

Coping with Conditionality?

An Exploration into the Impact of Behavioural Conditionality in Universal Credit on Vulnerable Claimants

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Abstract

As a well-established part of the UK welfare system, behavioural conditionality is expected by Government to promote 'positive' behavioural changes and enforce work norms by compelling 'dependent' benefit claimants into paid work. However, its expansion in recent years to claimant groups such as disabled people and lone parents, together with a harsher regime of benefit sanctions, has raised considerable criticism that intensified behavioural conditionality disproportionately affects 'vulnerable' groups. This thesis explores how escalations in the scope and scale of behavioural conditionality in Universal Credit (UC) impact the lives of 'vulnerable' claimants. It presents a desk-based review of UC policy which explores how behavioural conditionality operates in relation to 'vulnerable' claimants in UC, together with analysis of new empirical data generated through a qualitative longitudinal study which investigated impact on the lives of a group of 'vulnerable' UC claimants living in Greater Manchester over a six month period.

The evidence presented in this thesis indicates that UC currently fails to adequately protect 'vulnerable' individuals. Key findings demonstrate that much of the support available within UC is insufficient and inappropriate to meet the basic and essential needs of 'vulnerable' claimants and rarely facilitates movements towards, into employment and progression within paid employment. Moreover, findings show that the extended and intensified behavioural conditionality inherent within UC can often lead 'vulnerable' individuals to confront harsh benefit sanctions, resulting in immediate and longer-term hardships such as worsening health, further debts and increasing dependency on family, friends and external services. This thesis contributes to knowledge as it counters ongoing political reassurances that 'the vulnerable' will be protected and, instead, indicates how UC frequently exacerbates lived experiences of vulnerability over time.

Authors Declaration

I declare that this thesis is a presentation of original work and I am the sole author. This work has not previously been presented for an award at this, or any other, University. All sources are acknowledged as References. Data from the thesis has informed a published book chapter.

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List of Abbreviations

APA – Alternative Payment Arrangement

CIH – Chartered Institute of Housing

CLGC – Communities and Local Government Committee

CML – Council of Mortgage Lenders

CPAG – Child Poverty Action Group

CSJ – Centre for Social Justice

DHP – Discretionary Housing Payment

DoH – Department of Health

DV – Domestic Violence

DWP – Department for Work and Pensions

EHRC - Equality and Human Rights Commission

ESA – Employment and Support Allowance

ESRC - Economic and Social Research Council

JCHR – Joint Committee on Human Rights

JCP – Job Centre Plus

JSA – Jobseekers Allowance

LGA - Local Government Association

MDR – Marginal Deduction Rates

MEAM - Making Every Adult Matter

NAO – National Audit Office

NAWRA – National Association of Welfare Rights Adviser

NHF – National Housing Federation

PAYE – Pay as You Earn scheme

PIP – Personal Independence Payment

PTR – Participation Tax Rates

RTI – Real Time Information system

SMF – Social Market Foundation

SSAC – Social Security Advisory Committee

SSDWP – Secretary of State for Work and Pensions

TUC – Trade Union Congress

UC – Universal Credit

UCA – Universal Credit Advance

WCA – Work Capability Assessment

WFI – Work Focused Interviews

WPC – Work and Pensions Committee

Chapter One: Introduction

Taxpayers feel that the welfare system they support is not one they respect, knowing that some of their money does not go to the vulnerable people they want to help. ...This is about the beginning of cultural change. A new culture of responsibility. We say: we will look after the most vulnerable and needy. We will make the system simple. We'll make work pay. We'll help those who want to work, find work. But in return we expect people to take their responsibilities seriously too. To look for work. To take work. To contribute where they can. (Cameron, 2011)

Behavioural conditionality has been a longstanding feature of the UK welfare system (Watts and Fitzpatrick, 2018). Drawing on fundamental debates about social rights and responsibilities (Oldfield, 1990), behavioural conditionality emerged from considerable political debate over the last forty years regarding the extent to which eligibility to collectively funded welfare benefits and provisions should be dependent on individuals first meeting certain specified responsibilities set by the State. Expected to promote 'positive' behaviour changes and to enforce work norms by ensuring that 'dependent' benefit claimants move towards, into and progress in paid work, behavioural conditionality has been progressively extended and intensified across the UK welfare system. As a result, eligibility of increasing numbers of claimants to their continued receipt of work-related benefits is now firmly contingent upon their participation in, and compliance with, a range of prescribed mandatory activities, such as "work focused interviews (WFIs), training and support schemes and job search requirements, with an individual's failure to fulfil such specified activities often leading to benefit sanctions" (Dwyer, 2018b: 142).

The escalation in the scope and scale of behavioural conditionality in the contemporary welfare system, in parallel with a harsher regime of benefit sanctions, has provoked considerable concern about the potentially detrimental implications for the lives of many 'vulnerable' benefit claimants. Widely criticised for not promoting the 'positive' behavioural changes intended to enable individuals to move into paid work, the extension of behavioural conditionality to the benefit claims of 'vulnerable' individuals (such as homeless and disabled people) has instead been shown to often trigger a range of negative outcomes, such as increased poverty, deterioration in health and even disengagement from the welfare system (see: Dwyer, 2018a; Wright et al., 2018; Fletcher and Flint, 2018; Fletcher and Wright, 2018; Reeve, 2017; Wright et al., 2016a; McCarthy et al., 2015 etc.).

In light of such growing concerns, politicians have sought in speech and rhetoric to reassure the public that those ‘most vulnerable’ and in most need of welfare support will continue to be provided with State protection. Such narratives appear to suggest that ‘the most vulnerable’ are justified in their need for, and reliance on welfare services. This apparent association of notions of ‘vulnerability’ with an individual’s need for, and ‘deservingness’ of welfare support in political discourse appears to imply that vulnerability classifications continue to act as a trigger for the provision of extra support, and in doing so, reinforce the rhetoric of the continued political pursuit of a fair and just society (Brown, 2012).

However, in an age of ‘ubiquitous conditionality’ (cf: Dwyer and Wright, 2014), ambiguity in political debate about who constitutes ‘the vulnerable’ appears to have allowed for a steady redrawing of the boundaries between those ‘vulnerable’ claimant groups considered to be reliant on welfare support due to demonstrated need, and those whose ‘dependency’ is considered to be the outcome of ‘irresponsible’ behaviour. As a result, although politicians’ references to ‘the most vulnerable’ undoubtedly still continue to signal the need for extra help, it is recognised that vulnerability classifications in the contemporary welfare system are not benign, technical categories, but have considerable implications for the daily lives of many ‘vulnerable’ individuals (see: Brown, 2011).

This thesis explores how extended and intensified behavioural conditionality in the contemporary welfare system impacts upon the lives of ‘vulnerable’ claimants. It presents a desk-based review of how behavioural conditionality operates in relation to ‘vulnerable’ claimants in Universal Credit (UC), together with analysis of empirical data generated through a qualitative longitudinal study which investigated changes in the lives of a group of ‘vulnerable’ UC claimants over a six month period.

This opening chapter introduces the context for the research and summarises the structure and orientation of the thesis. It first explains why UC was selected as the focus for the project, along with a brief overview of the UC policy context (1.1). The chapter then moves on to set out the over-arching research objectives and questions, together with a summary of the main research methods (1.2). It concludes with an overview of the overall structure of this thesis, including a summary of the content of each of the subsequent chapters and pertinent findings from the empirical study (1.3).

1.1 Why choose Universal Credit?

The introduction of UC in 2013 represents a significant reform to the UK welfare system (Dwyer and Wright, 2014). It combines six existing means-tested benefits and tax credits (Income Support, income-related Jobseeker's Allowance, income-related Employment and Support Allowance, Working Tax Credit, Child Tax Credit and Housing Benefit) into a single benefit (see chapter 3 for further details). The merging of existing benefits and tax credits is asserted by the Government to simplify the benefit system, provide further incentives to make work pay, and smooth transitions between unemployment and paid work, while simultaneously offering fairness to the tax payer (Kennedy, 2011a; DWP, 2010a; 2010b).

Underpinning UC is an aspiration by the Government to ensure that those, both in and out of work, 'dependent' on social welfare benefits are incentivised to move into and progress in paid work (Morris, 2011; see also: Timmins, 2016a; Haddon, 2012a; CSJ, 2006). Therefore, one of the most important components of the UC system is the 'Claimant Commitment' which sets out the form of work-related requirements an individual is expected to fulfil to ensure their continued receipt of UC payments. These behavioural conditions can include mandatory attendance at appointments, work-focused interviews and training, as well as the expectation to complete up to 35 hours of job search each week (DWP, 2014a). To ensure that claimants only have to comply with "reasonable" work-related activities (WPC, 2015a: 24), such conditions are expected to be personalised to the particular needs, circumstances and capabilities of the individual.

Consequently, the Government asserts that 'vulnerable' claimants will only have their UC benefit sanctioned if they are unwilling, rather than unable, to fulfil the work-related conditions attached to their UC claim (WPC, 2013: 24).

Behavioural conditionality in UC is also reinforced through a number of key policy changes, including payments on a variable monthly basis, paying the housing element of the benefit direct to the claimant, and the tapered withdrawal of payments as the claimant moves in and out of work and their earnings from paid employment increase (see 3.2 for further details). Such policy changes represent a significant shift from the delivery of previous means-tested benefits and tax credits, such as JSA and ESA. Historically, these benefits have been paid on a fortnightly basis, paid Housing Benefit direct to social landlords and required claimants to stop their unemployment benefit claim and move onto in-work tax credits once they moved into employment. The Government asserts that UC will reflect how the majority of the current workforce is paid, and, in doing so, support claimants to more effectively manage their finances during periods between

jobs and ease transitions from unemployment into work (Millar and Bennett, 2017; DWP, 2013a; WPC, 2012a).

Although the aims and broad principles of UC have been largely welcomed, there have been considerable criticism and concerns about some of its core assumptions about benefit claimants and its delivery process. The escalation in the scope and scale of behavioural conditionality in UC has been widely criticised for having disproportionate effects on the lives of ‘vulnerable’ claimants, leading many individuals, such as those with physical and mental health issues or who are homeless, to experience considerable ongoing hardship (see: Dwyer, 2018a; Wright et al., 2018; Fletcher and Flint, 2018; Fletcher and Wright, 2018; Reeve, 2017; Wright et al., 2016a; McCarthy et al., 2015 etc.). Others have similarly voiced concerns about the delivery of UC, asserting that the way in which it is calculated and paid has resulted in many ‘vulnerable’ claimants, without sufficient financial savings or who have existing debt, becoming increasingly economically dependent, at greater risk of losing their home and experiencing deteriorations in their health (see: WPC, 2015c; SSAC/SSDWP, 2015a; NHF, 2015a; 2011a; Ipsos MORI, 2014a; St Mungo’s, 2013a; Refuge, 2013a; Shildrick et al., 2012; Ridge and Millar, 2008 etc.).

Given the growing criticism and concern that the escalation of behavioural conditionality, together with changes to key elements of policy, has particularly detrimental implications for the lives of ‘vulnerable’ claimants, UC was considered to offer a valid and important case study for this thesis. The empirical analysis presented, therefore, seeks to add to and further complement existing research by bringing to the fore the voices and experiences of ‘vulnerable’ people often absent from current debates that surround UC.

1.3 Research questions and overview of the methods

The central aim of this study is to explore how behavioural conditionality in UC was experienced by ‘vulnerable’ claimants over time. This required attention to be given to how behavioural conditionality operates in UC policy in relation to ‘vulnerable’ groups, and an exploration of changes in the lives of a group of ‘vulnerable’ UC claimants over time. This core aim was translated into the empirical domain through a number of research questions:

- How does behavioural conditionality in UC operate in relation to ‘vulnerable’ claimants?
- How effective is UC at moving ‘vulnerable’ claimants into paid work over time?
- How does paid work impact upon the lives of ‘vulnerable’ UC claimants over time?
- To what extent does UC provide sufficient support to ‘vulnerable’ claimants over time?

These research questions guided both the desk-based analysis undertaken to examine how behavioural conditionality operates in UC policy and practices for 'vulnerable' claimants (Chapter 3) and the empirical qualitative longitudinal interviews which explored how UC impacted on the lives of 'vulnerable' claimants over a six month period in 2017 (Chapters 5-7).

The desk-based analysis of key UC policy and practices was conducted at the start of the study in 2016 (see Chapter 3 for further details). It primarily involved the examination of key legislation, policy and guidance documents, working papers, evidence provided to Parliamentary Select Committee inquiries and grey literature produced since 2010 when UC was announced as a key welfare reform by the then Coalition Government (2010-2015). Drawing on principles of documentary analysis, the inclusion of such a range of literature offered insights into the underlying assumptions and principles of UC, as well as critiques of its policy design. As a result, the analysis revealed a variety of implications that UC has on the lives of 'vulnerable' claimants.

The desk-based analysis also explored how vulnerability is understood and operationalised within UC. Key terms such as 'vulnerability' and 'the vulnerable' were specifically investigated within UC policy documents and guidance notes, with evidence provided to Parliamentary Select Committee inquiries proving to be particularly useful. These documents supported attempts to differentiate between the ways in which the concept of vulnerability operates in UC policy and how it is referenced in more colloquial terms by politicians, policy-makers, researchers and the general public to denote individuals who need additional assistance or support to manage the UC system. The policy insights achieved during the desk-based analysis stage informed the later empirical longitudinal qualitative research.

At the start of the empirical study in 2017, UC was in the process of being rolled out nationally (Kennedy and Keen, 2018). As a result, although UC was available to all single claimants, it had not been consistently extended to more 'complex' cases, such as joint or family claims. It was therefore important that the research was conducted in a region where the eligibility criteria for UC had been expanded. This ensured that claimants with a wide range of different adverse experiences could be recruited. Greater Manchester offered a suitable location for the research as it contained three of the initial UC Pathfinder areas (namely Wigan, Warrington and Oldham), was one of the first regions to extend eligibility to couples, families and single individuals claiming the housing element (DWP, 2013b; WPC, 2012b) and, pragmatically, was a relatively short distance from the research base.

A key challenge of the research was to define 'vulnerability' in a way that was both meaningful and tangible. Informed by the literature, but particularly drawing on ideas of Emmel and Hughes

(2014; 2010), 'vulnerability' was understood at the start of the study to be the presence of adverse life events (e.g. rent arrears, domestic violence), uncertainty about current or future situations and an individual's constrained capacity to respond to risk factors due to their lack of material resources, lack of status, personal characteristics and circumstances (e.g. disability, having dependents). A purposeful sampling strategy was developed to recruit respondents able to offer a depth of insight into how behavioural conditionality operates for certain 'vulnerable' claimants. Respondents were recruited from a range of organisations, including resettlement organisations, domestic violence refuges, homelessness charities, debt advice services, money skills services, drug and alcohol treatment and recovery services, and learning and education centres across Greater Manchester. Eighteen respondents participated in the first wave (a) of semi-structured interviews between April – May 2017, with fourteen completing the second wave (b) interview in November – December 2017 (see Chapter 3 for further details).

The empirical research was enhanced by the adoption of a longitudinal qualitative methodology. Researching longitudinally through two waves of interviews over the course of six months enabled change (or lack thereof) to be explored. This was important since behavioural conditionality is intended to promote 'positive' behavioural change through movements towards and into paid work. In addition, 'vulnerability', as conceptualised in this thesis, is not understood to be a static state but mediated by interactions between policy elements and the delivery of UC, wider social forces (e.g. the paid labour market) and also the responses and strategies of the respondents (see: Emmel and Hughes, 2014). The longitudinal qualitative approach positioned change, or its absence, as a key element under review in the research (see: Thomson et al., 2003; Neale and Flowerdew, 2003).

In this thesis, time is understood to be fixed and bound by traditional clock and calendar time, and therefore a linear and forward facing process. There is nonetheless also an awareness of the capacity for longitudinal research to explore temporality as plural and varied, and often emerging from subjective experiences of the individual (Neale, 2015; Adam, 1990). During the analysis, particular attention was, consequently, paid to the ways in which past experiences and future aspirations influenced how the respondents reflected on and reported their experiences of UC (see particularly Chapter 5; see also: Neale, 2015; McKie et al., 2002). As a result, the first wave of interviews (a) act as a baseline from which change, or lack thereof, is traced (see Chapter 6 and 7). This made it possible to examine the extent to which UC facilitated movements into paid work and mediated lived experiences of vulnerability over the six months of the study.

1.4 Structure of the thesis

Chapter Two offers a literature review which provides a brief overview of key political and theoretical debates pertinent to discussions of behavioural conditionality and vulnerability. These discussions are then further developed through an exploration of the relationship between behavioural conditionality and vulnerability in contemporary welfare system, framed through three key themes, protection of ‘the vulnerable’, the redrawing of boundaries between the ‘vulnerable’ and ‘irresponsible’ claimants and the responses of ‘the vulnerable’ to behavioural conditionality.

Chapter Three provides an outline of the origins and introduction of UC together with an overview of some of the key elements of UC policy. Particular attention is paid to how behavioural conditionality operates within UC policy and practice for ‘vulnerable’ claimants. This is then complemented by an exploration of the current system of personalised support, benefit sanctions and associated safeguards intended to reinforce behavioural conditionality. The chapter moves on to examine four of the main additional support measures available to certain ‘vulnerable’ claimants who encounter difficulties within the UC system, before concluding with some provisional insights into the ways in which the concept of vulnerability appears in UC, and the effects that shifts in classification of vulnerability appear to have on those deemed ‘the vulnerable’.

An in depth discussion of the research methodology underpinning the thesis is offered in **Chapter Four**. This chapter provides an overview of how the desk-based UC policy analysis that informs discussions in Chapter 3 was conducted. It then moves on to set out the theoretical orientation and conceptual framework which guided the longitudinal qualitative research study. Consideration is given to the sampling framework and the recruitment of respondents, including key discussions about how the respondents’ engagement in the study was sustained, and consideration of the pertinent ethical considerations and issues that emerged over the six months of the empirical study.

Chapters Five to Seven present analysis of the empirical data generated in the fieldwork conducted with vulnerable UC claimants. **Chapter Five** introduces the four key lived experiences of vulnerability faced by respondents over the course of the study; namely poverty, homelessness, illness and impairment, and domestic violence. These lived experiences of vulnerability are contextualised through a focus on the circumstances that shaped the respondents’ pathways to UC and an exploration of how past experiences of insecure and poorly paid employment impacted on work trajectories, and influenced expectations of, and future

movements into paid work. The chapter concludes with a brief discussion of how the respondents understood their own vulnerability and their future aspirations for the next six months. Discussions in this chapter provide a contextual baseline for later analysis presented in Chapters Six and Seven.

