DWP on documentation required was inaccurate sometimes, causing further issues (Shorthouse et al., 2019: 73, Cheetal et al, 2018: 3)

"It was ok, except when I went to upload my ID and stuff, the app just weren't letting me do it...kept saying no document found...that was quite annoying because I had to go to the Job Centre with my stuff and that was another week's wait" (Interviewee 8, Male: 25-49)

After application, most cases found managing their claims online a positive experience and supported money management.

"It's ok now. I get to see how much money comes in and it breaks it down...like a bank statement and because it's updated its quite useful" (Interviewee 4, Female: 25-49)

Digital illiteracy and lack of online access makes this process unsuitable for some, notably all three older interviewees had issues with completing their online application. Two interviewees relied on family to complete and manage this for them, although they often felt like a burden. This raises concerns, particularly as many older people live alone with no support networks, which can be concerning if they are unable to manage their claim independently.

"I'm no good with computers at all, I don't even have a mobile. My brain just don't take it in...my daughter does it all for me..all the checks and stuff...I don't know what I'd do if I was on my own...it is a bit frustrating and I don't really like putting that on her because sometimes she's tired when she comes home from work" (Interviewee 6, Female: 50+)

One older interviewee faced a plethora of issues, including physical disabilities that left them homebound, along with digital illiteracy and no internet access at home. Although this may be an extreme case, this process left the claimant without financial support for a long period which caused them undue amounts of stress and anxiety. Eventually they got specialist support from the landlord in getting their claim sorted and managed through alternative means.

"I don't do the internet at all...and I won't do it cos I don't want to. They keep saying, well if you haven't got the internet go to the cybercafé or library. I'm in a wheelchair, the library here is shut and the one up the road is upstairs...I can't fly, not in a wheelchair" (Interviewee 2, Male: 50+)

Language barriers also present problems with the online portal. An interviewee who did not speak, read or write English fluently also relied on support from family to complete their application process. After the application, as they do not need to complete a work journal and once shown how to manage their claim, they felt comfortable to use the app on their mobile device.

"My husband applied for it online for us...because of my English I couldn't help. I think he had some help from his friend because his English is not too good either...he's not too good with online things either. I can use online better so if it was in Bengali I'm sure I would have been ok I think" (Interviewee 3, Female: 25-49)

Notably an area that was not common in this research but significant in others was the that many people living in destitute could not afford internet access so managing their claim was unfeasible

(Jitendra et al., 2018: 20). Additionally, not having a bank account and/or email address added to the difficulties (Cheetal et al, 2018: 3).

An area of claiming UC that caused high concern for interviewees was the waiting period between completing their application and getting their first payment, which is a minimum of 35 days, but for three interviewees this was much longer. Although some claimants did not disclose exactly how long, external research suggests this can be up to 12 weeks (Citizen Advice, 2017). Interviewees from this research stated that the waiting period caused considerable stress, with many going further into debt and rent arrears. Secondary research supports this and suggests that debt and arrears accumulate fastest in the first few weeks which people often struggle to repay (Hunter, 2017: 5; Jitendra et al 2017: 8).

Respondents coped in this waiting period in different ways; half the respondents relied on family and friends to support them during the waiting period, particularly stressing that they did not want to add additional debt by taking an Advanced Payment (AP).

"I could've had a loan then pay it back but then because I got family I didn't have to do that..they wouldn't let me do that..it's just extra stress to pay something else back so they helped me in that month" (Interviewee 6, Female: 50+)

The other half felt they had no choice but to take APs; falling behind in rent and council tax payments was a specific worry expressed. There were differences in the understanding of AP and its implications; two of the respondents didn't realise that this was in effect a loan until receiving their first payment which showed the deduction for the AP. This left claimants with less money each month causing further struggles and stress.

"They really confused me cos they said it was a payment but really it's a loan isn't it? I was so preoccupied and stressed out trying to get my money sorted...because I was in so much rent arrears and debt...I didn't really know what I was doing. But now I have to pay that back every month...so I end up with less money" (Interviewee 5, Female: 16-24)

Interestingly it is suggested that 40% of claimants are not aware that they could get an AP, which adds to the number of claimants who remain struggling during the initial wait (Citizen Advice, 2017). Further study found that some claimants applied for insufficient amounts, which later left them reliant on other means of borrowing (Shorthouse et al. 2019: 8).