Chapter Six moves on to explore the respondents' experiences of behavioural conditionality over the course of the study, focusing particularly on whether UC facilitated movements into, or progression within paid work and also on the impact of the threat and/or imposition of benefit sanctions on their lives. These findings are then developed in **Chapter Seven** through an exploration of some of the key elements UC policy, such as monthly payments, designed to reinforce behavioural conditionality as well as the additional policy measures expected to temporarily mediate any detrimental impact of UC.

Chapter Eight concludes the thesis and collates the evidence emerging from the desk-based analysis and qualitative longitudinal study to reconsider the four stated key research questions. This chapter offers a contribution to knowledge by providing key insights into how and why behavioural conditionality in UC often fails to address the underlying vulnerabilities of many 'vulnerable' claimants, and frequently leads to negative outcomes, such as escalating levels of debt, deteriorations in health and housing instability. It also offers reflections on researching 'vulnerability', before moving on to offer a number of policy recommendations to improve future UC policy and practice for 'vulnerable' claimants. The chapter concludes with a call for an open debate to continue to unpack the moral and ethical implications for 'vulnerable' claimants of the growing political rhetoric which emphasises the importance of personal responsibility, financial independence and engagement in paid work.

Chapter Two: Reconfiguring rights and responsibilities for ‘vulnerable’ individuals

2.1 Introduction

This chapter examines the academic literature to understand and explain how behavioural conditionality and vulnerability operate and are experienced within the contemporary welfare system. The aims of this chapter are twofold. Firstly, the chapter presents a brief overview of the broad theoretical and political debates that surround behavioural conditionality (2.2) and the concept of vulnerability (2.3). Secondly, the chapter draws together academic literature and current political thought to explore how behavioural conditionality impacts on the lives of ‘vulnerable’ claimants within the contemporary welfare system (2.4).

2.2 Defining behavioural conditionality

When seeking to define and explore behavioural conditionality, it is important to understand both its role within the broader policy context and its relationship to other key parameters of welfare provision (see: Watts and Fitzpatrick, 2018). This section examines the function that behavioural conditionality performs in targeting welfare provision and the extent to which this role is conceptually distinct from alternative aspects of welfare distribution and delivery, such as issues of entitlement and generosity (see: Watts and Fitzpatrick, 2018; Clasen and Clegg, 2007). These discussions will illustrate that behavioural conditionality, in the contemporary UK welfare system, is only one component of ‘welfare conditionality’, and, in this thesis, will be understood to link “eligibility to the receipt of work-related benefits to an individual’s mandatory engagement with work focused interviews (WFIs) training and support schemes and job search requirements, with failure to comply with such specified activities leading to benefit sanctions” (Dwyer, 2018b: 142).

Access to welfare benefits has always been intrinsically structured by both legal and administrative requirements. Watts and Fitzpatrick (2018) distinguish between three distinct requirements operationalised to target the distribution and delivery of welfare resources, conditions of status, need and conduct. Clasen and Clegg (2007) similarly identify a series of levers and levels for targeting welfare resources, such as those related to category, need and behavioural conduct. Conditions of status (or category) often relate to issues of membership, with eligibility frequently associated with indicators such as citizenship, residency and demographic characteristics (e.g. such as age for pension provision). Conditions of need (or circumstance) alternatively tend to associate eligibility with the reason welfare is required, such as having an

income below an ascribed amount or being unemployed, and, therefore, are often underpinned by assessments of need that evaluate whether an individual has a relevant need and is sufficiently 'in need' to require welfare support (see: Watts and Fitzpatrick, 2018 for further details). Seen in this way, behavioural conditionality can be understood as only one benchmark of many to shape the distribution and delivery of welfare resources, relating specifically to the particular behavioural actions required to be eligible for initial access to welfare resources (such as the restriction of unemployment benefits for those judged as having 'voluntarily' left paid work) or to ensure ongoing access (such as the expectation that unemployed benefit claimants must actively look for work on a continual basis). As a result, Clasen and Clegg (2007) assert that often issues of behavioural conditionality only intercede when an individual's eligibility to welfare has already previously been accepted based on criteria of status and need.

Issues of generosity and entitlement similarly shape the provision of welfare and can have implications for the quantity, duration and quality of welfare resources offered, as well as the statutory requirement to provide an individual welfare services (Watts and Fitzpatrick, 2018). Entitlement and generosity are often interlinked, with policymakers frequently favouring discretionary programmes over statutory entitlements on the basis that discretionary systems can not only offer freedom, flexibility and personalisation within welfare systems, but can also be rationed and constrained, particularly in times of austerity (see: Priemus et al., 2005). The extent to which welfare is distributed according to whether an individual meets particular bureaucratically defined discretionary guidelines, rather than on the basis of entitlements, is, therefore, argued by Watts and Fitzpatrick (2018) to be a matter of political choice. Importantly, Watts and Fitzpatrick (2018) suggest that the preference for discretionary provision of welfare by policy makers has significant implications when it is understood that the distribution and delivery of welfare is framed by assessments of behavioural conduct. Rather than welfare practitioners making discretionary judgements about whether individuals meet particular 'factual' conditions, such as residency or age, behavioural conditionality necessitates subjective decisions based largely on the perceived 'deservingness' of the individual.

Consequently, behavioural conditionality can be understood as only one factor that shapes the distribution and delivery of welfare. Alternative forms of targeting welfare based on the status and needs of the individual can also be critical in defining who does (or does not) benefit from access to welfare resources and services. Moreover, the generosity of welfare support and its association with systems underpinned by ideas of entitlement or discretion can also have significant implications for both the structure and support provided by welfare systems to different individuals (Watts and Fitzpatrick, 2018). As a result, the policy intentions that underpin

the parameters and conditions of welfare provision can be understood to have substantial implications for both its efficacy and impact on those in need of welfare support.

2.2.1 Debates around behavioural conditionality

A useful approach to understanding and tracing changes in the different conditions and parameters attached to the distribution and delivery of welfare are ideas of social citizenship (see: Dwyer, 2010; Faulks, 2000). Social citizenship is concerned with the relationship between an individual and the community of which they are a member and, therefore, speaks directly to the rights and responsibilities attached to the provision of welfare resources and services (Lister, 2005). Its bounded nature enables rights and privileges to be conferred on those individuals given citizenship status whilst legitimising the exclusion of those marginalised from the citizenship community (Lister, 2005). Ideas of social citizenship involve questions of need, deservingness and what constitutes the 'fair' provision of welfare, and, as a result, offers a useful benchmark through which it is possible to interrogate shifts in the status of individuals or groups through changes in access to the rights and resources available to those recognised to be citizens of a particular community (see: Dwyer, 2010).

One of the most highly influential accounts through which it is possible to understand ongoing political shifts in ideas of social citizenship is provided by T. H. Marshall (1950). Marshall (1950) articulated a tripartite of rights held by the individual by charting the historic development of civil rights (e.g. the right to liberty and equality in law), political rights (e.g. the right to participate in political process) and the emergence of social rights (e.g. the right to social protection) in post-World War II Britain. The appearance of social rights, Marshall (1950) proposed, was an outcome of the creation of the post-World War Two welfare system and the formation of a set of State-guaranteed social and economic provisions (see also: Dwyer, 2010). Marshall (1950) asserted that these social institutions reflected a growing recognition in British society that it was necessary for the State to address the unacceptable inequalities produced by a capitalist market system in order to enable equal participation within society (Dwyer, 2010). Rights, particularly social ones, were consequently envisioned by Marshall (1950) to be essential to ensure a measure of equality of status and opportunity amongst individual citizens in a capitalist society.

Much debate since has focused on the extent to which an individual's right to collectively funded 's social benefits and provisions should be provided unconditionally (Dwyer, 2004). Marshall (1950: 46) emphasis on social rights as a vital third constituent rights-based element of citizenship meant that he only briefly considered the corresponding duties and responsibilities that the

citizen should fulfil in return for the provision of social rights, listing these as the responsibility to obey laws, pay taxes and national insurance, to accept compulsory education, to serve in the military and also “to put one’s heart into one’s job”. Over the past forty years, critics have therefore argued that Marshall’s lack of discussions of the responsibilities attached to welfare provision means that his conceptualisation of social citizenship no longer reflects the modern day political, economic and social context of Britain (see: Giddens, 1998; 1994; Etzioni, 1997; Selbourne, 1994). Instead, often drawing on communitarian/civic republican and New Right ideas (see Dwyer, 2000 for fuller discussions), they assert that status based rights of citizenship should not be conferred on individuals regardless of their conduct but that citizenship should demand a form of practice that requires the acceptance and enactment of certain responsibilities and communal duties by citizens in return for access to collectively provided benefits and services. In doing so, these critics emphasise a reciprocity between individual citizens’ responsibilities and the enjoyment of social rights (see: Mead, 1997; 1986; Giddens, 1998; 1994; Etzioni, 1997; Selbourne, 1994).

Marshall’s (1950) model of social citizenship with its focus on extensive social rights rather than responsibilities can act, therefore, as a useful benchmark through which it is possible to examine the extent to which all citizens are able to achieve equality of status and opportunity. As a result, his emphasis on entitlement and status-based social rights has particular resonance for this thesis as it offers a framework through which it is possible to understand both the nature and consequences of the rise of behavioural conditionality over time in the period since Marshall initially delivered his ‘Citizenship and Social Class’ lecture.

2.2.2 The rise of behavioural conditionality in the UK welfare system

The application of behavioural conditionality to target welfare resources is, however, not a new phenomenon (Watts and Fitzpatrick, 2018). Ideas of behavioural conditionality can be traced back to the introduction of the Poor Laws in 1601 and 1834. Differentiation between different types of poverty following the introductions of the 1601 and 1834 Poor Laws created and enforced a clear distinction between those ‘deserving’ and ‘undeserving’ of welfare support, and, in doing so, established a welfare system which emphasised the moral reform of those in receipt of support through the promotion of a work-ethic ideal (Pivan and Cloward, 1971). The Poor Laws consequently represented the critical appearance of welfare intended to encourage self-reliance through two fundamental principles, that of ‘less eligibility’ which ensured that those in need of localised collective support were provided a rate of relief beneath that of the lowest living

standards of an independent labourer, and conditionality, which ensured that eligibility to relief was based upon individual's acceptance of submitting themselves to the often harsh regime of the local work house (Pivan and Cloward, 2012).

Similarly, academic scholars therefore differ in the extent to which they perceive the current system of behavioural conditionality to be either a reflection, a gross exaggeration or a demonstration of the inherent flaws of the post-war welfare system (Watts and Fitzpatrick, 2018). Understood in this historical context, behavioural conditionality in the contemporary welfare system can be appreciated as one of many mechanisms and tools intended to activate and responsabilise individuals in receipt of working age social welfare benefits. However, the increasing use of behavioural conditionality in the past forty years due to the growing political enthusiasm for both New Right ideas alongside the civic republican/communitarian notion that the autonomy of individuals in society can only be secured through the fulfilment of mutual obligations, appears to have had a substantial impact on the contemporary welfare system. In particular, critics of behavioural conditionality argue that it reflects a new vision of the welfare state, with less emphasis now placed on protecting individuals from the risks inherent in a capitalist market and a greater expectation that the welfare system should engender 'positive' behavioural changes that will eradicate 'passive' welfare 'dependency' (Watson, 2015; Hill, 2014; Ramsay, 2012; Lister, 2011; Deacon, 2006; Dwyer, 2004).

The Thatcherite Conservative government (1979-90) promoted the view that it is the duty of the citizen to be independent and self-reliant, a political discourse influenced by an analysis of poverty presented by the American New Right political scientist Charles Murray (1994; 1990; 1984). Murray asserted that welfare offered perverse financial incentives to an 'underclass' which consciously rejected societally accepted moral values. For Murray (1994; 1990; 1984), the 'underclass' was consequently not defined by the severity of their poverty but indicated by a particular type of poverty considered to arise from three forms of 'immoral' behaviour, i.e. high levels of illegitimacy, a high incidence of violent criminal activity and/or unemployment in able-bodied young men. In order to eradicate this welfare dependent 'underclass', Murray argued that it was imperative to remove all out of work State provided welfare benefits except short-term localised social insurance based employment schemes, as this would ensure that able-bodied working aged individuals no longer relied on public welfare but returned to the paid labour market. From Murray's perspective, the welfare system does not protect 'vulnerable' claimants and offer equality of status and opportunity, but instead undermines the economic incentives offered by paid employment and fosters morally 'irresponsible' behaviour.

Murray's (1990) critique of a rights-based welfare system reflected a growing political conviction during the 1980s-90s that the welfare system should promote the 'common good' by channelling individual self-interest through a new system of welfare deterrents (Deacon, 2002). This led to the introduction and advancement of behavioural conditionality in a number of key spheres on the premise that this would uphold positive financial incentives to work and reduce the abuse of benefit claims (Dwyer, 2016; Deacon, 2002). Over the course of successive Conservative Governments (1979-97) the administration of unemployment benefits was connected to a greater drive to move people into employment. As a result, eligibility to the receipt of unemployment benefits became increasingly subject to claimants first meeting particular responsibilities, such as regular attendance at 'restart' interviews. In addition, the establishment of Jobseeker Agreements gave Work Coaches new powers to require claimants to alter their behaviour or appearance if it was considered to damage the likelihood of them securing work. More widely, it led to significant reforms of child maintenance awards which meant that the right to child benefits became conditional on the mother naming the father so that he could be pursued for child maintenance, whilst tenants in social housing tenures became eligible for eviction if they engaged in 'irresponsible' or anti-social behaviour (see Dwyer, 2016 for further details).

New Labour (1997-2008) built upon the welfare reforms of their Conservative predecessors and continued to advance behavioural conditionality as a core element of their welfare reforms (Dwyer, 2004). However, New Labour also began to adopt the language and ideas of another New Right American academic Lawrence Mead (1997; 1992; 1986) who, similar to Murray before him, argued that unconditional social benefits helped to create and sustain a welfare dependent 'underclass'. In contrast to Murray, Mead (1997; 1986) did not argue, however, that an individual's 'dependency' on welfare could be explained solely as a rational economic choice, but instead, that welfare systems had historically been too permissive and failed to set behavioural norms and obligations expected of its recipients. For Mead, rather than simply removing or adjusting the economic incentives within the welfare system, the solution was to impose compulsory work-related conditions on 'dutiful but defeated' (1992: 133) benefit claimants in order to "close the gap between the norm and the welfare recipient's lifestyle" (1997: 64).

Mead asserted that welfare interventions designed to 'help and hassle' benefit claimants are necessary to restore an individual's right to equal citizenship status. The growing emphasis on behavioural conditionality is, therefore, often couched in rhetoric that emphasises an individual's capabilities, with interventions designed to foster skills that maximise and empower autonomy (see: Mead, 2011; 2006; Griggs and Bennett, 2009). From this perspective, Mead (2006: 182) argues that behavioural conditionality changes the tone of politics, so that "the posture of

demanding things from the government on the basis of vulnerability has receded in favour of a more self-respecting style". Rather than 'vulnerable' benefit claimants being seen as passive and incapable, the extension of behavioural conditionality is asserted by Mead (2011; 2006) to restore common citizenship by promoting mutual respect between dependent and non-dependent citizens.

New Labour further embedded behavioural conditionality into a wide range of policy areas, including welfare benefits, social housing, homelessness, and migration (Dwyer, 2016; 2004). For example, the establishment of a programme of New Deals ensured that benefit entitlement was conditional on efforts to find and secure work. These programmes first made participation in training and work experience mandatory for young people aged between 18 and 25 and for those who were considered long-term unemployed, but were soon followed by programmes which mandated disabled people and single parents to engage in work-focused interviews, with sanctions applied to the benefit claims of those who refused to fulfil these work-related responsibilities. Later, behavioural conditionality was further intensified for disabled people through the introduction of Employment and Support Allowance (ESA), which, through a Work Capability Assessment (WCA), acts to determine the extent to which a disabled person is fit for work, and, therefore, the level of work-related requirements that can be expected (Piggott and Grover, 2009). In parallel, lone parents witnessed an escalation in behavioural conditionality as eligibility for State benefits without any work-related requirements attached was steadily narrowed from those carers of dependents up to the age of sixteen years to only carers whose children are under the age of three (Millar, 2019). Claimant groups who previously had not been expected to participate in paid work as a condition of their benefit receipt (Jones, 2012; Dwyer, 2008), therefore, gradually witnessed escalating behavioural conditionality under New Labour.

The Coalition (2010-2015) and Conservative government (2015-present) have continued to operate behavioural conditionality in similar ways to New Labour by upholding the idea that welfare 'dependency' is indicative of 'irresponsible' behaviour (Dwyer, 2016). For instance, the Coalition oversaw the migration of disabled people on the existing Incapacity Benefit to ESA despite considerable concerns about the operation of ESA, particularly the accuracy of WCA (Grover and Piggott, 2012; Patrick, 2012c). In parallel, they furthered initiatives introduced by New Labour which now mean that all lone parents with dependents over the age of one year can be subject to behavioural conditionality (Millar, 2019). However, the introduction of UC seemingly represents a new direction for behavioural conditionality as work-related requirements have been further broadened to include in-work individuals who previously had no work-related conditions attached to their benefit receipt (Dwyer and Wright, 2014). In-work conditionality means that any

UC claimant who fails to meet an earnings 'conditionality threshold' is now expected to "look for work, more work or better paid work" (Bochel and Powel, 2016: 205; Dwyer and Wright, 2014; see Chapter 3 for further details). This, Dwyer and Wright (2014) contend, represents a profound shift in the way that rights and responsibilities are configured in the contemporary welfare system, seemingly undermining prior political justifications that behavioural conditionality is necessary to compel claimants 'dependent' on welfare into paid work. In-work conditionality requires that increasing numbers of UC claimants are now held responsible not only for their unemployment, but also for any part-time and short term jobs or poor wages (Dwyer and Wright, 2014). At the same time, the Coalition and present-day Conservative government have intensified the severity of benefit sanctions applied when an individual fails to comply with their specified work-related conditions. Consequently, claimant groups, such as disabled people deemed able to engage in some form of work-preparation activities, who previously had only a portion of their ESA benefit withdrawn, can now confront the complete removal of their benefit for non-compliance (Dwyer 2016).

Tracing the rise of behavioural conditionality in UK welfare policy over the past forty years offers useful insight into why conditions of conduct are often articulated as "the central tenet of the benefit system" (Gregg, 2008: 27). Critically, the growing political emphasis on personal responsibility and financial independence through involvement in paid work appears to have significantly weakened the post-World War Two recognition that the welfare system is necessary to address and protect individuals against unacceptable inequalities produced by a capitalist market system. Consequently, the rise of behavioural conditionality in the contemporary welfare system appears to focus attention on regulating and disciplining the personal failures of the individual rather than eliminating or reducing the social injustices and structural forces that often lead to, and escalate 'vulnerabilities'.

2.2.3 The effectiveness and ethicality of behavioural conditionality

The rise of behavioural conditionality has extended and intensified the work-related activities and benefit sanctions associated with the benefit claims to increasing numbers of individuals. However, to date, the evidence as to whether, and to what extent, sanction-backed behavioural conditionality facilitates movements towards and into paid employment remains relatively inconclusive (Watts and Fitzpatrick, 2018). Consequently, it is important when attempting to assess the effectiveness of behavioural conditionality to track and understand its impact and implications for the lives of benefit claimants in both the immediate and longer-term.

A systematic review of international evidence by Griggs and Evans (2010) concluded that behavioural conditionality when reinforced by harsh sanction regimes can reduce numbers in receipt of benefits and also increase short-term exits from the welfare system. This reflects similar evidence from the US which indicates that sanction backed behavioural conditionality can substantially decrease the number of welfare recipients (see: Mead, 2011). However, there is little evidence internationally to indicate whether these movements off benefits lead to long-term positive employment rates and reduced levels of poverty (Griggs and Evans, 2010; Ray et al., 2014). As a result, although some studies have identified a 'positive' relationship between sanctions and movements into employment (Peck, 2007) and increased number of hours of work and earnings (Grogger and Karoly, 2005), similar numbers have contradicted these findings and indicated that the rise of behavioural conditionality has led to growing numbers of individuals neither in receipt of benefit payments or a waged income (see: Lee et al., 2004; Wu, 2008; Ray et al., 2014).

UK evidence of the extent to which behavioural conditionality and sanctions effectively facilitate movement into and sustainment in paid work had been similarly inconclusive (Watts and Fitzpatrick, 2018). For example, evaluations of the impact of New Labour's (1997-2010) New Deal programmes indicates improved employment outcomes for some targeted benefit groups but also that the role of conditionality in facilitating lone parents, young people and disabled people into employment is relatively minor in comparison to other aspects of policy, such as wage subsidies and employment support (Ray et al., 2014; Sefton and Sutherland, 2005; Gregg et al., 2006). Often such studies have demonstrated that, despite the expectation that behavioural conditionality will promote 'positive' behavioural change, many benefit claimants, in reality, have little knowledge of when and why benefit sanctions will be imposed and how they could be avoided (see: Wright and Stewart, 2016; Dwyer et al., 2016; Griggs and Evans, 2010). Significantly, this was also a key finding from a recent UK based longitudinal Welfare Conditionality project (2013-2018) which concluded that behavioural conditionality does very little to enable individuals to achieve sustained employment but, instead, can often lead to sporadic, short-term, low-paid and insecure jobs (Dwyer, 2018a).

Given that, at best, the impact of behavioural conditionality on movements into paid work is inconclusive and, at worst, shown to lead to considerable hardship for many individuals, the ethical legitimacy for its use in the contemporary welfare system can be understood to be critical (Watts and Fitzpatrick, 2018). The defensibility of behavioural conditionality is, however, argued by Watts and Fitzpatrick (2018) to be firmly shaped by both political choices and underlying moral values of the individual. As behavioural conditionality is underpinned by key questions of what

constitutes need, deservingness and the 'fair' provision of welfare, they argue that how these are conceptualised influences both the ways in which behavioural conditionality is understood as well as the empirical measures expected to demonstrate its effectiveness and ethicality (or lack thereof).

For example, pointing to the many 'universal' welfare benefits, such as free healthcare and education, some critics of behavioural conditionality argue that disadvantaged groups are exposed to punitive and disciplinary measures not experienced by more advantaged social groups (Fletcher et al., 2016; Dwyer, 2010; Standing, 2011). This disparity in the equity and equality of treatment between different social groups in society, in conjunction with the hardships shown in empirical studies to be engendered by behavioural conditionality and its associated benefit sanctions, have led many critics to assert that conditions of conduct in the welfare system fail to ensure the equality of status and opportunity amongst individual citizens advocated by Marshall's (1950s) understanding of social citizenship. Similarly, other critics assert that behavioural conditionality represents a redrawing of the boundaries between the welfare system and the criminal justice system (see: Fletcher and Wright, 2017; Fletcher et al., 2016; Fletcher, 2013). In particular, they argue that the rise in behavioural conditionality and associated sanctions places as much, if not more, emphasis on disciplining and punishing as deterring 'poor' behaviour, and, therefore, question the extent to which this is appropriate within a system arguably designed to protect vulnerable individuals. As a result, many critics assert that behavioural conditionality cannot, and does not, reflect the 'fair' distribution and delivery of welfare (see: Watts and Fitzpatrick, 2018 for further discussion).

Similarly, proponents of behavioural conditionality emphasise its capacity to maximise the capabilities of the individual and to foster skills and behaviours which empower autonomy (see: Mead, 2011). Most advocates of behavioural conditionality assert that the need for welfare support stems less from the lack of opportunity but from the inability or reluctance of individuals to seize and capitalise on opportunities on offer (see: Fletcher, 2018). As a result, although they may acknowledge that behavioural conditionality can often lead to short-term hardships, many argue that, in the longer-term, ensuring that access to welfare is contingent on conditions of conduct will provide individuals and their families with a route out of poverty and welfare dependency (Dunn, 2014). From this perspective, behavioural conditionality is consequently perceived as having the capacity to restore individuals in receipt of welfare to equal citizenship status through the assertion of paid work norms and/or entry into the paid labour market (see: Mead, 2011).

Given that what constitutes a 'good' and 'fair' society can be judged according to different political stances and standards, Watts and Fitzpatrick (2018) suggest that there is unlikely to be a collective conclusion on whether behavioural conditionality is considered ethical or not. Instead, they argue that the ethicality and effectiveness of behavioural conditionality must be assessed on its own merits, by understanding and exploring it within the context in which it is applied and judging it broadly on the extent of its beneficial impact on the lives of those individuals to which it applies. Importantly, from this perspective, Watts and Fitzpatrick (2018) argue that the wealth of empirical research to date has shown the detrimentally negative impact of intensified and extended behavioural conditionality in contemporary UK out-of-work benefits and, therefore, question the extent to which it could be judged as either ethical or effective.

2.3 The contested meaning of vulnerability

The concept of vulnerability is vague and contested in academic literature (Brown, 2015). It is seen to operate in relation to individuals, geographical spaces and social infrastructures, and is understood to be both the cause of an individual's susceptibility to harm and also the outcome of particular sets of societal infrastructures (Brown, 2015; Prowse, 2003). Many commentators, therefore, note the difficulties that ensue when seeking to define vulnerability, and point particularly to the current lack of defined conceptual indicators or methods of measurements (Virokannasee et al, 2018). The concept of vulnerability is nonetheless drawn upon heavily in the academic literature and wider social policy arenas, and, therefore, it is important to recognise the nuanced and disparate ways in which it can be both conceptualised and deployed.

Despite the difficulties defining 'vulnerability', Brown (2015) notes that the concept is broadly constructed according into a number of different, albeit overlapping, configurations. Firstly, she notes that vulnerability can be considered to be an innate attribute that originates from physical or personal factors (see also: Daniel, 2010; Hollomotz, 2009). This configuration often appears to underpin the development of policies directed at particular 'vulnerable groups' who require special attention or face common adverse circumstances or life experiences. Secondly, vulnerability can be considered as the outcome of situational factors that arise due to structural forces or human action (see also: Warner, 2008; Garland, 2001) or related to geographical or environmental spaces of disadvantage (see also: Emmel and Hughes, 2014). Thirdly, vulnerability can be considered to be closely related to ideas of 'risk'; with risk and vulnerability sometimes asserted as 'two sides of the same coin' since both concepts can often be linked to political efforts

to control and manage particular groups in society (Beck, 2009: 178 as cited in Brown, 2015; see also: Taylor-Gooby, 2000; Lupton, 1999).

Current ambiguity surrounding the notion 'vulnerability' renders it a particularly useful concept through which it is possible to capture the wide range of different human experiences of adversity and social harm (see: Misztal, 2011). In social policies and practices, the notion of 'vulnerability' is therefore able to assume multiple guises and is often subject to evolving interpretations of how it should be understood and defined in legislation, policy and practice (see: Carr and Hunter, 2008). As a result, the concept of vulnerability can perform a variety of different functions in varying policy domains and lead to a multitude of different policy responses (Brown, 2015). Significantly, through tracing the rise in vulnerability narratives across different social policies and practices in the UK over the past twenty years, Brown (2015) suggests that this concept has increasingly performed a key role in the delivery and distribution of public services and resources. In agreement, McLaughlin (2012: 113) asserts that the concept of vulnerability has now become "institutionalized within social policy". Moreover, McLaughlin (2017) asserts that the current proliferation of the language of vulnerability in contemporary society has helped to shift the focus away from structural forces and social inequalities that disadvantage particular individuals by encouraging perceptions of the 'fragile' and 'emotional' individual.

In recent years, different academic disciplines have sought to critique the implications of the rise in vulnerability narratives, offering useful insight into a number of the overarching practical, ethical and moral consequences that can occur when ideas of vulnerability are employed in policy and practice (Virokannasee et al, 2018; Brown, 2015). For example, in the disciplines of bioethics, psychology and education, vulnerability is often criticised for its role in problematising issues as emotional and behavioural deficits which have traditionally been understood as the outcome of social inequalities (see: Ecclestone and Goodley, 2016; Ecclestone and Lewis 2014; Luna, 2009; Macklin, 2003). Similarly in disability studies, vulnerability is often critiqued as performing a stigmatising and exclusionary function and therefore enabling and justifying the expansion of social policies and practices that operate to provide coercive forms of social protection (see: Hollowotz, 2009; Hasler, 2004). Likewise, in social policy and criminology disciplines, vulnerability is often asserted to have led to problematic forms of paternalism and to have enabled the rise of new forms of social control (see: Harrison and Sanders, 2014; Furedi, 2008; Dunn et al., 2008).

Collectively, these critiques demonstrate some of the problematic implications that occur when the language of vulnerability enables and justifies intervention in an individual's life (see also: Fawcett, 2009; Hurst, 2008). Brown (2011) asserts that, while the concept of vulnerability often

signals the need for extra support to be provided or for action to be taken, it cannot be understood as a benign, technical category but must be seen as loaded with pervasive moral, ethical and practical implications that can have potentially harmful outcomes for 'vulnerable' individuals. Advancing this argument further, Brown (2015) suggests that the rise of vulnerability narratives across different social policies and practices could be seen to be the contemporary manifestation of longstanding social policy debate related to problematic and excluded populations (e.g. Standing, 2011; Mead, 1997; Murray, 1990; 1984). From this perspective, the concept of vulnerability arguably can perform a critical role in the identification, support and management of particular social groups (Brown, 2014b; 2011). As a result, notions of vulnerability seemingly hold the potential to both legitimise an individual's entitlement to much needed welfare resources or to allow the development of policies and practices that oppress, control or exclude particular 'vulnerable groups' (Brown, 2014b; 2011; see also: McLaughlin, 2012; Levy-Vroelent, 2010).

The language of 'vulnerable groups' in relation to the provision of welfare services and resources is consequently imbued with moral and ethical connotations (Brown, 2015). Its association with ideas of fragility, dependency and deficiency suggests that an individual's membership within a 'vulnerable group' may to some extent alleviate them from responsibility for their adverse circumstances and legitimise the allocation of limited welfare resources (see: Brown, 2015; Harrison and Sanders, 2006). However, simultaneously, it may also act to further justify paternalistic State intervention into an individual's life. Brown (2015) asserts that welfare policies and practices targeted at 'the vulnerable' may, therefore, offer the potential to address varying social difficulties but, nonetheless, also often reinforce popular narratives of the active, responsible and self-sufficient citizen. Seen from this perspective, Brown (2015) argues that references to 'vulnerable groups' in a highly selectivist contemporary welfare system can act to exclude those individuals who fail to conform to normative perceptions of the passive, deficient and dependent 'vulnerable' welfare subject (Brown, 2015). As a result, Harrison and Hemingway (2014) assert that notions of 'vulnerable groups' may potentially lead 'towards a more excluding society'.

2.3.2 Challenging normative assumptions of vulnerability

There has growing academic interest in examining the normative assumptions that frequently underpin the concept of vulnerability (Brown et al., 2017; Brown, 2015). Through the use of alternative philosophical frameworks including universal vulnerability theory, ideas of context-

specific vulnerability and relational understandings of vulnerability, a number of academics have sought to subvert the potentially pernicious aspects of the popularly narrated 'vulnerable' individual by arguing that 'vulnerability' can act as a conceptual vehicle for the achievement of equality, autonomy and freedom (Brown, 2012). From their perspective, the concept of vulnerability can be understood to have a potentially transformative function, able to offer a new model for understanding the relationship between the individual citizen and the State.

Universal theorists understand vulnerability to be a phenomenon that arises from the inherent fragility and susceptibility of the human body to harm across the life course (see: Kohn, 2014; Fineman, 2013; 2008; Ricoeur, 2007; Turner, 2006). Although different universal theorists employ these ideas of corporeal or embodied vulnerability in diverse ways, they nonetheless find commonality in the belief that, when seen as a universal inevitability of the human condition, vulnerability offers a useful conceptual mechanism through which it is possible to interrogate how individuals are positioned in relation to social and welfare infrastructures in ways that can both accentuate and ignore their particular vulnerabilities. As a result, these scholars assert that when vulnerability is understood as an inevitable part of the human condition, it can provide the foundation of a fairer and more just society (Brown, 2017a).

Critically, theorists who ascribe to idea that vulnerability is biological, permanent and linked to human fragility, assert that the personal, economic, social and cultural circumstances of the individual can act to mediate and construct particular societal privileges and disadvantage. This perspective of vulnerability counters popular acceptance of the autonomous and independent subject at the heart of liberal constructions of citizenship. Instead it emphasises the need for a more 'responsive state' (Fineman, 2008) that accounts for, and acknowledge ways of living that are 'inactive' (Brown, 2017a). From this perspective, when vulnerability is understood to be a state shared by everyone in society, it can transcend the normative notion which often equates the concept with negative perceptions of dependency, deficiency and passivity, and instead centres debate on the extent to which a society should be obligated to ameliorate and redress any inequities that exacerbate the innate, universal vulnerabilities of the individual.

However, some scholars assert that ideas of universal vulnerability have the potential to enable an individual's vulnerability to be perceived as an inevitable and enduring aspect of the human condition and therefore weaken the moral imperative of society to provide special protection to those individuals unable to safeguard their own interests (see: Hurst, 2008; Macklin, 2003). In contrast to universal theorist, these critics suggest that "any dependency or vulnerability is arguably created, shaped, or sustained, at least in part, by existing social arrangements. None is

wholly natural” (Goodin, 1985: 191). From this perspective, vulnerability is, consequently, not an outcome of inevitable corporal fragility but produced by the exploitative actions of others and therefore impacts particularly negatively on the lives of certain disadvantaged individuals and social groups (see: Kittay, 2011; Hurst, 2008; Macklin, 2003; Goodin, 1985). As a result, context-specific theorists assert that it is the moral responsibility of society, especially those with the power to remedy or improve the situation, to protect those individuals who are particularly susceptible to exploitation and harm (Brown, 2011).

When vulnerability is held in an exploitive matrix, context-specific vulnerability theorists assert that it offers an approach through which to achieve social justice and freedom (Kittay 1999; Goodin 1985). For example, drawing on the moral dimension of vulnerability, Goodin (1985) argues that when vulnerability is perceived as the outcome of exploitation, it enables the adverse circumstances of ‘vulnerable’ individuals to be seen as beyond their control, allowing them to not be perceived as to blame for their difficulties. They argue that, seen in this way, the concept of vulnerability can challenge the normative perception that society consists of relationships between equally situated independent people, and highlight the varied dependencies of “those of infancy and childhood, old age, illness and disability” (Kittay, 1999: xi; 2011). As a result, they argue that context-specific understandings of vulnerability can help to reform social institutions which explicitly deny the inherent interdependencies of individuals in society.

However, relational theorists challenge the underlying assumptions that underpin both universal and context-specific vulnerability theories, particularly the presumption that vulnerability can only be understood in relation to ideas of dependency (see: Emmel, 2017; Mackenzie, 2014; Dodds, 2014; Emmel and Hughes, 2014; 2010). Relational theorists argue that universal and context-specific theories fundamentally dissociate vulnerability from ideas of autonomy and, as a result, fail to account for the ways in which vulnerability is intrinsically entwined with an individual’s agency. Understood in this way, relational theories indicate that there is no conflict between the acknowledgment of universal vulnerability and the recognition that it is also the obligation of society to respond to vulnerability and uphold and promote autonomy.

For example, Mackenzie (2014) suggests that vulnerability could be understood as a taxonomy of interconnected sources and states. Distinguishing between these different sources and states of vulnerability, she asserts, can help to identify how and why different social interventions may either promote or diminish an individual’s autonomy and vulnerability, and can, at times, lead to the generation of what she terms new pathogenic forms of vulnerability (see also: Dodds, 2014). Mackenzie (2014) explains that ‘pathogenic vulnerability’ can be understood to be the product of

social structures that lead to social injustice, oppression and inequality, and that having an awareness of the different sources and states of vulnerability can offer a useful approach when seeking to identify social interventions seemingly designed to ameliorate inherent or situational vulnerability, but which actually lead to new forms of social harm.

By focusing on an individual's capabilities rather than solely their dependency, Dodd (2014) argues that relational theories of vulnerability are able to promote policies and practices that foster the autonomy and capacity of the individual as well as protect against 'vulnerabilities'. Rather than understanding vulnerability as a static concept, it is therefore seen by relational theorists as a dynamic experience shaped by an individual's entitlement to resources, reliance on services and their ability to respond to situations over time (Emmel and Hughes, 2014). This awareness that the autonomy of an individual is not necessarily in conflict with their vulnerability allows relational theorists to explore both the structural dimensions that may compound or create vulnerabilities as well as peoples' abilities to respond to these forces (see: Emmel, 2017). In contrast to dominant narratives of the independent and self-sufficient citizen, autonomy is understood to be shaped by ongoing interpersonal, social and institutional forces. As a result, it allows for gaps between an individual's motivation, intention and actions (see: Emmel, 2017; Mackenzie et al., 2014).

Challenges to the normative assumptions that often underpin notions of 'vulnerability' offer an alternative to dominant accounts of citizenship which perceive a binary between the active 'responsible' and the inactive 'irresponsible' individual. In doing so, they have the potential to provide a mechanism through which it may be possible to contest the social divisions often established by popular vulnerability narratives. In a highly conditional contemporary welfare system, they may allow for a diversity in lived experiences of vulnerability and, consequently, to a furthered understanding of the relationship between the 'vulnerable' individual and the State.