There is also an issue with the way the loans are paid back; the maximum period for repayment is one year, and research findings suggest that claimants did not get a say in monthly amount DWP deduct for this and claimant income is not considered; having this additional deduction often leaves claimants struggling to cope.

"I told them I haven't got money, they gave me it but they start straight away taking from my Universal Credit...they didn't even ask me how much I can afford they just take it every time" (Interviewee 4, Female: 25-49)

Managing and progressing on UC

There were several elements stated by interviewees that were having an impact on their experience in managing and progressing on UC. The UC housing element was a key discussion point; three claimants have an Alternative Payment Arrangement (APA) under UC which enables the housing cost to be paid directly to the landlord. Evidence suggests that APAs have a positive impact on arrears and

saw arrears drop for those who moved on to them (Hunter, 2018: 5), however many claimants do not know or are offered this opportunity (Cheetham et al., 2018: 17)

Five interviewees had no APA, but there were mixed views on this substantial change from legacy benefits. Two claimants were happy with receiving and paying their rent directly themselves as they believed it offers opportunity to have more control of their finances.

"I don't mind cos I can go and pay it, I prefer this because I control it...I can see how much comes and goes and if I stop housing benefit I will be used to paying my own rent"
(Interviewee 1, Female: 25-49)

The remaining three interviewees preferred previous arrangements under legacy benefits and were struggling to adapt and manage with this new way, stating it was now easier to fall into rent arrears due to temptation to spend out of this allotted amount.

"I did ask for them to pay it straight to my landlord, but they said they couldn't do that because my arrears wasn't big enough. I would've liked it to go directly because then you don't have to worry...like when it comes to me sometimes I spend a bit of it...do you know what I mean? And if it went straight to my landlord I wouldn't have to worry about that...if I don't see it...it's not mine...cos now I am a few hundred pounds behind with my rent but I have to sort that out" (Interviewee 7, Female: 50+)

A further area for concern was the number of interviewees who had additional deductions from their monthly payments aside from AP subtractions. One interviewee had rent arrear deductions, and worryingly three interviewees had a combination of deductions for rent arrears and DWP overpayments of legacy benefits. Claimants saw these latter deductions as being unfair as they hadn't made the error but were the ones that were paying for it. While up to £2,500 a year is overlooked from the recovery of any overpayments of tax credits under the legacy system, this disregard does not exist under UC (Shorthouse et al, 2019: 20).

"This is the one that make me really mad..mad..mad..mad. I received a letter saying that we pay you about two hundred something Child Tax overpayment, since you won't believe it and I've had enough of it all..since 2013. So now they are taking this out of my Universal Credit. They are taking around £79 a month..by the time I'm coming to pay anything, I have nothing"
(Interviewee 4, Female: 25-49)

Progressing with UC also had mixed opinions from interviewees, namely in terms of progressing in employment. Six claimants started off with work conditionalities, of which three later had these removed but only after support from external agencies such as mental health advisors and landlord. The self-employed interviewee found this process particularly difficult, as they felt their circumstances were not understood; rather than supporting the claimant on how to better their business, the claimant was pressured into finding alternative work.

"As a self-employed driving instructor, income was low and that's what drew me to go there. I felt like I hit a few brick walls because they wanted me to look for work...well I am working! I did a lot to build up my career and was just having a dry spell. I'd rather spend that time trying to build up my clientele...do you get me?" (Interviewee 1, Female: 25-49)

Although there is now the incentive to work at low levels of hours and earnings, it does not take into consideration that claimants can be pressurised to increase their hours and earnings, even if it is not appropriate in terms of their health and social circumstances, including their family structure and care responsibilities. This can disrupt parents' plans for how they want to bring up their children.