2.4 Behavioural conditionality and vulnerability: From debate to practice

Mapping the theoretical and political contexts in which behavioural conditionality and the concept of vulnerability are embedded highlights how, in the contemporary welfare system, both act to shape the distribution and delivery of welfare resources and services. Increasing political emphasis on the responsibilities of the individual rather than collective social rights appears to shift attention from the structural and social inequalities that often disadvantage particular individuals and social groups, and, instead, explains an individual's reliance on welfare through narratives of personal deficit and 'irresponsibility'. The following discussion further explores how

behavioural conditionality impacts on the lives of 'vulnerable' benefit claimants through three key themes, the protection of the 'vulnerable' (2.4.1), redrawing the boundaries between 'vulnerable' and 'irresponsible' claimants (2.4.2) and the responses of 'the vulnerable' to behavioural conditionality (2.4.3).

2.4.1 Protection of 'the vulnerable'

As behavioural conditionality has been extended and intensified across the welfare system, recent UK governments have sought to reassure the public that those who most need and 'deserve' welfare support will continue to be provided with State protection (see: McVey, 2018a; May, 2017; Cameron, 2011). References in political speech and rhetoric to the protection of those 'most vulnerable' appear to contrast with an emphasis on the need to link eligibility for work-related benefits to 'responsible' behaviour. Such narratives appear to imply that 'vulnerable' individuals occupy an increasingly rare position of lacking the capacity to assume personal responsibility for their social disadvantage, and therefore are justified in their need for, and right to welfare resources and services (see: Brown, 2015). In doing so, ongoing political articulation that those 'most vulnerable' will be provided with State protection in the contemporary welfare system appears to imply the continued pursuit of a fair and just society (Brown, 2012).

By exploring different social policies relating to disability, services for children and families, housing and criminal justice during the New Labour era and the early years of the Coalition government, Brown (2015; 2012) notes that many initiatives were designed to target those deemed 'most vulnerable' in society. She cites, as an example, how the 2011 reforms to statutory housing that ended fixed term tenancies continued to retain the notion of an individual's 'vulnerability' as a key trigger for 'priority need', enabling some 'vulnerable' individuals to be 'fast tracked' for social housing. As a result, Brown (2015; 2012) argues that the 'vulnerability' of individuals seemingly mitigates, to an extent at least, the perception by others that they are to blame for their social disadvantage. In doing so, she suggests that, in some cases, the financial prioritisation of 'the vulnerable' can have a number of positive impacts for the lives of certain individuals and groups.

However, Brown (2014b) also notes that a programme of financial austerity since the election of the Coalition government (2010-2015) appears to have permitted the numbers of 'vulnerable' individuals deemed legitimately entitled to welfare support to be steadily limited (see also: Patrick, 2012a). In particular, she argues that, although the financial prioritisation of 'the most vulnerable' is often declared politically as a sensible, practical and ethical approach in light of

limited welfare resources, it has given rise to greater competition between individuals with competing interests for access to scarce resources (Brown, 2015). As an example, Brown (2017b) again cites the reform to the UK social housing sector, suggesting that the narrowing of who should be considered 'vulnerable' in housing legislation and law often places many individuals confronting considerable hardship and homelessness in competition with each other (see also: Meers, 2014).

Moreover, Harrison and Sander (2014) suggest that, due to the current configuration of 'rights and responsibilities' in the contemporary welfare system, many 'vulnerable' individuals who have no behavioural conditions attached to their benefit claims are now effectively severed from their right to welfare resources (see also: Dwyer, 2002). As a result, Brown (2015) suggests that political discourses of 'vulnerability' since New Labour appear to fit neatly with the characterisation of welfare provision as a 'gift' from the State rather than a social right (see also: Harrison and Davis, 2001). She therefore suggests that, despite political reassurances to protect those 'most vulnerable', such narratives tend to continue to emphasise an individual's personal responsibility rather than the collective social rights of 'vulnerable' individuals.

Similarly, Patrick (2012a: 9) reflects on the experiences of disabled people in the contemporary welfare system to argue that the importance placed on being in paid work frequently leads those individuals who are out-of-work to be understood as "second-class citizens". She asserts that this stigmatising and often exclusionary social identity frequently conferred to out-of-work disabled individuals remains a relatively untroubled aspect of dominant political discourse (see also: Dwyer, 2016). As a result, Patrick (2018) suggests that, despite repeated political promises that the 'most vulnerable' will be protected, the contributions of 'vulnerable' individuals through activities such as care work, volunteering and parenting are often ignored and they are not recognised politically as being active and engaged citizens. These reflections appear to be supported by Mead (2006: 181), a proponent of behavioural conditionality, as he asserts that in societies which place a high value on being in paid work, individuals not expected to work due to incapacity may be responded to with compassion but that this "does not convey the esteem that actually meeting a work expectation does".

This lack of social status often afforded to 'the vulnerable' is argued by Dodd (2014) to underpin the generation of paternalistic forms of welfare that often act to constrain and control the choices and behaviour of 'vulnerable' individuals (see also: Harrison and Sanders, 2014; Roulstone et al., 2011; Carline, 2009). Supporting this claim, Brown (2011) refers to a growing body of research that critiques the notion of 'vulnerability' in social science literature to demonstrate how often

welfare interventions intended to support certain groups can instead compound their 'vulnerability' and overlook their personal autonomy. The current association of 'vulnerability' with notions of 'difference' is suggested by Harrison and Sanders (2006) to frequently engender policies that often segregate, further exclude and entrench inequalities (see also: Mackenzie et al., 2014). As a result, rather than providing sufficient protection, policies that target 'the most vulnerable' are often criticised for constraining the autonomy of the 'vulnerable' individual and further exacerbating their reliance on welfare (see: Dodds, 2014; Mackenzie et al., 2014; Brown, 2014a; Ecclestone, 2012; Hollomotz, 2011; 2009).

Critically, while political reassurances to protect 'the most vulnerable' appear to be associated with ideas of empathy and compassion, and can be used to pursue greater support for particular individuals and groups, Brown et al. (2017) argue that they also serve a regulatory function (see also: Harrison and Sanders, 2006). Drawing on findings from research that explored the experiences of young people in care and practitioners, Brown (2014b; 2012), for instance, notes that often individuals unable to conform to commonly accepted understandings of 'vulnerability' are more likely to be denied welfare support. As a result, she (2015; 2014b) argues that the current relationship between 'vulnerability' and an individual's 'deservingness' of welfare resources acts to subtly extend wider policy mechanisms that seek to monitor and incentivise morally 'responsible' behaviour. Political articulation of the need to prioritise 'the most vulnerable' in a highly conditional welfare system consequently appears to have the potential to further disadvantage those individuals not deemed by practitioners to be compliant, engaged and motivated to change. In doing so, it indicates that current classifications of 'vulnerability' may benefit individuals who display more 'conformist' behaviours and lead those individuals seen as 'non-compliant' to confront escalated levels of behavioural conditionality. Despite the considerable implications that vulnerability classifications have in relation to behavioural conditionality, as yet there has been little research that has explored its impact on 'vulnerable' claimants.

2.4.2 Redrawing boundaries between 'vulnerable' and 'irresponsible' claimants

Mapping the escalation of behavioural conditionality over the last forty years offers insight into the extent to which the boundaries between those 'vulnerable' individuals considered to be reliant on welfare support due to demonstrated need, and those whose 'dependency' is considered to be the outcome of 'irresponsible' behaviour, have been steadily redrawn (see: Leggett, 2014; Ecclestone and Goodley, 2014; Dwyer, 2004). Often the extension of behavioural

conditionality is couched in political rhetoric that it will foster and capitalise upon an individual's capabilities rather than their 'vulnerability'. Proponents of behavioural conditionality suggest that the imposition of work-related requirements can shape the behaviours that enable individuals to acquire and develop the skills and habits that will maximise and empower their autonomy and improve their own and their families' life chances (see: Mead, 2011; Griggs and Bennett, 2009; Gregg, 2008). From this perspective, the gradual extension and intensification of behavioural conditionality is seen to restore the active citizenship status of 'vulnerable' individuals previously assumed to be passive and inactive, and to ultimately facilitate their participation, and inclusion within wider society (see also: Anderson, 2014; Brown, 2014b).

However, the gradual extension of behavioural conditionality is argued by Ecclestone and Goodley (2016) to have resulted in a complex welfare system in which supportive welfare services are now interlaced with punitive measures intended to discipline 'irresponsible' behaviour (see also: Brown, 2015; Harrison and Hemmingway, 2014; Dwyer, 2004). Brown (2017b) asserts that this means that qualification for support is often contingent on the 'vulnerable' individual complying with particular behaviours, and responding 'actively' and 'appropriately' to welfare interventions. In the contemporary welfare system, increasingly more 'vulnerable' individuals in receipt of benefits have, consequently, confronted the steady withdrawal or reduction of their rights to publically funded welfare (e.g. through benefit sanctions) when they have been unable, or unwilling, to comply with the responsibilities attached to their benefit claims (Dwyer, 2004; 1998). The propensity for the reduction or withdrawal of welfare to exacerbate the social harm incurred by 'vulnerable' individual is nonetheless not considered by the government to be problematic, since non-compliance with behavioural conditionality is perceived to be indicative of 'irresponsible' behaviour rather than the outcome of social injustices and structural inequalities (see: Dwyer, 2004).

Fletcher and Wright (2018) suggest that the extension of behavioural conditionality, in combination with a harsher regime of benefit sanctions, has progressively led to the criminalisation of benefit receipt. In particular, they argue that the political expectation that the withdrawal of welfare will promote 'responsible' behaviour appears to have increasingly positioned individuals, who are unable to demonstrate 'positive' behaviour change as not only a threat to the moral cohesion of the wider society but also, sometimes, criminally accountable for their adverse circumstances (see also: Flint, 2011; Rodger, 2008). Bell (2011) asserts that the extension of behavioural conditionality has therefore offered successive governments a moral defence for the expansion of the criminal justice system, with Rodger (2008) arguing that the gradual erosion of the distinction between the criminal justice system and more punitive forms of

welfare policies represents a wider trend towards the wholesale criminalisation of social policy (see also: Wacquant, 2009; Flint, 2006).

This shift towards an increasingly punitive system which uses disciplinary measures, such as benefit sanctions to enforce compliance with behavioural conditionality is argued by Fletcher and Wright (2018) to have disproportionately negative implications for 'vulnerable' individuals (see also: Harrison and Sanders, 2014; Patrick, 2014; 2011a). Rather than supporting 'vulnerable' claimants into work, there is now a growing body of evidence which indicates how behavioural conditionality, when applied to 'vulnerable groups' (such as disabled people and lone parents), can result in profoundly negative outcomes, including escalated levels of poverty, deterioration in health and, in some cases, disengagement from the welfare system altogether (see: Dwyer, 2018a; Wright et al., 2018; Fletcher and Flint, 2018; Fletcher and Wright, 2018; Reeves and Loopstra, 2017; Reeve, 2017; Wright et al., 2016a; McCarthy et al., 2015 etc.).

2.4.3 Responding to behavioural conditionality: Strategies of 'vulnerable' claimants

Collectively, the discussions in this chapter indicate how both behavioural conditionality and normative understandings of vulnerability are firmly anchored in prominent and longstanding debates about who is 'deserving' of welfare resources and services. Both appear to reinforce a distinction between passive and active social identities, and extend the idea that 'irresponsible' benefit claimants require State compulsion to assume personal responsibility and financial independence (see: Wright, 2016; Brown, 2015; Dwyer, 2004). Such ideas downplay the structural accounts of social disadvantage and emphasise the 'bad' agency of the individual, resulting in welfare interventions that intend to confront and motivate behavioural change (Wright, 2016; Brown, 2015). As a result, behavioural conditionality and normative narratives of vulnerability in the contemporary welfare system raise significant issues in relation to the exercise of individual agency and have considerable implications for 'vulnerable' benefit claimants (see: Wright, 2016).

Concern that the contemporary welfare system disempowers and misrepresents benefit claimants has led to new counter models of agency which recognise individuals in receipt of benefits as already 'active' and capable of making decisions and taking action (see: Wright, 2016; Dobson, 2015; Hoggett et al., 2013; Lister, 2002). Rather than individualising responsibility and mandating behaviour change, these counter models emphasise a person's interdependence, and perceive those receiving benefits as both connected and influenced by the shared expectations and needs of others in wider society (Wright, 2016). From this perspective, benefit claimants are understood to be situated within dynamic politicised power relations, having the capacity for

reflection and action but often constrained in their choices and actions by welfare policies that disempower (Lister, 2002; Hoggett, 2001). As a result, this counter model moves beyond the normative assumptions that articulate “agency is good, and the absence of agency is bad” (Hoggett, 2001: 43) and provide space to understand why some individuals, despite considerable efforts, may be unable to comply with behavioural conditions, such as finding and moving into paid work.

Exploring the experiences of welfare recipients through this lens, Wright (2016) demonstrates how actions, such as an individual deciding to prioritise their housing insecurity over their contractual obligation to work, can be understood as a rational response to future uncertainty. She also notes in the contemporary welfare system these behaviours and actions are frequently perceived as ‘irresponsible’ and result in punitive measures, such as benefit sanction (see also: Fletcher et al., 2016). She indicates that, at other times, poor health can sometimes act to collapse the agency of the individual, revealing how the dominant presumption that an individual will take action to mediate the threat of benefit sanction is often unrealistic. Fletcher et al. (2016) similarly note how behavioural conditionality can also frequently undermine the autonomy of the individual or further compel the ‘problematic’ behaviour that it seeks to eliminate, referring to the rise in foodbanks and the escalation of survival crimes as evidence that behavioural conditionality often furthers dependency (see also: Midgley, 2016).

Patrick (2016b) indicates that sustained political and mainstream media endorsement of discourses that often disparage welfare claimants appear to have led increasing numbers of individuals to internalise a pathologised self-identity (see also: Chauhan and Foster, 2014; McKendrick et al., 2008). This ‘self-conditioning’ response is argued by Dwyer and Ellison (2009: 21) to be a core element of behavioural conditionality, with Patrick (2016b) suggesting that it has conceivably furthered societal support for intensified behavioural conditionality in recent years. As a result, Garthwaite (2015) notes that some disabled claimants now have to perform a delicate balance between the concealment of their ‘stigmatised’ identity and conforming to mainstream perceptions of disability in order to be access disability benefits. Patrick (2016b) suggests that this means that many individuals now attempt to position themselves as passive and ‘deserving’ of welfare in order to distance themselves from dominant narratives of the ‘irresponsible’ welfare claimant (see also: Garthwaite, 2015). The notable consequence of this, she asserts, is that often these individuals have little choice but to actively deny their own agency and accept paternalistic welfare interventions targeted at ‘the vulnerable’ to evade punitive policy measures intended to discipline ‘irresponsible’ behaviour.

The way in which vulnerability classifications and behavioural conditionality are interpreted and implemented by front-line welfare practitioners can often affect the ways and extent to which individuals can enact particular forms of agency (Brown, 2015; Wright, 2012). This seems to be especially the case in welfare systems that rely on the discretionary judgements of the practitioner. Brodtkin (1997) suggests that varying staff values, different management structures and also organisational contexts can result in inconsistencies, bias and inequity in the distribution and delivery of welfare (see also: Dobson, 2011; Lipskey, 1980). Brown (2015; 2012) notes that often practitioners' moralised perceptions of what constitutes 'vulnerability' appear to underpin the delivery and distribution of conditional welfare resources, shaping an individual's experience of, and response to services. Advancing this argument, Fletcher et al. (2016) suggest that welfare practitioners in the highly conditional welfare system can therefore often act to counter and subvert behavioural conditionality and dominant narratives of the 'irresponsible' claimant, particularly if they consider that an individual's 'vulnerability' undermines their ability to act in 'irresponsible' and self-interested ways (see also: Oorschot, 2000).

Consequently, the responses and strategies of 'vulnerable' individuals to behavioural conditionality are often dynamic, firmly shaped by wider mediating factors, such as the interpersonal, social and institutional structures of welfare provision (see: Wright, 2016; Emmel and Hughes, 2014). In order to further understand how and why intensified behavioural conditionality is experienced and responded to in different ways by 'vulnerable' claimants over time, it is therefore important engage with "authentic accounts of lived experiences" (Wright, 2016: 250; see also: Dwyer, 2018a). Doing so will help to explain why some 'vulnerable' individuals in receipt of benefits may fail to behave in ways that reflect the dominant idea of the 'responsible' citizen, and confront considerable disadvantage and adversity in the highly conditional contemporary welfare system.

2.5 Conclusion

This chapter has explored the academic literature to map and understand the emergence and consolidation of behavioural conditionality in the UK welfare system for 'vulnerable' citizens. It has illustrated that behavioural conditionality reflects a position that there is a need to eradicate welfare 'dependency' engendered by a rights-based welfare system and establish a welfare model that upholds, and compels personal responsibility and financial independence. At the same time, exploration of the contested terrain of vulnerability has indicated that it is a concept that often performs an important role in the delivery and distribution of welfare resources. In particular, it

has been shown in the literature that notions of 'vulnerable groups' in policy and practice often reinforce popular ideas of the active, responsible and self-sufficient citizen and therefore, in a highly conditional welfare system, can exclude individuals who fail to conform to normative perceptions of the passive, dependent 'vulnerable' subject.

Significantly, this chapter indicates the critical role that ideas of vulnerability currently perform in the re-configuration of the 'rights and responsibilities' attached to the benefit claims of 'vulnerable' individuals. Despite continued political reassurances that 'the most vulnerable' will be provided with basic welfare benefits, the development of a highly conditional welfare system appears to have increasingly led to the individualisation of social problems over time (see: McLaughlin, 2012). As a result, there appears to be greater emphasis on the need for 'vulnerable' individuals to assume responsibility for their social disadvantage, with those unable to conform to normative assumptions of 'vulnerability' often finding themselves subject to disciplinary and regulatory measures, such as benefit sanctions.

Critically, these discussions have highlighted the importance of research that seeks to explore and understand the experiences and responses of 'vulnerable' claimants to intensified behavioural conditionality. With 'vulnerability' classifications recognised to perform a pivotal role in the distribution, delivery and structure of the contemporary welfare system, and to have considerable implications for 'vulnerable' claimants, there is a need to further understand the relationship between behavioural conditionality and the actions, choices and behaviours of 'vulnerable' individuals. Further attention to the diversity and differences as well as the ambiguities that characterise lived experiences of 'vulnerability' will offer insight into how and why 'vulnerable' individuals respond to behavioural conditionality in particular ways. The following chapter (3) explores UC policy and regulations in order to examine how behavioural conditionality operates in relation to 'vulnerable' claimants.

Chapter Three: Methodology

3.1 Introduction

This chapter sets out the methodological approaches and methods that underpin the empirical research undertaken within this study. Initial discussions in this chapter describe the research problem (3.2) and how the desk-based UC policy analysis (3.3) was conducted. The chapter then moves on to set out the theoretical orientations (3.4) and conceptual framework (3.5) which guided the design of the qualitative longitudinal element of the research. Particular focus is given in the chapter to how the empirical research was undertaken in the field; including the case study location (3.6), the sampling framework and recruitment of the respondents (3.7), and how the longitudinal research was conducted over the six months of the study (3.8). Attention is then directed towards key concerns related to sustaining the respondents' engagement throughout the study (3.9) and to pertinent ethical considerations and issues that emerged during the study (3.10). The chapter then concludes with an explanation of the data management and analysis process (3.11).