"I feel sad because it is more pressure and more pressure than before because they ask me to do work up to 35 hours. I told them that I'm a single parent and I have two young children...and they said your children are old enough...they don't see me as a person, what's important to me is first my health, second my children, especially my son, because when I hear about all this knife and gun murders I worry. When they're telling me to get 35 hours job, so I will be out 8 to 5 so what gona happen? How I'm gona know that my children are safe?" (Interviewee 4, Female: 25-49)

Others felt that the amount of time expected to search for work was too extreme and affecting their health. In March 2019, 59% of claimant had requirements to find work or additional work; showing the magnitude of the pressure and negative impact it could potentially have on claimant's health and mental wellbeing (DWP, 2019).

"Cos I work part-time, they told me I have to do...umm...I think it is 25 hours of job search a week. My work coach told me that's around 15 jobs at day...20 minutes each...but sometimes I do less because an application can take over an hour...especially because I'm using my mobile phone and it makes it more hard...it gets to point when my head and eyes start hurting and I can't look at the screen anymore" (Interviewee 5, Female: 16-24)

This research's findings suggest that the overall impact of UC on individuals varies according to individual circumstances and experiences. Four interviewees felt that overall there was a negative impact on them, while the other four interviewees felt it was having an overall positive effect. Those that expressed overall positive impact also felt money management was improving, notably these claimants tended to have recent experience with monthly wages.

"I think it's positive...I've got no complaints...they give you money every month and then you can do whatever you want with it" (Interviewee 7, Female: 50+)

The interviewees who have been long-term unemployed and have work conditionalities, along with those who had serious issues with processing their claim stated UC had the most negative impact on them. Again, this generally correlated with budgeting skills as this group felt it UC has not improved money management for them. Importantly, all interviewees liked the idea of money management and having more financial control but in practice this is much more difficult when there is no money left to manage; for some it is a constant battle to stay on top.

"They're trying to get you to budget like someone that's working...on an amount that is not possible. Someone that's working gets enough to get through the month and then some...we don't even have enough for a couple of weeks...it's like...it's just horrendous really, like trying to manage on that sort of money over a month" (Interviewee 2, Male: 50+)

When asked what they think would make UC a better experience for them, six out of eight interviewees said they would like the option of receiving their payments more frequently. Most stated that monthly payments left them with nothing to survive on by the end of the month and saving were not even an option. This finding was supported by secondary research, which additionally adds that temptation to overspend in the beginning of the month enhances difficulties in budget management (Hunter, 2017: 61)

"My rent is due every week, but I get paid every month, it don't make sense to me. I know I can set up a direct debit to get it paid monthly...but when you have bailiff knocking on your door, they become priority...and sometimes you know it's ok to go a little behind on you rent to get that sorted" (Interviewee 8, Male: 25-49)

One interviewee argued that money management is still possible with more frequent payments but felt that claimants should have the power to choose to change this to monthly if they wanted to.

"Let me choose if I want payments more regular...two weeks was good...I still have to budget but it means I don't have to worry about not having enough by the end of the month...and if things change I can go back to monthly" (Interviewee 5, Female: 16-24)

It is in fact possible to change frequency of payment through APAs, but several factors are considered before this is awarded and, in most cases, people aren't aware of the availability of this (Cheetham et al., 2018: 17). This may be linked to the argument that the distribution of UC to reflect modern salary payment methods is an attempt to forge a psychological link between benefit recipient and the requirement to engage within the labour market (Larkin, 2018: 121)

Impact of UC on claimant's wellbeing

It is clear from the primary research findings that there is an impact on claimant's wellbeing. This varies according to claimant's experiences and circumstances, but all have expressed some levels of anxiety and stress caused at one stage or another. Although this study aimed to focus on tenants in rent arrears, there is evidence of reduction in this and three claimants are no longer in arrears. When asked about financial priorities, all claimants said rent and council tax had precedence. This is due to claimants expressed fear of eviction and possibility of losing their home; their main priority is to keep their homes, even at the expense of their wellbeing and that of their family.