3.2 The research problem

As indicated in Chapter One, the overarching aim of the research was to explore how behavioural conditionality impacts on the lives of 'vulnerable' UC claimants over time. This aim was translated into the empirical domain through a number of research questions which guided both the desk-based analysis of UC policies and practices (Chapter 4) and the qualitative longitudinal fieldwork (Chapters 5-7).

Research Objectives:

1. To examine how behavioural conditionality and the concept of vulnerability interact and operate within UC policy and practice
2. To explore how the relationship between behavioural conditionality and the concept of vulnerability impacts upon lived experiences of vulnerability over time

Research Questions:

1. How do behavioural conditionality and the concept of vulnerability interact and operate within UC policy and practice?

2. How effective is UC at moving claimants with lived experiences of vulnerability into paid work over time?
3. How does paid work impact upon the lives of 'vulnerable' UC claimants over time?
4. To what extent does UC provide sufficient support to claimants with lived experiences of vulnerability over time?

These research questions offered insight into how behavioural conditionality operates in UC policy and regulation in relation to 'vulnerable' claimants and also the extent to which UC facilitated movements into paid work and provided sufficient support to a group of 'vulnerable' UC claimants over a six-month period.

3.3 Desk-based analysis

The desk-based analysis presented in Chapter 4 was conducted at the start of the project to provide an overview of the origins and introduction of UC, and to explore the intentions and design of its key policy elements and their implications for 'vulnerable' claimants. The analysis was guided by research question one and therefore particular attention was paid to how behavioural conditionality operates in UC in relation to 'vulnerable' claimants. This focus provided the overarching framework for the analysis, directing the in-depth exploration of the type and nature of the mandatory activities and sanctions regime associated with different 'vulnerable' groups, such as disabled people, carers and couples claiming UC together, as well as the varying forms of safeguards and easements expected to be in place for claimants understood by welfare practitioners to be in complex and disadvantaged circumstances as well as the types of 'vulnerable groups' usually indicated within government documents.

Some of the principles of documentary analysis were useful when conducting the desk-based analysis. Documentary analysis involves finding, selecting, appraising and then synthesising the data, such as excerpts, quotations or paragraphs contained in various documents into key themes or categories (Richie and Lewis, 2003). This methodology therefore offered an approach through which it was possible to examine, review and understand how key Government legislation, policy and guidance documents relating to UC understand and respond to 'vulnerability'. This process was complemented through the inclusion of a wider range of associated documents, such as working papers, evidence provided to parliamentary committee inquiries and subsequent inquiry reports, House of Commons library research papers, freedom of information requests, and also grey literature, such as research and reports by think tanks, charities and similar organisations. Both the Government documents and the grey literature were collated from various key

databases, including Social Policy and Practice (Ovid), Web of Science and also Google Scholar and selected based on their capacity to either offer greater insight into the underlying assumptions and principles that guided key UC policy designs or their ability to provide further understanding and insight into the ways in which UC policies are implemented by front-line Work Coaches in practice, and also the implications and impact that UC has on the lives of different 'vulnerable' groups. This means that some documents published prior to the roll out of UC in 2013, such as key government White Papers and impact assessments, were included in the analysis if it was considered that they would provide historical context and greater understanding of key elements of UC policy and their impact on 'vulnerable' claimants. The combination of these various documents was an essential component of the documentary analysis as it enabled data to be examined for both convergence and corroboration (Patton, 1990).

Key terminology such as 'Universal Credit' 'behavioural conditionality', 'vulnerability' and 'the vulnerable' were searched for within all government produced UC policy documents and guidance notes. During this process, evidence provided to select committee inquiries (such as the "Universal Credit implementation: meeting the needs of vulnerable claimants", see: DWP, 2013d) became particularly useful in helping to distinguish between how 'vulnerability' is understood in UC policy and employed more widely in political debates and discussions about UC. These documents offered insight into the considerable discrepancy between how 'vulnerability' operates in official government documents and how it is often referenced in colloquial terms by politicians, policy-makers, researchers and the general public to denote those who may need an additional level of assistance or support. The divergence in how 'vulnerability' is deployed in UC policy and in everyday discussions about UC meant that there had to be recognition over the course of the qualitative fieldwork that, despite limited reference to particular 'vulnerable' groups in UC policy, it continues to remain integral to wider perceptions, and acknowledgement that some individuals may confront particularly adverse circumstances (see: Coffey, 2014).

The desk-based analysis conducted at the start of the research performed a key role in guiding the focus of the longitudinal qualitative study and therefore provides a thorough overview of UC at the time of the empirical research in 2017. It should be noted that the discussions in Chapter 3 do not seek to offer the most up-to-date review of UC policy and practice as it is acknowledged that UC policy and practice has developed and changed in the two years following the desk-based analysis (e.g. the removal of the seven day waiting period in early 2018). Given the timeframe for the research and the considerable controversy sparked by UC there have inevitably been a number of ongoing policy changes and these are one limitation of this study. However, efforts to keep abreast of any policy alterations during and following the empirical study means that any

known minor modifications to UC policy and practice are noted and added as supplementary footnotes within Chapter 3. In addition, given that the focus of this study is to investigate how behavioural conditionality impacts on the lives of 'vulnerable' claimants, it is noted that any policy changes have been relatively minor in the context of the broad direction of travel regarding how 'vulnerable' individuals are managed within UC.

3.4 Theoretical orientations

The research was situated within a broadly realist framework which positions explanative and causal analysis at the fore (Maxwell, 2012; Blaikie, 2010; Mason, 2002). Realism offered a useful theoretical framework for this study because it acknowledges the divergence between how individuals understand their experiences and the social structures and systems that operate independently of their perceptions. This allowed the study to move beyond observing and documenting the experiences of the respondents involved, to recognising that their perceptions and actions were shaped by, and also transformed, the social structures within which they exist (Archer, 1995; Hammersley, 1992). The context of the respondents involved in the study was therefore an important element under consideration, as it enabled a better understanding of how and why particular outcomes, such as movements into and out of paid work (or lack thereof), occurred.

A qualitative approach complemented the broadly realist framework as it enabled the meanings that respondents attributed to their experiences of UC to be explored (Bryman, 2016; Ritchie and Lewis, 2003). In particular, it offered depth of insight into the respondents' experiences by allowing them to be situated within their broader social context (Ritchie and Lewis, 2003; Mason, 2002). This was useful when exploring how and why UC impacted upon respondents in particular ways, as it enabled the discussions during the interviews to not only capture the events that occurred, but also to offer the opportunity to question and better understand how the respondents framed their own understanding of these events over time (see: Blaikie, 2010).

The insights possible through a qualitative approach were enhanced by proceeding longitudinally. Researching through time was important because both key concepts central to the study, i.e. behavioural conditionality and vulnerability, are recognised not to be static but expected to either produce behavioural change or to be the outcome of, and shaped by, ongoing experiences over the life course (see: Flick, 2014; see also: 4.5). A longitudinal approach meant that, rather than a static snapshot obtained at one interview, at one point in time, change was able to be understood as central to the research process (Thomson et al., 2003; Neale and Flowerdew, 2003).

Importantly, this approach enabled the various turning points, transitions and ways in which flows of past, present and future shaped the respondents' experiences of UC over the course of the study to be highlighted (see: Thomson et al., 2003).

Longitudinal qualitative methodology has a rich and varied background, and approaches the issue of time in a variety of ways (Corden and Millar, 2007; Neale and Flowerdew, 2003). In this study, time was understood to be fixed and bounded by traditional clock and calendar time and therefore considered to be a linear and forward-facing process (Neale, 2015; Adam, 1990). This meant that particular attention was focused on the ways in which the respondents' past experiences and future aspirations influenced their present day understanding of UC. It also enabled the respondents themselves, at the start of the study, to reflect back upon their prior experiences and actions and to look forward to explore how these understandings impacted upon their aspirations for the future (see: Corden and Millar, 2007; McKie et al., 2002). This insight was critical given that the respondents' expectations and aspirations for the future as well as their past and present experiences were considered, at the start of the study, to perform a pivotal role in shaping experiences of UC over time.

In addition, the longitudinal aspect of this study provided insight into the asynchrony between macro UC policy (e.g. monthly UC payments) and the micro lived experiences of the individual, e.g. weekly budgeting strategies (see: Neale, 2015). This was significant given that the desk-based policy analysis (see chapter 3) had indicated that there was likely to be considerable discrepancy between the policy intention that sought to ensure UC reflected the realities of paid work and how the majority of low-income households often manage their income (see: Millar and Bennett, 2017). This approach offered insight into how and why particular UC policy measures were experienced in varying ways and produced differentiated outcomes over time.

3.5 The conceptual framework

One of the challenges arising from this research was the need to operationalise 'vulnerability'. As a concept, 'vulnerability' assumes a variety of contested meanings and can be explored through a number of different theoretical frameworks (Brown, 2015, see chapter 2 for further details). This presents a challenge when seeking to define 'vulnerability' in research in a way that is both meaningful and tangible. Informed by the literature (see: Chapter 2) and particularly drawing on ideas in the work of Emmel and Hughes (2014; 2010), it was determined at the start of the study that 'vulnerability' would be understood as the presence of adverse life events (e.g. rent arrears, domestic violence), uncertainty about current or future situations and an individual's constrained

capacity to respond to risk factors due to their lack of material resources, lack of status, personal characteristics and circumstances (e.g. disability, having dependents). This definition of vulnerability, together with the 'proxies of vulnerability' recognised in UC policy documents and practice guidelines (see chapter 4: Table 1) provided a useful starting point for the research, and guided the sampling and recruitment of respondents.

Over the course of the fieldwork, particular experiences emerged as highly significant in terms of understanding the vulnerability of the respondents who took part in the interviews; namely poverty, homelessness, illness and impairment, and domestic violence (see especially Chapter 5). These four experiences characterised the key challenges reported by the respondents, and therefore represent an effort to focus on the experiences of vulnerability as understood and lived by respondents themselves. By grounding the notion of vulnerability in the respondents' lived experiences, the ambiguity that can arise when researching this vague and contested concept is minimised. In this thesis, 'lived experiences of vulnerability' is therefore used to refer specifically to the experiences of poverty, homelessness, illness and impairment, and domestic violence that structure individual situations (see: McIntosh and Wright, 2018). The term 'vulnerable claimants' is similarly used to represent people with experiences of poverty, homelessness, illness and impairment, and domestic violence. In addition, the term 'pathogenic vulnerability', drawn upon from the work of Mackenzie (2014: 9), is employed to describe actual or potential additional harm to respondents caused by UC policy mechanisms, most predominantly behavioural conditionality (see Chapter 2 and 4 for further details on 'pathogenic vulnerability'). This was a useful concept to include as it enabled structural, as well as individual factors, which shape experiences of vulnerability to be investigated.

3.6 The fieldwork location: Greater Manchester

A purposive sampling approach was undertaken in order to capture how experiences of UC are shaped by complex interactions between local council policies and national UC policy measures (Emmel, 2013; Maxwell, 2012; Thomas, 2011; Yin, 2009). In 2017, UC was still in the process of being rolled out across the UK. Although it was available in all Job Centre Plus offices for single claimant awards, with 509,969 claimants in England in receipt of UC in April 2017 at the start of the fieldwork (see: stat-xplore, n.d), it had not yet been fully implemented and extended to more 'complex' cases such as joint and family claims in all regions. It was therefore critical that the research was undertaken within a locality in which UC was already firmly embedded to ensure that there was an established UC infrastructure and also the opportunity to access a wide range

of different claimant groups. Greater Manchester was selected for the fieldwork because it contained three of the initial pathfinder areas that had been originally introduced in 2013 (Wigan, Warrington and Oldham) and was one of the first areas which had relaxed the eligibility constraints for UC claims (see: DWP, 2013b).

In addition, Greater Manchester encompasses a diverse range of districts (including Bolton, Bury, Oldham, Rochdale, Stockport, Tameside, Trafford, Wigan and the City of Manchester and Salford) and therefore provided a range of different social and structural contexts. This was important as job availability, housing options, local authority schemes (e.g. council tax) and opportunities to access wider external support services were all expected to significantly shape how 'vulnerable' individuals experienced UC over time. Significantly, given the explanatory focus of this study, it was not expected that Greater Manchester would be representative of, and provide insight into how UC is experienced by claimants across England as a whole. Instead, the diversity of its districts, alongside it being one of the first locations where UC had been widely rolled out, was anticipated to provide access to 'vulnerable' respondents who could offer a depth of insight into overall research objective. In order to gain insight into the range of different support services available across the Greater Manchester region, seven preliminary key informant interviews were conducted with practitioners working in money advice and skills organisations, resettlement and housing organisations, domestic violence refuges and drug and alcohol recovery services across the Greater Manchester region. These key informant interviews offered an overview of some of the challenges and benefits that practitioners within these services had encountered since the implementation of UC, providing useful background information for later interviews with 'vulnerable' respondents.

Greater Manchester was also a pragmatic selection given the limited financial resources and time available for the research study. This was a particularly important factor to consider given the longitudinal aspect of the research necessitated two waves of interviews over the course of six months. Greater Manchester offered an appropriate locality because it was within a relatively short travelling distance from the research base, the researcher was familiar with a number of its regions, and there was, at the time of the study, an ongoing parallel Welfare Conditionality research project (see: Welfare Conditionality: Sanction, Support and Behaviour Change) already being undertaken in the Salford area, which offered the potential, at the start of the study, to utilise already established networks for gatekeeper and respondent recruitment.

3.7 Sampling and recruiting respondents

A broad sampling strategy was used to ensure that UC claimants experiencing adverse circumstances identified in UC policy and practice documents (see chapter 3) were included, as these potentially indicated that an individual might struggle to manage within the UC system. It also sought to move beyond these policy indicators to include claimants experiencing difficult life events (e.g. rent arrears, domestic violence), uncertainty about current or future situation and those whose lack of material resources, lack of status, personal characteristics and circumstances (e.g. disability, dependents) potentially indicating lived experiences of vulnerability (see section 4.5). Table 1 below maps the proxies of ‘vulnerability’ indicated in UC policy and practice documents (see chapter 3 for further details) that were used during the sampling process.

Table 1: Proxy indicators of vulnerability as defined in UC policy documents

Proxy indicators of vulnerability as defined in Universal Credit policy documents
Victim of domestic violence (1,2,5,6,7)
Has to attend court/recent offender (1,5,7)
Temporarily abroad as claimant or dependent requires medical care (1,5)
Recent bereavement in past 6 months (1,3,5,6)
In alcohol/drug treatment (1,5)
Temporary childcare responsibilities (1,2,4,5)
Short domestic emergencies (1,2)
Declared unfit for work for > 14 days (1,5)
Mental health condition (2)
Homeless (2,8)
Language or Learning difficulties (2,3,6)
Disabled (2,4)
Significant harm to health or unreasonable physical or mental stress (2,7)
Have a sincere religious or conscientious objection (2)
Has dependent effected by death or violence (2)
Pregnant and would experience hardship (4,7)
Responsible for a dependent who would experience hardship (4)
Claimant or partner is 16-17 years old and would experience hardship (4,7)
Claimant or partner is under 21 and was a looked after child in previous 3 years (4)
Health Issues (5,7)
Drug or Alcohol addiction (6)
Claimant is leaving care (6,7)

Severe debt (6)
History of rent arrears (6)
No bank account (6)
Newly single or newly joint couple awards (7)

Key: 1 = Easement Policy, 2 = 'Good reason' policy, 3 = Mandatory reconsideration policy, 4 = Hardship Payment Policy, 5 = In-work trial guidance, 6 = Alternative Payment Arrangements, 7 = Exemption from Seven day waiting period

During the sampling and recruitment of respondents there was also an awareness of the diversity of characteristics that could influence experiences of vulnerability, including gender, age, ethnicity and relationship status. The purposive sampling strategy meant that there was a focus on recruiting respondents who could provide information rich data rather than gaining a representative sample of these characteristics. However, it was nonetheless appreciated from the outset of the fieldwork that the active inclusion of these characteristics could provide further insight into how and why UC impacted upon individuals in varying ways.

The research set out to include a relatively small number of respondents because it was important to focus on gaining the depth and breadth of insight required to answer the primary research questions (Emmel, 2013; Mason, 2002). A small sample size was also dictated by time and budgetary constraints of the study to ensure that the data collected could be adequately transcribed and analysed. In the planning of the fieldwork, it was decided that the recruitment of fifteen to twenty respondents would offer a viable sample size, given the timescale and scope of the project and also allow for a measure of attrition to occur between waves of interviews without undermining the longitudinal element of the study (Saldaña, 2003). At the research in April 2017, eighteen respondents were recruited for a first interview, with four withdrawing from the study by the time of the second wave of interview in November 2017.

To recruit the respondents, a number of appropriate gatekeeper organisations were selected within Greater Manchester. The initial key informant interviews meant that many of these organisations had already been involved in the research and therefore most had been aware of the sampling criteria and particular individuals likely to be interested in becoming involved in the study. Emmel et al. (2007) recommends that access to socially disadvantaged individuals can be best facilitated by a selection of organisations which are integrated into the community, create long-standing relationships with the individual, have a range of formal and informal staff roles and support the daily needs of individuals rather than the provision of a single services (such as debt advice). This offered a useful approach for the recruitment in this study and respondents were ultimately engaged from a wide range of organisations including resettlement organisations, domestic violence refuges, homelessness charity, debt advice services, money skills service, drug

and alcohol treatment and recovery services, and learning and education centres across different regions of Greater Manchester.

Involvement of these gatekeeper organisations in the recruitment of respondents is acknowledged to have shaped the sampling process for the study as well as the proxies of lived experiences of vulnerability that later emerged from the interview data (see: Bryman, 2016; Crowhurst, 2013). It is also significant at this point to indicate that, although UC had been rolled out to ‘complex’ cases (e.g. joint claims) across some of the districts in the Greater Manchester region, all except one of the respondents (Eric) were single at the start of the study. Eric however did not have a joint claim because his partner did not have residency status in the UK and had no recourse to welfare support (see chapter 5). As UC was still in the process of being rolled out to joint claim across Greater Manchester, it is perhaps unsurprising that there was a relatively low recruitment rate of couples and families in this study. The relationship status of the respondents influenced the capacity of this study to explore the impact of joint UC claims on ‘vulnerable’ individuals, and represents one of the constraints of the evidence emerging from the research. In addition, although ethnicity was not used to delineate inclusion in the study, all except one of the respondents interviewed were white, broadly reflecting the overall demographic pattern of the city (see: GMCVO, 2011).