"Well I could lose my house...cos when you're in arrears they could take you to court and you could lose your home...which I wouldn't like to happen to me cos I'd be out in the streets and the council wouldn't re-house you...because they would say you made yourself intentionally homeless by not paying your rent and then like private landlords they don't like people who are on benefits...do you know what I mean? That's the only thing I worry about" (Interviewee 7, Female: 50+)

Nevertheless, secondary research suggests that rent arrears and evictions have increased under UC due to multiple reasons and statistics showed that around half of all council tenants who receive UC are at least a month in rent arrears (Shorthouse et al., 2019: 90).

Claimants use a variety of methods to cope with financial hardship with most relying on friends and family, however this is not a possibility for everyone. Those claimants that are in arrears are those that face the most extreme cases of negative impact to wellbeing. Through deductions from APAs and APs, these claimants are those that expressed the requirement and use of foodbanks.

"I'll tell you what it's like now...we got to find out where the foodbank is because that's...that's where we are now. I was actually on radio 4 the other day talking about UC, they asked me about what we do about food. They said 'so you go a day without food?' and I said 'a day? We go a week without food sometimes!'...it so hard" (Interviewee 2, Male: 50+)

Another claimant stated that the nearest foodbank was far and offered limited choice in terms of their dietary needs, and therefore stopped going.

"I used to go to the one of these ehh...my friend told me about the foodbank so I used to go so they gave me stuff. I stopped going because I have to get the bus to get there and I have to top up about £4 to get there and they don't have much options...so now I just think that why don't I just buy my own food with that travel money" (Interviewee 4, Female: 25-49)

Notably, a few other interviewees also spoke of foodbanks but didn't use them, due to embarrassment and the feeling that foodbanks were meant for people worse off than them.

"I've been referred to use foodbanks but I just can't do it...I feel like it's not meant for me...I haven't hit rock bottom yet" (Interviewee 5, Female: 16-24)

Research suggests that UC is not only failing to achieve its stated aim of moving people into employment, but also impacting severely on the mental health and wellbeing of claimants, their families and of DWP staff (Cheetal et al., 2018: 33)

DWP staff play a key role in the impact of stress and anxiety on claimants. Research findings suggest that there are varied experiences of staff, with differences between face-to-face and telephone interactions. Claimants had worse experiences with phone conversations, particularly when staff did not seem to know how to deal with claimant's query.

"They actually hung up on me once, when I said I can't get onto the journal because I don't have internet access, he went 'what do you want me to do about it?' and hung up...how can they treat people like that? It's absolutely disgraceful" (Interviewee 2, Male: 50+)

Experience with personal work coach also varied with some having very positive relationships with their work coach due to good understandings of their situation.

"Yeah he was good and quite understanding, like on the day I was ill and I went for my appointment and he looked at me and just said no no no no I'm going to book you another appointment in 2 weeks-time just go home and rest, which is really good. I was worried they would sanction me but he said they wouldn't and they didn't" (Interviewee 4, Female: 25-49)

Whilst others have experienced negative and hostile feelings from staff with a focus on sanctions.

"The staff don't see you like a person...just a number...it's like they want to catch you out...trying to find reasons to sanction you. I've been sanctioned for around 2 weeks for missing an appointment because I was sick and didn't have credit to call and let them know...and it's a piss take cos I've been to appointments and they've had me waiting around for over an hour. No one's cutting their wages for being late are they?" (Interviewee 8, Male: 25-49)

It is important to note however, that DWP staff are themselves experiencing the adverse impact of UC (Cheetal et al, 2018: 34). DWP staff have expressed that they are overstretched in managing cases and not being properly trained to deal with extreme worrying cases such as people contemplating suicide as a result of destitution. DWP staff have launched strikes and have called for more investment in staffing and support from the government (Jones, 2019).

Although only one interviewee had experienced sanctions, the fear of sanction under UC was expressed as a negative and new experience for most and secondary research suggests that these exacerbate mental health problems (Jitendra, 2017: 7). Unlike legacy benefits, this impacts on all aspects of the benefit payment, including the housing element. Findings suggest that this is possibly preventing people moving to potentially better jobs due to fear of certain sanctions.