All the respondents recruited for the study had nonetheless experienced a wide range, and often multiple, adverse circumstances across their life course and had varying complex backgrounds which were likely to significantly impact upon how they experienced UC and understood their own ‘vulnerability’. Table 2 offers an overview of the main characteristics of the 18 respondents recruited at the start of the study. A more detailed overview of each respondent is offered through pen portraits provided in Appendix Seven. All the respondents were recruited from Rochdale, Wigan, Bolton, Aston-under-Lyme, Stretford, Salford and the city centre.

Table 2: Main Characteristics of Respondents at Wave a Interview

Respondent	Age	Gender	Housing Situation	Employment Status	Followed Longitudinally
Jack	23	M	Private	Part-time	Yes
Adam	53	M	Private	Unemployed	Yes
John	50s	M	Social	Unemployed	Yes
Tom	29	M	Private	Unemployed	Yes
Sarah	35	F	Social	Part-time	Yes

Mark	50s	M	Homeless	Unemployed	Yes
Steph	30	F	Homeless	Unemployed	Yes
Lauren	29	F	Homeless	Unemployed	Withdrew
Dan	25	M	Homeless	Unemployed	Withdrew
Matt	30	M	Private	Unemployed	Unable to contact
Tim	50s	M	Private	Unemployed	Yes
Eric	40s	M	Social	Unemployed	Yes
Clare	45	F	Social	Part-time	Unable to contact
Amy	29	F	Social	Unemployed	Yes
Nick	45	M	Social	Apprenticeship	Yes
Jess	46	F	Social	Unemployed	Yes
Sean	34	M	Social	Unemployed	Yes
Ben	52	M	Homeless	Unemployed	Yes

All the respondents were allocated pseudonyms to ensure anonymity

Recruitment and the interview process itself largely depended upon how the gatekeeper organisations were structured and delivered their services. In most cases, the gatekeeper organisations had ongoing and routine involvement (e.g. daily breakfast clubs or group therapy sessions) with the respondents and, therefore, had actively identified individuals interested in the study, provided an information sheet for the individuals to read (see Appendix Three), and then organised the date and time for the first wave a interview, which often took place on their premises. At other times, the researcher was provided with the name and telephone number of potentially interested individuals and arranged interviews with the respondent themselves in public places considered to be both safe and easily accessible (e.g. public library, supermarket cafes, one stop buildings). On some occasions, one of the gatekeeper organisations, who routinely provided support to their clients in their homes, organised for the interviews to take place in the respondents' homes and, with the consent of the respondents, had a member of staff who stayed in the room throughout the first wave (a) interview. Given that this interview process was markedly different from the majority, it was important for the researcher to ensure in advance that the gatekeeper organisation provided a solely supportive and non-regulatory or supervisory role. Respondents were asked if they felt comfortable being interviewed with the staff member present and such interviews only went ahead if individual respondents were happy to proceed. The flexibility in which the recruitment and interview process was undertaken was an important

aspect of the study, allowing the researcher, gatekeeper organisation and respondent to work together to ensure the interview process suited and enabled the majority of interested individuals to be involved in the study, despite the complex and difficult personal circumstances they faced.

3.8 Conducting the longitudinal research

Researching longitudinally meant that issues of time were an important aspect of the design of the study and embedded in both the exploration of change over the two waves of interviews, and the attention given to the discrepancies between macro UC policy and micro lived realities of the respondents. Change, however, often emerges in complex ways and can be challenging to tangibly capture during the research process, particularly as lack of change is frequently as important to examine and understand when exploring how and why policies do, or do not, achieve their desired aims (see: Ridge and Millar, 2011; Thomson, 2007; Saldana, 2003). The way in which change would be observed and inferred was, therefore, important to consider before the analysis of the study began, with at least two reference points required to locate and connect time to the processes of change (see: Saldana, 2003).

With this in mind, two waves of repeat qualitative longitudinal interviews were conducted over a six month period; with the first wave (a) taking place between March and April 2017, and the second wave (b) between November and December 2017. Longitudinal qualitative research necessitates that fieldwork is undertaken over a 'long' period of time but Salanda (2003) contends that the length of this 'long' timeframe is largely dependent on consideration of how time may interact with the data collection and analysis process, the type of change being explored and how time may influence respondents' perspectives. Six months was considered an appropriate timeframe for this study because it offered a sufficient period to assess any impacts that UC may have had on the lives of respondents. It allowed both enough time for change to occur and for respondents to reflect on why any changes (or indeed the lack of change) may have occurred.

Insight into change over time was also sought by explaining to the respondents the purpose of the research. Research framed by a realist perspective seeks to recognise the ways in which data is collaboratively shaped by the relationship between the researcher and the respondent and appreciates that the interview process, in itself, can often reveal important insight into the stratified layers of the social world beyond the context of the interview (see: Hammersley and Atkinson, 1995). Initial discussions about the rationale for this project at the wave a interview, therefore, offered important insight into respondents' perceptions of the study and their motivations for taking part; highlighting, in particular, the varying reasons why respondents had

decided to become involved and the social structures that had already acted to enable and constrain their involvement. These initial conversations about what the research study intended to explore and achieve consequently proved particularly useful when interpreting the interview data and also when facilitating ongoing engagement (see 3.9 for further discussion).

Semi-structured interviews are best understood as 'conversations with a purpose' (Legard et al., 2003). The first wave of semi-structured interviews involved open-ended questions that 'set the scene' and provided an overview of the individual's background, such as important life events, pathways to UC and their experiences of UC up until the time of the wave a interview (see: Kvale and Brinkmann, 2009; Rubin and Rubin, 2005). A topic guide (see Appendix Six) informed this interview process. It provided flexible direction, enabling the discussion to move easily between different relevant topics and issues and allowing discussions to focus upon the particular issues within the topic guide that were particularly pertinent to each respondent's situation (Ritchie and Lewis, 2003). The initial narrative provided by the respondents during the hour long interviews usefully highlighted 'critical moments' that had shaped their experiences of UC and lived experiences of vulnerability prior to the start of the study (see: Thomson et al., 2002). These experiences offered a baseline from which both the presence and absence of change could be examined over the course of the two waves of interviews (see: Holland, 2007; Saldaña, 2003). Time was also built into the wave a interviews by asking the respondents to reflect upon their aspirations for the upcoming six months of the study. This enabled the research to move back and forwards to develop retrospective reflections, contemporary insights and future-orientated expectations, which later provided useful insight into how aspirations and expectations contrasted with actual events that had occurred by the time of the wave b interview (Neale et al., 2012). In addition, this interview structure offered the opportunity for collaboration with the respondent by enabling aspects of the research not already considered in the topic guide to be highlighted, which informed the later analysis stage as well as the development of the wave b topic guide (see: Maxwell, 2012; Legard et al., 2003). Inviting the respondents to contribute novel ideas and to reflect upon the interview process itself in this way was important as it strengthened the credibility of the overall study (see: Creswell and Miller, 2000).

The themes and issues emerging from the first wave of interviews were developed at the subsequent wave b interview (see: Neale et al., 2012). This meant that the wave b topic guide (see Appendix Seven) was largely tailored to the individual in order to enable each respondent to further explore any issues or experiences raised in their earlier interview. Building on earlier key themes and issues in the wave b interview was critical to the success of the study because it made it possible to examine if there had (or had not) been any change over the six month period. In

addition, it enabled the respondents to retrospectively reflect back upon particular 'critical moments' in their lives that they had highlighted in their wave a interview, enabling them to construct and then reconstruct their experiences over time (see: Neale, 2012). This offered useful insight into how respondents' understandings and perspectives changed (or did not) over time. A number of common questions, however, were asked of all the respondents at their wave b interview based on key themes or issues emerging from the earlier interview process. For example, two areas that presented as significant topics for further attention following the wave a interview were how the respondents understood and experienced the separation between the JCP and the UC service centre and also how 'sick notes' functioned following a WCA assessment (see chapter 6 for further information). A focus on these key themes in the wave b interviews aided the researcher's understanding and consequently improved the robustness of the data collection and analysis process (see section 4.10 for further details on analysis) (see: Salanda, 2003).

3.9. Sustaining engagement

Longitudinal studies are often time and financially intensive, and so the design of this study had to reflect these external constraints. This study sought to learn from prior qualitative longitudinal research which has demonstrated the difficulties inherent to recruiting and sustaining respondent participation in longitudinal research (Liamputtong, 2014; Patrick, 2012b; Hemmerman, 2010; Cohen et al., 1993). Sustaining the respondents' engagement was a particular concern within this study given that they had often been recruited from temporary housing accommodation, domestic violence refuges and drug and alcohol treatment and recovery services, which opened up the potential for frequent changes in contact details, such as mobile phone numbers and addresses.

The relatively short six month time period between the two waves of interviews, as well as the number of interviews completed, helped to ensure sustained interest in the study. In addition, efforts were made to sustain contact throughout the study period and, therefore, all respondents were asked to provide both their own contact details and the contact details of someone the researcher could contact if unable to contact the respondent on the detail they had supplied. The researcher rang or texted the respondents halfway through the six month period to find out if there had been any changes in the respondent's circumstances and if they would still be interested in meeting for a second interview in a few months. These short phone calls helped to generate important data about key changes between the interview waves which informed the

tailoring of the questions asked in the wave b interview and also helped to maintain a positive relationship between the respondent and the researcher over the six month period between interviews.

In four cases these interim phone calls had not been possible; usually because the respondent did not answer the calls or reply to text messages. Given that the majority of respondents had mentioned during their wave a interview that UC was insufficient to meet their everyday living costs and that this often resulted in them having no phone credit or ability to charge their phones, a balance was necessary between ringing several times to aid communication and engagement but also not inundating these respondents with phone calls. This balance was particularly challenging to mediate in the case of one of the respondents (Clare) who had a part-time job for 25 hours a week at the start of the study. Contact with Clare was attempted at the interim stage at different times of the day to try to ensure that she had the opportunity to answer her phone. A text message was eventually left informing her that she would receive another phone call in 3 months unless the researcher heard otherwise that she no longer wanted to be involved in the study. When Clare was contacted again to arrange her wave b interview, several attempts were again made throughout the day, together with a text message which included details of how to contact the researcher. Following this, it was decided that any further efforts would become intrusive and potentially add to the difficulties that Clare had been going through during her wave a interview (see chapter 5 and 7). Clare was not involved in the wave b interviews.

However, of the four respondents who did not take part in the wave b interview, only two (Clare and Matt) could not be contacted at all despite repeated phone calls and direct messages on Facebook. Two of the respondents (Dan and Lauren) were contacted either via a direct Facebook message or email but actively declined to be further involved in the study. The limited contact from Lauren and Dan, nonetheless, offered some insight into their ongoing difficulties as well as key changes in their lives over the six month period. For example, Lauren sent an email to the researcher to withdraw from the study which noted some significant changes in her life (moving from a domestic violence refuge into her own property and returning to paid work) but also indicated some of the difficulties she had confronted in relation to UC over the prior six months.

Managing the delicate balance between efforts to enable sustained engagement and providing respondents with the opportunity to withdraw from the research was an ongoing issue throughout the study. Patrick (2012b) notes that the repeated contact between the researcher and the respondent adds to the 'emotional labour' demanded of all those involved. However, without these efforts to sustain and facilitate engagement, the research would not have retained

the majority of respondents involved and therefore been able to explore processes of change in such depth. The capacity of the researcher to sustain such levels of engagement in this longitudinal research offered the opportunity to achieve valuable data collection and also ensured more effective research relationships could be developed (see: Neale et al., 2012).

3.10 Ethical considerations

Ethical considerations were at the forefront of design of this study given that the respondents were recruited because of their potential to offer rich information about how UC policy and practice impacts upon lived experiences of vulnerability. Attention to ethical issues was also especially relevant given that longitudinal methodology has been noted to create heightened ethical considerations, such as the potential to create complex relationships between the researcher, gatekeeper and respondents (Thomson and Holland, 2003). This meant that the ethical considerations and issues raised in this study were not seen as discrete activities but noted to permeate throughout the research process, guiding the initial research design and practice as well as a continual process of researcher reflexivity over the course of the study (Neale and Hanna, 2012; Henwood, 2008).

Due to the sensitive nature of this project, the physical, psychological and financial safety of the respondents was paramount. The project adhered to the “Code of Practice for the Safety of Social Researchers” published by The Social Research Association, and gained consent from the University of York’s Social Policy and Social Work Departmental Ethics Committee which incorporates the ESRC Code of Ethics Framework (2015). Significantly, it was critical to obtain and record informed consent from all of the gatekeeper organisations and the respondents involved (Liamputtong, 2007). This was achieved by offering clear information to all gatekeeper organisations and respondents (see Appendix Two and Three) which provided an overview of the research objectives, the nature of the gatekeeper and respondents’ involvement in the study, as well as their right to withdraw. This information was offered in the form of written information leaflets, but also conveyed verbally to the respondents at the start of the interview to ensure that they understood the purpose of the research and were offered a chance to ask further questions. This was particularly important, given that a number of the respondents had learning difficulties (e.g. dyslexia), substance misuse issues and mental health conditions, which all had the potential to impact upon their capacity to read and understand the information leaflet and the consent form.

The gatekeeper organisations performed a key role at this stage in making the researcher aware of some of the difficulties that the respondents might face reading and understanding the information leaflet and consent form. In one situation, for example, the gatekeeper organisation explained in advance that the respondent had dyslexia and had difficulty reading information on white coloured paper. The information leaflet and consent form for both waves of the interview were therefore printed on yellow coloured paper, aiding the respondent's capacity to give informed consent. Concern that the gatekeeper and researcher may be unaware of emerging issues that could act to constrain the ability of the respondent to understand, retain and assimilate information and to communicate a clear choice in regards to the research, meant that the process of consent in this study was ongoing (see: Birch and Miller, 2002). During the interim phone call, and at each wave of interview, each respondent was reminded of the nature of the research and also of their right to withdraw from the study at any time (see: Neale and Hanna, 2012).

As the research included people with limited and at times no access to welfare benefits and services, it was important to be aware of, and try to mediate, any social and environmental barriers that could have prevented the respondent's involvement in the study (Turner and Beresford, 2005). Some of these barriers could be anticipated in advance, but a number of ethical issues emerged over the course of the study itself. The researcher was guided by principles of reciprocity, transparency, and the avoidance of harm wherever possible during attempts to resolve these emerging ethical issues. For example, there was an awareness at the start of the study that interviews should be held in locations in which the respondents felt comfortable and could easily access (see section 4.7), but also did not put either the respondent or researcher at risk. This meant that where and when interviews were undertaken was largely dependent upon individual circumstances and often required a continual assessment of any arising safety issues throughout the interview process (see: Patrick, 2012b; Birch and Miller, 2002). This approach enabled the interviews to be undertaken flexibly to accommodate the respondent's needs and living circumstances, but also ensured that issues of safety and potential for harm were always held in mind.

One example of when flexibility in the selection of the interview location and process enabled involvement in the research but also raised particular ethical and safety issues occurred during the wave a interview with Steph. The interview had initially been organised by the gatekeeper to be undertaken on the premises of the domestic violence refuge where Steph was living. However, on the day it was realised, due to an outbreak of illness at the refuge a few days earlier, that Steph (who had been heavily pregnant at the time of the interview) had temporarily had to return

home to live with her parents. This meant that the interview location had to be changed at the last minute to a local café. Due to the small size and relative quietness of the café, the interview was conducted outside but, with the cold weather, this shortened the length of the interview; especially when it became apparent that Steph was wearing flip flops because she could not afford any other shoes. Weiss and Fine (2000) note that ethical considerations such as these which demand a reactive response, can be conceptualised as 'ethical speed-bumps' that emerge during the research process itself. These ethical issues and how they were resolved over the course of the study undoubtedly intrinsically shaped the generation and content of the data collected as they often provided further insight into key areas of interest within the research (e.g. the impact of insufficient UC payments on the lives of individuals with lived experiences of domestic violence).

Similarly, semi-structured interviews have been noted by a variety of researchers who have researched vulnerability and 'vulnerable groups' to provide a flexible approach that enables data collection (see: Liamputtong, 2014). The use of semi-structured interviews offered an approach through which the respondents were able to express their perspectives and experiences using their own words, enabling them to more confidently and comfortably explore areas of the research that touched upon personal and sensitive subjects (see: Liamputtong, 2014). Interviews with 'vulnerable' respondents, nonetheless, often raised a number of ethical issues, particularly the necessity to achieve the appropriate balance between protecting the respondents from any undue harm, whilst also ensuring that any actions taken by the researcher did not constrain the choices and behaviours of the individual. To achieve this balance, the research process was framed by principles of reciprocity and respect for the autonomy and actions of the respondents rather than by pre-determined ethical issues that are usually associated with research conducted through the normative lens of 'vulnerability' (e.g. lack of capacity to give informed consent). Liamputtong (2014; 2007) notes that reciprocity and respect reduce the potential power inequalities between the researcher and the respondent and, therefore, can avoid the reinforcement of popular assumptions about vulnerability, such as a person's passivity and dependency, which often continue to 'other' already marginalised individuals. The reflexivity of the researcher during the semi-structured interview process was therefore a critical element of the interview process (see: Etherington, 2004), and there was continual awareness that the personal and sensitive issues discussed during the interview were likely to be relatively fresh and often still ongoing in the respondents' lives.

A clear example of the need to reflexively balance between the potential risk of harm to respondents, whilst also providing the space and opportunity for difficult discussions, can be

observed during Sarah's wave b interview when she described how she had self-harmed a few days earlier because she was under considerable stress at work, was struggling financially and was living in an unsafe environment. Although Sarah had been self-harming for several years, this issue had not been raised at the earlier interview. The later disclosure of this sensitive topic perhaps suggested that enough trust had developed over the course of the study to enable Sarah to share one of the more personal ways in which she responded to the ongoing challenges she faced. Nonetheless, it raised some safety concerns which required the researcher to reflexively evaluate how this new information about Sarah's situation should be managed. As Sarah also mentioned that she was taking medication for her clinical depression and that she had recently been referred to a counsellor by her doctor, it indicated that she had support in place. This enabled the researcher to recommend following the interview that Sarah should contact her doctor if she felt unsafe at all. In this case, it was important to be aware of the risk of harm but to also appreciate that the disclosure of self-harm was how Sarah herself had chosen to reveal, in her own words, the detrimental impact that UC had on her everyday life. Indeed, Neale and Hanna (2012) assert that the disclosure of difficult life events at later interviews is one of the real advantages of employing a longitudinal approach to research despite the associated ethical issues it may also raise.