"It is so hard, cos I can't just put any job in there, it has to be suitable for me and also if I apply for the job I didn't want, and I get it but then don't go they might sanction me. This really makes me worry a lot" (Interviewee 5, Female: 16-24)

Chapter 5: Conclusion and recommendations

This study set out to answer the research question ‘what impact is UC having on the lives of tenants of a large London HA, that are in arrears?’. A summary of key findings from primary research show:

- Most claimants understand the general principles of UC of simplifying the benefit system into a single monthly payment.
- Online design of UC has flaws and is not suited for all, including those with limited digital literacy, no internet access and language barriers.
- The waiting period for initial award is where all claimants have experienced financial hardship and increase to debt and arrears.
- APs are misleading as they are loans, and terms were not explained properly, nor are the claimant’s circumstances understood in terms of repayments.
- Although APs for housing element have shown to reduce rent arrears, it is not offered to all claimants, although some have stated they prefer the new housing cost method.
- Deductions for DWP overpayments are seen by claimants as unjust and caused greater debt and destitution
- Claimants on work conditionalities felt stress and pressure to increase hours and earnings without considering personal health and social commitments, including family responsibilities, causing further impact on claimant’s health and wellbeing.
- Most claimants felt one-to-one support from their work coaches was valuable, particularly when claimant’s felt staff understood their personal needs and circumstances.
- The overall impact of UC on claimants was very divided and is linked to their experience of money management. Negative experiences suggested struggles to cope on a monthly budget and positive experiences expressed more personal control over money.
- The recommendation from claimants to increase payment frequency proves that there is a lack of awareness of availability of this through APAs

The findings from this study support and adds to a portfolio of evidence which demonstrate that although many claimants are coping and adapting to UC, it comes at a cost and there is a detrimental impact on the lives of claimants, particularly those with physical and mental health issues, vulnerabilities as well as those who have been/are long-term unemployed and have digital illiteracy. Although one of the aims of DWP and UC is to enable a simpler system to make substantial savings for the economy, it is currently causing financial impact on other areas such as the voluntary and community sector particularly social landlords, wider health and social care system and local government. The human cost is just as impactful; as this study’s findings suggest that UC is inflicting major financial hardship on claimants, their support networks such as family and friends, as well as the wider community.

Limitations are discussed in-depth in Chapter 2, notably a few tenants came out of the arrears throughout the research process, however they still experienced arrears and the issues that arose from within this. Professional staff were not interviewed as part of this research, but their experiences and perspectives would be valuable to understandings of UC’s impact.

Possible areas of further research:

- the impact of digital technology and how it may influence inequalities in the welfare system
- in-depth studies focused of specific groups that face implications from UC such as self-employed and single parents
- the impact of UC on intervention activities from landlords in reducing rent arrears

Recommendations to the Government:

- give power and control back to people; provide better awareness and make it possible for all claimants to access APA, including direct payments to landlords, split payments and fortnightly payments.
- change the advance payment to say what it is: a loan, and give clearer guidance to claimants on repayment, working with them to review feasibility to pay the back monthly.
- work cross-sector and provide UC training to professionals to support those that are most susceptible to financial hardship
- offer business support / training to self-employed people as opposed to finding additional work
- work with volunteers/employ staff for a transition period to support those with limited digital literacy or language barrier
- ensure appropriate training is provided to DWP staff to deal with the people with multiple and complex needs, learning disabilities and mental and physical health conditions as well as claimants in distress

Recommendations to Social Landlords:

- promote and change provision of support at crisis point only when tenants are in arrears of over two months, to any tenant who believes they need this support
- train front-line staff to be more aware and recognise signs of destitution other than financial indicators, as often tenants have unseen arrears

In principle, UC has many elements that are an advance from legacy benefits, particularly the simplification of the welfare system. In practice however, the dehumanisation of the welfare system does not consider the varied and complex experiences and circumstance of claimants. The aim of UC to 'make work pay' and get people to become more financially independent may reduce economic exclusion but it does not prevent poverty. Notably complex problems rarely have simple solutions, but the Government have an opportunity to use their new adopted agile approach to learn from the findings of qualitative research and other significant evidence to reflect on its approach to significantly improve the effectiveness and efficiency of UC, particularly before rollout impacts on more lives.

Chapter 6: Research Log

This chapter presents a reflective research log that covers my experience of being a social researcher and includes various stages of research, and links these to the 2015 Community Development National Occupational Standards (CD-NOS). This reflection will support my personal development as a social researcher and identify the knowledge, understanding and skills I need to carry out this role more effectively.

Process of selecting research topic, aims and objectives

My studies were funded by my employers, so I wanted to offer something that could be used to advance research into our residents and support the work agenda. The topic to UC energised me as it was very relevant and enabled me to learn further about people from a housing perspective as well as a community development perspective. However, I noted that having a personal view and interest in this could have the potential to prevent me from being objective. I therefore made effort to ensure I get an all-rounded view of UC when conducting my secondary research, and to ensure I avoided leading questions in my interview.

At first, I was worried that, although this subject matter is very relevant, it is also quite new and unique in its own rights. I thought that finding information on this topic would be challenging, and in some ways, in the beginning of the academic year, it was. However, as the months have gone by, more and more reports were published on UC by various stakeholders and independent research bodies. This showed me how relevant understanding the impact of UC is, which in turn made me feel confident in how useful my study had the potential to be.

Challenges of identifying respondents for primary research and interactions with gatekeepers

My initial assumption was that working for this HA and having had direct access to residents quite readily in the past, it would be easy to identify participants. However, moving away from the Community Development Team had an impact on my assumptions. No longer working directly on an estate where I could identify residents claiming UC, I had limited access and required a gatekeeper to support me. Getting in contact with the gatekeeper and bringing them on board was straightforward and I was encouraged that they thought this could be a good piece of research to support those impacted by UC and get their voices heard. I made an initial assumption that the gatekeeper, coming from a finance background, was only interested in making tenants pay their rent, but after speaking to them I was pleasantly surprised that they themselves were keen on promoting social justice and used their professional position regularly to facilitate power differences between the DWP staff and tenants. It made me feel proud to be a part of an organisation that 'understands and practices community development' (CD-NOS, 2015).

A problem I faced in recruiting participants was that many people simply didn't want to discuss this issue, and being in arrears, especially not with an employee of their landlord. Reflecting on this, I had to change my approach and asked the gatekeeper to mention that this was strictly an academic piece of work and I was impartial to what would be discussed. This approach helped as I was able to get access to four residents using the gatekeeper. However, still requiring more interviewees, I had to step back and revise my approach. Being from a community development background I had built rapport, trust and a professional relationship with many residents. I got in contact with a resident volunteer that I had worked with in the past and asked if they knew anyone on UC. This proved to be a great success as not only were they a claimant, but they also were able to refer me to three more residents.

Forming, developing, adapting or changing the questions to participants

This is an area where I thought I would feel most comfortable and being involved in customer research at work, I felt confident in being able to produce semi-structured interview questions including probes. In some ways this was true as I knew from the literature review certain areas of exploration and was able to produce 'must' questions to ensure systematic comparison. However, I found having to produce qualitative interview questions on a sensitive subject area quite difficult; most people don't like talking about being on benefits, arrears or debt but although it would be challenging, I know it was something I couldn't avoid. As someone who tends to avoid confrontation, I found it daunting to directly address questions on these topics, especially as I was expecting answers to be quite intense around destitution and frustrations on arrears, I didn't not know how I would respond to hearing about these.

Expressing my anxieties with my supervisor, colleagues, and from conducting a pilot with a friend on UC, I got advice on ways to approach this more effectively was also better prepared to deal with the responses that may arise. This showed me the importance of Key Value 5 'working and learning together' (CD-NOS, 2015) as well as reflective practice; if it weren't for discussing this with others, conducting my pilot and editing my questions, I would have remained anxious and possibly asked the wrong questions or carried out interviews unsuccessfully.

Process of interviewing respondents and lessons from the interviews

This was by far the most challenging area for me, not so much because of my confidence in interviewing as being from a community development background I was comfortable in building rapport with people. The challenge I faced was how to deal with specific responses and issues raised by interviewees. Although conducting a pilot was useful, this was with a friend, so it was naturally more relaxed. Having to listen to the hardship and destitution that interviewees were going through had an emotional impact on me. To be an impartial social researcher on a topic I could see was causing so many people injustice was hard, especially as being a community development practitioner, I aim to promote social justice and equality (CD-NOS, 2015).