To facilitate and thank the respondents for their involvement in the study, a £20 high street gift voucher was offered after each interview. This totalled £40 over the course of the two interview waves and could be redeemed at different high street shops. In order to ensure that the respondents did not feel coerced by this financial incentive, the purpose and process of when these would be provided and how was clearly explained to all the respondents at the outset of the research (see: Neale and Hanna, 2012). Over the course of the study, the importance of these gift vouchers became increasingly apparent as many of the respondents described during their early interviews how they struggled to afford their everyday living costs (see chapter 7) and later remarked in their wave b interview how the voucher had been helpful because it had enabled them to buy essential items (such as food) for themselves and their families. This indicates the tensions that arise when providing gift vouchers or incentive tokens during research studies. The money provided to respondents in the form of gift vouchers had clearly directly contributed to a temporarily improvement in their overall financial situation and, therefore, had an impact upon the data collected at the wave b interview, but also can be recognised to have helped support the comparatively high levels of continued engagement in the research over the six month period.

3.11 Data management and analysis

All of the interviews were digitally audio recorded with the consent of the respondents and transcribed verbatim in a transcription process which paralleled the interview waves. The longitudinal aspect of this study and its sensitive nature necessitated that the data collected and transcribed achieved the appropriate balance between retaining the authenticity of the raw interview data during the analysis stage of the research and protecting the anonymity of the respondents and gatekeeper organisations. This required that any references to personal, biographical, geographic or other similar details that may have, over the course of multiple and linked datasets, potentially disclosed the identity of a respondent or gatekeeper organisation was retracted from any outputs at the earliest possible stage.

The longitudinal methodology of this study required that the transcripts be analysed for each case across the different interview waves (diachronic analysis) and also analysed as separate accounts to explore if any new themes emerge in each wave of data generation (synchronic analysis) (Thomson, 2007; Thomson and Holland, 2003). The analysis was completed both within-cases and across the different cases as explorations of difference enabled particular variations, dynamics and patterns to be identified (Salanda, 2003). This process required a preliminary coding framework to be constructed based upon the overarching core themes that guided the interview topic guide and process (Maxwell, 2012). Similar concepts were coded and grouped by these different thematic categories, facilitating the examination and comparisons within and between different coding types (Maxwell, 2012). The preliminary thematic coding strategy also enabled an exploration of how these key themes occurred in and between cases, and therefore offered insight into similarities, disparities and contradictions in how they were understood and experienced by different respondents both within, and across, the two interview waves (Salanda, 2003; Tesch, 1990).

An iterative approach underpinned the analysis of the interview data, with the initial data analysis phase acting as the foundation for, later analysis of subsequent interviews (Coffey and Atkinson, 1996). The re-analysis of wave a data at the wave b data analysis stage was critical as it facilitated the identification of different influences and patterns that had mediated experiences of UC which could not be tracked simply using a single forward-based analysis strategy (see: Salanda, 2003). This process enabled the experiences and responses of the respondents over the course of the study to be further understood, supporting the overall credibility and dependability of the research project (Shenton, 2004; Miles and Huberman, 1994). As a result, both descriptive and then explanatory accounts of the data were developed, with the potential for these accounts to

be too far abstracted from the raw data limited by the priority placed on attempting to ensure these stayed 'true' to the respondents' own accounts (see: Spencer et al., 2003).

Context was an essential element of the analysis process, especially when seeking to understand the meanings that respondents attributed to their experiences over time. The initial category-based data analysis was therefore enhanced through a contiguity-based approach (see: Maxwell, 2012; Blaikie, 2010; Tesch, 1990) which reintegrated the analysed codes back into their contextual narratives. This allowed for key themes to be traced over time in order to observe which contexts and conditions shaped their development and if there were any shifts in how they were understood or experienced over the six month period of the study (Saldana, 2003). The contextual analysis process helped to account for and understand the 'critical moments' highlighted by respondents as pivotal in shaping their experiences of UC, but also ensured that more subtle and cumulative influences that shaped trajectories over time were appreciated (see: Saldana, 2003).

Qualitative longitudinal analysis is known to be time intensive due to the emphasis placed on exploring the interactions between processes and change in sampled cases (Holland et al., 2004). The analysis was therefore facilitated by developing pen portraits for each participant to capture some of their core biographical stories, along with their experiences and understanding of both UC and 'vulnerability' (see Appendix Eight). These respondent profiles were updated after the wave b interviews and became an important aid to help immerse the researcher in the data and locate key themes arising from the data collected. Organising the research visually through various charts and tables also helped the researcher to identify relationships between different themes and also to trace change over time. These matrix tables simplified lengthy and complex transcripts into a format that made it easier to start to interrogate the data thematically. In addition, the computer-assisted qualitative data analysis software package NVivo supplemented the overall analysis process as it enabled the researcher to divide the transcripts into manageable thematic 'chunks' which could then be analysed and interrogated further.

3.12 Conclusion

This chapter has addressed how the desk-based UC policy review informed the design of the qualitative longitudinal study, which set out to explore the impact that UC policy and practice had on the lives of 'vulnerable' claimants. Three key methodological reflections have been highlighted from the fieldwork undertaken over the course of this study. Firstly, qualitative longitudinal research can provide invaluable insight when examining how and why behavioural conditionality engenders (or does not) behavioural change. In particular, longitudinal methodology illustrates

how a focus on time in research can help to generate explanatory accounts that often cannot be easily captured using a 'snapshot' research approach. Secondly, longitudinal research creates its own unique ethical considerations, which are often accentuated when researching 'vulnerable' groups. This indicates that ethics cannot be a 'bolt-on' (see: Liamputtong, 2007) to the research process, but needs to be considered before, during and also after the research has been completed; with appreciation that the research may have an enduring impact upon the respondents involved (see: Liamputtong, 2007). Thirdly, the sampling and recruitment process, as well as approaches to sustained engagement in longitudinal research conducted with 'vulnerable' individuals, can all influence the data collected and the later analysis stage. This illustrates the important role that researcher reflexivity performs throughout longitudinal research, but especially when seeking to understand and interpret the ways in which data is collaboratively informed by, and itself can offer insight into, the social structures and processes beyond the discussions within the interviews themselves (Richie and Lewis, 2003). The following analysis chapters employ the data collected and analysed during the qualitative longitudinal study to explore how the respondents experienced UC policy and practice over the six months of the study. The first of these three analysis chapters provides further insight into the respondents' lived experiences of vulnerability at the start of the study.

Chapter Four: Behavioural conditionality in UC for 'vulnerable' claimants

4.1 Introduction

This chapter presents a documentary analysis to explore how behavioural conditionality and vulnerability operate within current UC policy and practice (see 3.3 for further details). The first part of this chapter offers an exploration of the origins and launch of UC, together with a brief overview of some of its key elements of policy (4.2). This is followed by a detailed examination of how behavioural conditionality operates within UC for particular claimant groups (4.3) and how behavioural conditionality is currently reinforced for the majority of UC claimants through a system of personalised support, benefit sanctions and associated safeguards (4.4). The focus of the chapter then shifts to consider four main additional support measures currently available to some 'vulnerable' claimants who encounter difficulties managing the UC system, namely UC Advances, Alternative Payment Arrangements, Budgeting Advances and Hardship Payments (4.5). The second part of this chapter builds upon these earlier discussions to examine how vulnerability is operationalised in UC policy. These discussions will demonstrate a considerable disinclination by the Government to define 'vulnerability' for the purpose of delivering UC (4.6). Rather than pre-defined 'vulnerable' groups, it will be shown that Work Coaches in UC are increasingly expected to identify and address vulnerabilities of the individual and to adjudicate on the work-related conditions that can 'reasonably' be expected of each claimant (4.7). As a result, it will be revealed that any decision to provide easements and exemptions to 'vulnerable' UC claimants is now firmly underpinned by the expectation that they assume responsibility for, and work to overcome, their adverse circumstances (4.8).

4.2 An overview of Universal Credit

Introduced by the Coalition in 2013, UC replaces a number of inherited means-tested working-age benefits and a tax credits system with a single monthly benefit payment (DWP, 2010b). It is intended to simplify the benefit system by integrating Income Support, income-related Jobseeker's Allowance, income-related Employment and Support Allowance, Working Tax Credit, Child Tax Credit and Housing Benefit into a single benefit (DWP, 2010a; 2010b). UC does not distinguish between those benefits traditionally offered to out-of-work and in-work claimants and is, therefore, expected to avoid complex interactions between the benefit and tax credit systems inherent to previous UK welfare systems (Kennedy, 2011a; DWP, 2010a). UC has found political

cross-party favour as a benefit design that will increase uptake of benefit support, reduce levels of fraud and errors in the benefit system, provide claimants with furthered financial incentives and a smooth transition into paid work and, consequently, challenge welfare 'dependency' (Kennedy, 2011a; DWP, 2010a; 2010b).

Popularity for a behavioural explanation of social problems, which was advanced under the New Labour governments (1997-2010), has formed the foundations of the current UC system (Timmins, 2016a; CSJ, 2006: 15). In particular, it enabled the centre-right think-tank Centre for Social Justice (CSJ) to publish a series of notable 'Pathways to Poverty' reports in which they argued that poverty had been created, and exacerbated, by cycles of intergenerational disadvantage born of the perverse disincentives within the inherited welfare system (Timmins, 2016a; Haddon, 2012a; CSJ, 2006). In order to combat this 'emerging underclass' dependent on benefits, the CSJ proposed the creation of a new system of 'universal credits' that would remove the financial barriers to employment inherent within the UK's existing benefit system (Timmins, 2016a; Haddon, 2012a; CSJ, 2006).

Over time, and with much political persuasion, this rudimentary template of a new simplified benefit system slowly began to engender political approval (Timmins, 2016a; Haddon, 2012a; CSJ, 2006). At a time of considerable political insistence for widespread austerity measures, the idea that a single benefit for in-work and out-of-work claimants would financially incentivise paid employment found considerable political cross-party favour, and by 2010 had been firmly embraced and adopted into the political agenda of the Conservative/Liberal Coalition government (Timmins, 2016a; Finch et al., 2014; Wright and Dwyer, 2014). This is not to suggest, however, that UC has been effortlessly implemented and has not confronted considerable political, economic and administrative obstacles (Timmins, 2016a). In fact, the current UC design has markedly altered from its original conception to such an extent that it is not feasible to offer a detailed narrative of these numerous changes within the limits of this thesis (see: Timmins, 2016a). The following discussions will, consequently, focus on highlighting a number of the key elements of the current UC system, but it is written with appreciation that, as UC is still in the process of being rolled-out and unlikely to be fully implemented to all new and existing claimants until 2023, there may be further changes during this time (see: DWP, 2016c). It should also be noted that, due to the complex and different ways in which UC policy and practice operates within the devolved regions of Scotland, Wales and Northern Ireland, the policy analysis in this chapter focuses solely upon how UC is implemented and delivered within England. The following section provides an overview of a number of key UC policy dimensions and explores their implications for the lives of 'vulnerable' claimants.

4.2.1 The seven day waiting period

UC incorporates a seven day waiting period at the start of an individual's claim.¹ This means that UC is not processed, or paid, for the first seven days of a new claim (SSAC/SSDWP, 2015a). This waiting period to receive UC is expected to reinforce a 'work first' approach by ensuring that individuals are aware, from the start of their claim, that their right to UC is conditional upon the requirement to take steps towards moving into paid work (Kennedy, 2013b). The seven day waiting period is, therefore, expected to encourage newly unemployed people to recognise that the "first few days should be spent looking for work, not looking to sign on." (Osborne, 2013a: Column 315). The government does not expect that the waiting period will be problematic because they emphasise that, in most cases, claimants will either have their final wages or redundancy payments to rely upon (Kennedy, 2013b). However, despite early assertions that the waiting period needs to be 'simple and fair' and that it was not possible to define all the circumstances in which an exemption should apply, the government has identified a number of specified claimant groups that are currently exempt from the seven day waiting period (SSAC/SSDWP, 2015a: 39; see: Table 3).

Table 3: Claimant groups exempt from the seven day waiting period

Claimant Group
Terminally ill
Recent victims of domestic violence
Young people leaving care
16 and 17 year olds without parental support
Ex-prisoners who left prison within the past month

Table 3: SSAC/SSDWP, 2015a: 39

Critics have voiced considerable concern about the seven day waiting period. In particular, they argue that, because UC incorporates different benefits, such as the housing element into one payment, the waiting period will have a detrimental impact on most low income claimants and force many to rely upon payday loans, doorstep lenders, or food banks (Kennedy, 2013b). They therefore contend that the seven day waiting period will, in some circumstances, have the

¹ It should be noted that in February 2018 the seven day waiting period was removed following considerable criticism that it created substantial financial difficulties for UC claimants (see: DWP/McVey, 2018). The respondents interviewed in this research project however had been subject to the seven day waiting period.

opposite effect to incentivising job search activities and that individuals facing unstable finances will find it increasingly hard to look for, and move into, paid work (see: SSAC/SSDWP, 2015a; Packman, 2014; Whittaker, 2012). In addition, they assert that the current exemptions do not go far enough in providing protection to wider 'vulnerable groups', such as homeless people or those leaving substance misuse treatment centres, and that the determination of when an exemption applies therefore needs to be managed sensitively with awareness that some individuals may be reluctant or unable to divulge personal information (see: SSAC/SSDWP, 2015a).

4.2.2 Monthly payments

UC is calculated and paid monthly in arrears and as a single payment to the entire household (Kennedy and McInnes, 2013a). This monthly payment structure is intended to reflect how the majority of the current workforce are paid, and is expected to teach unemployed claimants how to successfully budget monthly wage pay slips and manage their finances during periods in-between jobs (DWP, 2013a; IDS, 2012: Q222 in WPC, 2012a). The calculation of UC payments at the beginning of each month is also anticipated to enable the DWP to utilise information collected from a newly integrated Real Time Information (RTI) system (Kennedy and McInnes, 2013a). The RTI system provides payroll information for those claimants employed via a Pay as You Earn (PAYE) scheme as they move in and out of short-term work or remain in part-time or full-time employment. This real-time information is expected to enable the DWP to automatically adjust the amount that a claimant receives from their UC payments in accordance with any changes in their waged earnings (Keen and Kennedy, 2016a; Kennedy, 2012a). The government asserts that, when the RTI system is fully integrated, it will reduce the requirement for the majority of claimants to supply details about any changes in their employment status to the DWP and, therefore, will enable the UC system to quickly respond to fluctuations in earned income, such as when a claimant transitions from employment to unemployment (Finch, 2015; Alakeson, et al., 2015a; Kennedy, 2012a). A system responsive to these changes in circumstances is expected to foster greater confidence in the accuracy of UC payments and, in turn, enhance the impact of the financial incentives incorporated within the UC system (Alakeson et al., 2015a).

Critics contend, however, that the majority of low income earners currently receive a weekly or fortnightly wage, which often varies according to hourly pay rates, varying shift patterns and opportunities for overtime (Millar and Bennett, 2017; Hartfree, 2014; Rotik and Perry, 2011). They note that there is extensive research to date which indicates how many low income earners currently manage their budget by receiving benefits and tax credits at different intervals, and,

therefore, suggest that most claimants are likely to have difficulties managing a monthly payment (see: Shildrick et al., 2012; Ridge and Millar, 2008). In addition, they assert that payments in monthly arrears will not account for most of the changes to a person's circumstances that arise in the month following the UC payment, and they, therefore, state that UC will not always accurately reflect the needs of the household (Finch, 2015; Alakeson et al., 2015; Kennedy, 2012a). In particular, critics warn that the monthly RTI payment design has the potential to destabilise and exacerbate the ongoing financial difficulties of many low income households whose expenditure fluctuates on a weekly basis, and of individuals whose circumstances, such as being self-employed or having childcare costs, does not align with the RTI system (see: Finch, 2015; WPC, 2011; Kennedy, 2012a). They argue that this means that most claimants will still have to manually notify the DWP of any changes in their circumstances, and yet not necessarily see these changes reflected in their current monthly payment (Alakeson et al., 2015; Ghelani and Stidle, 2014a).

4.2.3 Tapered withdrawal of UC payments

UC offers a fixed standard allowance intended to cover the basic living costs for single adults and couples (Kennedy, 2011a; Simmons, 2011). An additional payment is then provided if the claimant has children, a disability, housing costs or caring responsibilities (Kennedy, 2011a; Simmons, 2011; see also: The Universal Credit Regulations, 2013: 31). UC payments are also situated with a new withdrawal and participation tax rate system that is designed to 'correct' the high Participation Tax Rates (PTR) and Marginal Deduction Rates (MDR) of prior benefit systems which have historically led to the rapid withdrawal of benefits and high taxes being placed on paid wages as an individual assumed additional hours of paid work (Kennedy, 2012a). The new participation and withdrawal rates in UC are, therefore, expected to avoid these economic disincentives by extending entitlement to benefit support further up the income distribution scale (DWP, 2014a). This means that the majority of claimants are anticipated to witness a rise in their financial income as they increase their hours within paid employment (DWP, 2014a; Brewer et al., 2011).

The 65% tapered withdrawal system envisioned to provide this financial incentive has nonetheless been impacted by changes to other financial parameters within UC, such as the threshold of the work allowance and tax credits (Browne et al., 2016a; Finch, 2015). A lowered work allowance threshold alongside higher tax rates for any earnings over the work allowance threshold, for example, has considerably reduced the financial advantages generated by a single tapered rate (Browne et al., 2016a; Finch, 2015). In particular, it has created a set of differentiated financial

incentives to work as it reduces the amount that different claimant groups are able to earn before their benefits are withdrawn (DWP, 2016a, Keen and Kennedy, 2016a; Finch, 2015, Osborne, 2015a). This means that the current UC system offers certain financial advantages to some claimants and not to others; with some individuals, such as lone parents or couples with dependent children, likely to find it more financially expedient to increase their hours of paid work, whilst others, such as adults without dependent children or two-earner households, finding shorter working hours potentially more financially attractive (see: Browne et al., 2016a; Finch, 2015).

4.2.4 Direct payment of the housing element payment to the claimant

Inclusion of Housing Benefit into UC payments is another key change for claimants living in social housing (Wilson, 2014a). Rather than social housing tenants receiving their Housing Benefit as a rent rebate, the vast majority will now be paid the housing element of their benefit directly. This system of direct payments is intended to ensure that UC reflects as closely as possible the experience of being in employment and is, therefore, expected to support transitions into paid work (Freud, 2011a: CG169). In particular, it is considered that direct housing payments will encourage social housing tenants to manage their household budgets in a similar way to working households where there is not the option of having their employer pay their landlord and that financial independence will be fostered (see: Millar and Bennett, 2017; DWP, 2010a).