I have a duty of care as a professional; giving the vouchers as a means of gratitude was a great opportunity but it simply was not enough. After the interview, I helped identify foodbanks for two participants and referred one individual to the gatekeeper. I tried to take a reflexive approach to this by constantly reflecting after each interview and trying to remain impartial when analysing my findings.

Challenges of analysis and writing up

Ensuring my interview questions were themed and having transcribed my interviews note, I was able to identify themes in my finding quite quickly but was conscious that my personal opinions and beliefs may influence and affect the research analysis and I found trying to remain impartial difficult. I think I had to accept that there would be some part of me that may be bias in my analysis.

In the beginning of this study, there was little qualitative research on the topic. Nearer to my analysis period, an abundance of qualitative research was published. The findings came from several stakeholders, including independent research bodies, official government papers and housing associations. I was relieved to see that these publications were similar to my findings, and this made me feel less subjective in my analysis. Simultaneously, I had conflicting views as I felt that my findings were less original.

Overall reflection on research process

Research is vital in community development practice and is integral to the Standards within Key Area 2; as practitioner one needs to get to know a community, facilitate research and analyse findings to effectively 'understand and engage with communities' (CDS-NOS, 2015). I found the process of

conducting primary qualitative research both stimulating and challenging in various aspects. The technical side was more straightforward but dealing with and understanding adverse experiences that people go through was difficult. Having a personal drive to empower communities is essential as a community development practitioner and as a result it is almost impossible to fully be an outsider in community research as the key purpose will always be to support social justice and equality.

Word count: 7826

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Appendices

Appendix 1: Research Information sheet and consent form for Interview Participants

You have been invited to take part in a research study. This information sheet will help you understand why the research is being done and what it means for you.

WHO I AM AND WHAT THIS STUDY IS ABOUT?

My name is Shahina and I am completing a degree in Community Development and Leadership. This research is being conducted as part of my dissertation and will enable me to obtain my degree in Social Science once completed. The overall aim of this piece of research is to better understand what impact Universal Credit is having on residents living in a Housing Association, who have experience of being in arrears.

WHY HAVE YOU BEEN INVITED TO TAKE PART AND WHAT THAT INVOLVES?

You are a Housing Association tenant who is receiving Universal Credit have experienced being in arrears. You will take part in a semi-structured interview that should last approximately 45-60 minutes. This will take place in the organisations premise, within your home or on the phone. We will explore your experience with Universal Credit.

DO YOU HAVE TO TAKE PART?

Participation is completely voluntary, and you have the right to refuse participation, refuse any question and withdraw at any time without any consequence whatsoever.

WILL TAKING PART BE CONFIDENTIAL?

Yes, all interviews will remain confidential and I will not disclose your identity or any confidential information about you without your permission, unless there is a legal obligation to do so or there is a serious cause for concern.]

HOW WILL INFORMATION YOU PROVIDE BE RECORDED, STORED AND PROTECTED?

The interview will be digitally recorded and transcribed, this will be retained in a secure location, locked with a password and only I will have access to this data. Recording will enable me to listen to you more carefully and I will delete the audio file after the completion of research in June 2019.

Non-anonymised data in the form of **signed consent form** and **transcript of key interview points** in which all identifying information has been removed will be collected and retained as part of the research process. Under freedom of information legalisation, you are entitled to access the information you have provided at any time.

Appendix 2: Interview Question Set

Introductions and brief - *The purpose of this interview is to discuss your feelings about UC to better understand how UC impacts on people's lives. Some questions are about rent arrears and looking for work and if you are comfortable speaking about this, can we discuss this a little further. (*prompts*)*

Before Universal Credit

1. Before claiming UC, did you understand what it is and what the changes meant for you?
(payment amounts, frequency, push towards work, if no - explain what UC is)
2. Were you on any means-tested benefits before signing up?
(6 legacy benefits: IS, JSA, ESA, HB, CTC, WTC)
 - 2a. [If yes] How has this changed for you?
 - 2b. [If no] Why did you need to claim UC?
(lost job, health, family priorities, additional financial support due to low hours worked)

Applying for Universal Credit

3. Tell me about your experiences of claiming UC...
 - 3a. How did you apply for Universal Credit?
(online, in person, on the phone, through advocate)
 - 3b. [If applied directly] How long did this take you?
 - 3c. What did you find easy/hard about the process?
4. How did claiming UC make you feel?
(because.../why is that?)

Receiving Universal Credit

5. Talk me through receiving your first payment
 - 5a. How did it make you feel?
 - 5b. How long did it take?
(usually paid 5 weeks after application)
 - 5c. Do you understand the amount of the first UC payment that you received?
 - 5d. Do you understand the amounts you receive now?
6. Can you tell me about any complications you may have face with this?
(miss-payments)
 - 6a. Have you had any delays in payment?
(tell me about your experiences of this, how did this affect you?)
7. Did you get an advance payment? Were the repayment terms explained to you?
8. Have you had any sanctions in payment (stop to payments)?
(tell me about your experiences of this, how did this affect you?)

Managing on Universal Credit

9. Overall, do you think the UC has a positive or negative affect on you?
(because.../why is that?)
10. The government have said that UC aim is to support financial independence including money management, do you agree or disagree with this?
(because.../why is that?)
11. Do you now receive direct payment of UC for your Housing costs (rent)?
(tell me about your experiences of this, do you prefer this method?)
 - 11a. [If no] Do your UC housing costs go directly to your landlord (Alternative Payment Arrangement)
 - 11b. Do you know why this was set up?
12. If you could make one change to UC, what would be the most important fix and why?

Arrears

13. Are you in any rent arrears that you know of?
 - 12a. What really worries you about being in arrears?
14. Do you receive any support for this?
 - 14a. [If yes] What kind of support?
 - 14b. [If no] What kind of support do you think would help you?
15. When you get your payment, what are the first few things that you think about?
 - 15a. What do you think are people's main priorities in terms of expenses?

Finding Work

16. Are you expected to look or prepare for work as part of your claim?
 - 16a. [If yes] Tell me about your experience in this?
(job search journal, what kind of work – P/T F/T etc)
 - 16b. [If yes] What do you find easy/hard about this process?
(Online accessibility, going to Job Centre)
17. What kind of support do you receive from your UC work coach?
(Help with job search, getting job ready, if self-employed how to bring in more income)
18. Finally, do you have any questions for me or anything you would like to add?
(Summarise interview and thanks – voucher)

Appendix 3: 8 signed copies of informed consent forms

Removed to protect confidentiality

Appendix 4: Interviewee Socio-demographic characteristics and Experience of work and benefits

Interviewee	Gender	Age range	Ethnicity	Household structure	Digital literacy	Employment status	Disability / health issues	Experience of legacy benefits
Interviewee 1	Female	25-49	Black Caribbean	Lives with non-dependent child, no partner	Confident	Self-employed	N/A	Previously on legacy benefits
Interviewee 2	Male (joint claim)	50+	White English	Lives with partner	Non-confident	Unemployed and carer	Physical health condition	Previously on legacy benefits
Interviewee 3	Female (joint claim)	25-49	Asian Bengali	Lives with dependent children and partner	Non-confident	Unemployed	N/A	Previously on legacy benefits
Interviewee 4	Female	25 - 49	Black African	Lives with dependent children, no partner	Confident	Employed part-time	Physical and mental health condition	Previously on legacy benefits
Interviewee 5	Female	16-24	British Pakistani	Lives with dependent child, no partner	Confident	Employed part-time	N/A	Previously on legacy benefits
Interviewee 6	Female	50+	White Irish	Lives with non-dependent child, no partner	Non-confident	Unemployed	Physical health condition	Previously on legacy benefits
Interviewee 7	Female	50+	Black African	Lives alone	Non-confident	Unemployed	Physical health condition	New claimant
Interviewee 8	Male	25-49	British Bengali	Lives alone, but have dependent children	Confident	Unemployed	N/A	New claimant