However, direct housing payments have been repeatedly criticised as having the potential to increase an individual's levels of rent arrears and debt, and to have, consequently, a detrimental impact on both the individual and the broader social housing sector (NHF, 2015a; 2011a; Ipsos MORI, 2014a; St Mungo's, 2013a). It is argued that claimants with low or fluctuating incomes or who have existing debts, and then experience negative income shocks will be particularly and adversely impacted (DWP, 2014b; Wilson, 2014a; WPC, 2012b). These erratic payment patterns have been shown to often arise when there are particular risk factors such as learning difficulties, mental health issues or major health conditions, and therefore critics contend that direct housing payments are likely to exacerbate the financial situation of these specific groups of claimants. This has led various commentators to argue that, rather than being a policy strategy which consolidates financial autonomy without any undue risks to a claimant's economic well-being, direct housing payments will have a multitude of differentiated, and often negative, consequences for some social housing tenants (see: Policis, 2012a).

4.2.5 Fully digitised system

UC is intended to provide a fully digitised system. This will mean that the initial application through to the ongoing management of claims will all be completed via an online account. An initial target proposed that, by 2017, 80% of all claimants would access UC online, with telephone support only offered to those in need of extra support to use this online process (Timmins, 2016a; WPC, 2012b). The intention behind this move towards a fully digital system is that it will enable the majority of claimants to improve their digital competence and therefore promote important employment skills. It is also expected to provide considerable efficiency savings, as it is anticipated that, eventually, only those claimants with complex circumstances or particular needs will require face-to-face support (DWP, 2012 in WPC, 2012b). This indicates the longer term objective of UC which aims to create a system in which no claimants will require personal contact with a Work Coach to apply and manage their UC payments, and in which individuals who do need extra assistance “will be supported to use other channels as soon as it is practical to do so” (WPC, 2012b: 9).

Extensive issues with the development of the national digital UC platform have nonetheless meant that, to date, only a handful of JCP offices offer a trial and scaled down ‘live’ digitised service (DWP, 2016b). A gradual roll-out of a full digital service nationally has, therefore, only just commenced with a currently estimated completion date set for 2020/21 (DWP, 2016b).² Various commentators nonetheless consider that the eventual roll-out of a fully digital system is likely to have a detrimental impact on those claimants without the skills or circumstances required to transition towards an online account (Timmins, 2016a; Wright et al., 2016a; WPC, 2012b). The extent to which, and how, this full-scale digital UC system will affect the lives of claimants has yet to be fully realised.

² The roll out of the fully digital UC system is still not complete, with only 11% of households in receipt of a full service UC claim as of December 2017. The roll out was slowed in January-March 2018 whilst the government introduced a number of key policy changes, such as removal of the seven day waiting period, an increase to UC advance payments and allowing those people transitioning onto UC to continue to receive Housing Benefit for two weeks. The pace of roll out has however once again increased (see: Kennedy and Keen, 2018).

4.3 Behavioural conditionality in Universal Credit

Central to UC is a new system of 'Claimant Commitments' that intends to clearly specify the various work-related conditions that each claimant must fulfil in return for their benefit payments (WPC, 2015a). The Claimant Commitment is one of the most important components of the UC system, as it is designed to foster greater responsibility for claimants to prepare for, move into and also progress within, paid work (WPC, 2015a; DWP, 2014a; 2014c). At their initial meeting, the front-line Work Coach and claimant are expected to agree work-related conditions tailored to the claimant's particular circumstances, capabilities and needs (WPC, 2015a; 2015b; DWP, 2014a). However, it is envisaged that these initial work-related conditions will be regularly updated as the needs, capabilities and circumstances of the claimant changes over time. The Claimant Commitment is, consequently, visualised to be a "living document" that relies upon the Work Coach and the claimant continually identifying and re-negotiating the work-related conditions attached to their UC payment (WPC, 2015a: 25).

The work-related conditions in UC are broadly categorised into six conditionality levels (DWP, 2014a: 10-11; see Table 4 below). These set out a rough guide of the types of work-related conditions a claimant can reasonably be expected to fulfil according to their particular needs and capabilities. These range from there being no expectation that the claimant will be able to work, to the expectation that a claimant should prepare for an imminent return to work and also extends to the requirement that claimants make steps towards finding and starting paid work and, in some circumstances, demonstrate progression within their current employment.

Table 4 Universal Credit: Conditionality Regimes

Level of Conditionality	Requirements
Working above the conditionality threshold	No work-related requirements but required to inform DWP of changes of circumstances, particularly if at risk of decreasing earnings or losing job.
In work but earning below the conditionality threshold	In work but could earn more, or not working but has a partner with low earnings.
Intensive work-search: all work-related requirements	Not working, or with very low earnings. Claimant is required to take action to secure work – or more / better paid work. The Work Coach supports them to plan their work search and preparation activity.
Work focused interviews	Expected to work in the future. Lone parent / lead carer of child aged 1–2. Claimant required to attend periodic interviews to plan for their return to work.
Work preparation	Expected to start preparing for future even with limited capability for work at the present time or a child aged 3–4, the claimant is expected to take reasonable steps to prepare for work including Work Focused Interview.
No work-related requirements	Not expected to work at present. Health or caring responsibility prevents claimant from working or preparing for work.

Table 4: DWP, 2014h: 10-11

The majority of UC claimants subject to full behavioural conditionality are, therefore, now required to demonstrate that they have completed 35 hours of job search each week and to regularly meet with their Work Coach (DWP, 2016d; DWP, 2010a; see also: The Universal Regulations, 2013: 57-58). The discussions below offer a brief outline of how behavioural conditionality operates in relation to five claimant groups, namely disabled people (4.3.1), carers of young children (4.3.2), carers for a severely disabled person (3.3.3), in work claimants (4.3.4) and joint claims (4.3.5) and also provides an overview of how temporary easements are currently structured and delivered in UC (4.3.6).

4.3.1 Disabled claimants

UC includes “limited capability for work” elements for those individuals who satisfy a WCA (Kennedy et al., 2017a). A WCA assessment is expected to take place in the first 13 weeks of an individual’s UC claim to evaluate whether they have a “limited capability for work” and, if so, which, if any, “work-related activities” (such as work-focused interviews) they are deemed capable of engaging with (Kennedy, 2016a). Disabled claimants are then allocated into one of

three conditionality groups following a WCA; the “limited capability for work-related activity” group (LCWRA) for those individuals not expected to be able return to paid work, the “limited capability for work” group (LCW) for those individuals considered likely to be able to return to paid employment in the future, or the “fit for work” group for those individuals expected to move into paid employment (Kennedy, 2016a; The Universal Credit Regulation, 2013). This means that claimants in the LCWRA group do not have any work-related conditions applied to their UC claim whilst claimants in the LCW group are expected to participate in some form of work-preparation activities anticipated to support their eventual return to employment and those claimants considered ‘fit for work’ are required to engage with full work-related conditionality (Kennedy, 2016a).

The recent removal of the cash components attached to the claims of LWC individuals means that disabled people claiming UC can now be assessed following a WCA as having limited capability to work in the immediate term, but are no longer offered any additional financial support to recognise their circumstances (Kennedy et al., 2017a). This means that only the LCWRA group continue to receive any additional financial support for their disability. A reduction in the financial support offered to claimants in the LWC group is expected to incentivise more disabled people to return to paid work (HM Treasury, 2015: para. 1.106). It is anticipated that, in conjunction with the tapered withdrawal of UC, this will mean that claimants in the LWC group will be encouraged to take on small but regular hours in paid work in order to compensate for the removal of additional financial assistance (DWP, 2015i).

Moreover, prior to their WCA, individuals with impairments must continue to meet with their Work Coach to develop tailored work-related conditions (DWP/DoH, 2016). These early meetings are envisaged to enable the Work Coach to identify those individuals with particularly complex barriers to work and therefore provide a gateway to wider systems of support. It is anticipated that this process may be further enhanced through potential changes to WCA which could seek to further separate the current link between the additional cash components offered to disabled claimants and the support offered by the Job Centre Plus. In the proposed new system, eligibility for additional financial support would still be decided by a WCA but the work-related conditions attached to UC payments would be determined solely by the Work Coach assessment of an individual’s needs and circumstances (DWP/DoH, 2016: Para. 131).

The WCA has been extensively criticised for its failure to provide an accurate assessment of an individual’s health condition on their fitness for work or engage in work-related assessments (see: Etherington, 2017; Baumberg et al., 2015). In particular, the high proportion of WCA decisions

overturned on appeal is cited as indication that many disabled people are subject to inappropriate work-related conditions and, therefore, increasingly likely to be sanctioned (Baumberg et al., 2015). The proposal to separate assessments for financial elements of UC from decisions about an individual's work-related capabilities has been similarly criticised for its potential to expose disabled claimants to the discretionary decisions of Work Coach who often have no specialist knowledge of the relationship between health and employment (see: Parkin, 2015; WPC, 2012a; 2012b). This is argued to have the potential to increase the likelihood that disabled claimants will be required to comply with work-related conditions set beyond their capabilities and, consequently, to escalate the possibility of a sanction.

4.3.2 Carers of young children

UC also modifies the work-related conditions for claimants who are carers of young children (Welfare Reform and Work Act, 2016). Work-related conditions are currently initiated once the child has reached the age of one year and intensify as they reach particular age milestones. This reflects an escalation in levels of work-related conditionality for carers of young children over time; as eligibility for state benefits without work-related requirements attached has been steadily narrowed from lone parents with dependents up to the age of sixteen years to only carers whose children are under the age of one (Millar, 2019; The Universal Credit Regulations, 2013). In UC, carers of children aged two are therefore now expected to attend work-focused and work-preparation conditions whilst carers of children aged three and over can be subject to full conditionality (The Universal Credit Regulations, 2013). There are a number of safeguards currently in place to ensure that these work-related conditions continue to be proportionate (DWP, 2015a). For example, if the Work Coach considers that an individual's caring responsibilities makes it unlikely that they will be able to work full-time then the hours of job search can be reduced (The Universal Credit Regulations, 2013: 57 and 58). Intensified work conditions for carers of young children are anticipated to support out-of-work families into employment and, consequently, expected to provide their children with better life chances such as higher academic attainment, training and future employment (Abrahams et al., 2016; DWP, 2015a: 11).

However, critics argue that wider welfare reforms, such as restriction of the child element of the Child Tax Credit to two children per family, a lowered Household Benefit Cap and a four-year benefit freeze (started 2015) have limited the benefits of these eased job search conditions. They suggest that intensified work conditions for carers for young children in UC currently act to

further compound the ongoing difficulties that many carers face when moving into, and progressing within, paid work (see: Abrahams et al., 2016; Gingerbread, 2015a).

4.3.3 Carers of a severely disabled person

Claimants with caring responsibilities for a severely disabled person can be offered a carer's element in UC. This is a fixed financial addition to an individual's standard allowance (The Universal Credit Regulations, 2013: Reg. 36-37). A claimant is considered to have caring responsibilities if they satisfy the conditions for entitlement to a Carer's Allowance³ (DWP, 2011b). The additional carer's element within UC, however, does not necessarily rely on the claimant being in receipt of Carer's Allowance, but the individual must not derive any earned income for their caring responsibilities (The Universal Credit Regulations, 2013).

Claimants in receipt of the carer's element in UC have no mandatory work-related conditions if they are providing 35 hours of care each week. Carers with fluctuating care responsibilities, who do not consistently provide 35 hours of care every week, are not offered the carer's element and, consequently, are subject to full work-related conditions. In addition, only one carer can currently receive the carer's element in UC even if there are two carers responsible for the care of a severely disabled person. As a result, the severely disabled person has to now negotiate which of their carers will be paid the carer's element and have no work-related conditions attached to their UC payment (DWP, 2011c). In these cases, even if an individual is able to demonstrate that they have caring responsibilities for 35 hours per week, they can still be subject to full work-related conditions. The work-related conditions for these particular carers can, nevertheless, be tailored to the circumstances of the individual, so that if the Work Coach considers it unlikely that an individual will be able to work full time due to their caring responsibilities, then the hours of job search expected from the individual can be reduced (The Universal Credit Regulations, 2013).

4.3.4 In Work claimants

Mandatory work conditions within UC apply until a set 'conditionality threshold' has been met by the claimant (DWP, 2010a). This threshold equates to the average weekly earnings of a single

³ Carer's Allowance is a non-means-tested benefit provided to individuals who care for someone in receipt of a qualifying disability benefit for at least 35 hours a week (Kennedy and Gheera, 2018).

earner household working the equivalent of a 35-hour job at the National Living Wage (Couling, 2015a: 4). The majority of in work UC claimants are, therefore, now expected to find a job that pays equal to, or more than this set threshold amount and, it is only when a claimant's weekly earnings equals or exceeds the 'conditionality threshold' that they are no longer subject to work-related conditions (The Universal Credit Regulations, 2013: 21; DWP, 2010a). In work claimants earning below the 'conditionality threshold' now have the legal obligation to either increase their hours in paid work, increase their current rates of pay or find additional employment or new job that will offer a sufficient salary to cross the conditionality threshold (Keen and Kennedy, 2016a; Couling, 2015a; DWP, 2010a: 31).

In 2016, this legal requirement was largely 'switched-off' for the majority of in-work claimants (DWP, 2016h; DWP, 2016i). A 'light touch' regime currently exists instead which requires in-work claimants to participate in telephone job search interviews on day one and week eight of their claim (DWP, 2015b). This means that currently the majority of in-work claimants will only be sanctioned if they fail to comply with either of these two mandated telephone interviews. In February 2015, phase one of an in-work progression pilot scheme was initiated for a randomly targeted sample of 15,000 claimants (WPC, 2016b). This scheme ran UK-wide for three years until 2018 and intended to identify what types of support, incentives and work-related conditions most effectively facilitates in-work progression.⁴

Particular in-work claimant groups are exempt from the in-work progression pilot on the basis that the trial should be "particularly careful to protect people who are vulnerable" (DWP, 2016h: Para. 29). This means that any in work claimant who would normally have no work-related conditions applied to their UC payment should not be selected to be involved in the trial (DWP, 2016h; The Universal Credit Regulation, 2013: Reg. 99; see: Table 5 below). The inclusion of only those in work claimants who "should be expected to take steps to progress in work and are able to do so" in the trial was expected to provide an adequate safeguard to those claimants who were unable to earn more due to caring responsibilities, a disability or other similar circumstances (DWP, 2016h: Para. 29). Similarly, Work Coaches are offered the discretion to tailor in work conditions to the needs and circumstances of those involved in the trial (DWP, 2016h).

⁴ A DWP evaluation report for the in-work progression trail was published in 2018(a) and indicated that there was no discernible different in hours of work or earnings between the three different conditionality groups. It indicated however that further research is needed into the impact of in-work conditionality and therefore the trial is currently ongoing.

Table 5: The Universal Credit Regulation, 2013: Regulation 99

Circumstances in which requirements must not be imposed
The claimant is attending a court or tribunal as a party to any proceedings or as a witness
The claimant is a prisoner
Any of the following persons has died within the past six months: <ul style="list-style-type: none"> • Where the claimant was a member of a couple and the other member • The child or qualifying young person for whom the claimant, or where the claimant is a member of a couple responsible for • The child, where the claimant was the child's parent
The claimant is, and has been for no more than 6 months, receiving and participating in a structured recovery-orientated course of alcohol or drug dependency treatment
The claimant is, and has been for no more than 3 months, a person for whom arrangements have been made by a protection provider under section 82 of the Serious Organised Crime and Police Act 2005
The claimant is engaged in an activity of a kind approved by the Secretary of State as being in the nature of a public duty
Where the claimant is unfit for work for a period of no more than 14 consecutive days and for no more than 2 such periods within any period of 12 months and provides evidence within the first 7 days
Claimant is carrying out work preparation requirement or voluntary work preparation
Has temporary child care responsibilities or is dealing with a domestic emergency, funeral arrangements or other temporary circumstances
Is unfit for work for longer than the period of 14 days specified in paragraph (4)(a) or for more than 2 such periods in any period of 12 months
Where the claimant's weekly earnings or, if the claimant is a member of a couple, the couple's combined weekly earnings, are at a level where the Secretary of State is satisfied that a work search requirement or work availability requirement is not to be imposed

TableError! Reference source not found. 5: The Universal Credit Regulation (2013)

Most criticisms of in-work conditionality to date have largely focused upon whether UC offers adequate financial incentives to enable all claimants to return to full time employment. Many argue, for example, that as larger financial incentives are currently offered to claimants who undertake short-term or part-time work then most individuals are likely to find it more financially attractive to opt for 'mini jobs' and have their incomes topped up by UC (Browne et al, 2016a; WPC, 2016d; Finch et al., 2014). Others have argued that changing work norms, such as unpredictable zero hour contracts, are likely to make claimants less attracted to or be unable to contractually engage with second employers and, therefore, potentially constrain their capacity to meet their future in work conditions (see: Wright et al., 2016a). With the expansion of in-work

conditionality imminent, the extent and ways in which work-related conditions and benefit sanctions will impact upon in-work claimants is likely to become increasingly evident.⁵

4.3.5 Joint award claimants

Joint UC claims require couples living in the same household to claim together and receive a single monthly payment to a household bank account (DWP, 2016j; Kennedy and McInnes, 2013a). Nonetheless entitlement to a joint claim depends upon each member of the couple accepting their own personalised Claimant Commitment (Kennedy and McInnes, 2013a). If either member of the couple does not accept their own work-related conditions then the entire household becomes ineligible for UC (see: Millar and Bennett, 2017; Engender, 2016a; Fawcett Society, 2015a). It is intended that this policy element will ensure that all “working age members of households claiming Universal Credit should agree, and be held to, reasonable commitments to engage in looking for work and taking up work” (DWP, 2012c: Para. 106). Even if one member of the household is already in full time work and their earnings are below the ‘conditionality threshold’ then the non-working or part-time working partner will still have to fulfil work conditions (DWP, 2010a: 30).

As entitlement to joint claims is dependent upon both partners demonstrating compliance with their Claimant Commitment, an individual is now liable for any failure of their partner to fulfil their work-related conditions and subject to a sanction of 50% of their UC payment even when they, themselves have fully complied (Engender, 2016a; Kennedy and McInnes, 2013a). The gendered implication of joint awards has been heavily criticised as having the potential to leave many women, who live in low income households and who undertake traditional caring roles, without an adequate income (SMF, 2012a). In particular, critics argue that, as the caring element is included within a household’s UC payments one consequence may be that many sanctioned households will have to use these non-sanctioned financial additions for their basic living costs, and therefore joint awards act to undermine the financial independence of many women (Engender, 2016a).

Within joint claims, modified work conditions continue for those claimants who are not expected to return imminently to paid employment (DWP, 2011a). Claimants allocated into the LCW or

⁵ There are currently no plans to further evaluate the impact of in-work conditionality until 2019 (DWP, 2018b).

LCWRA group, or with caring responsibilities, therefore, continue to have either no, or only work-focused and preparation requirements, applied (DWP, 2011a: 7). These easements are assumed to provide an adequate safeguard for particular claimant groups who could be negatively impacted by joint claims (DWP, 2011a). However, critics argue that the indiscriminate payment of additional elements, such as caring or disability components, to the entire household, denotes that, currently, those joint award claimants who are not required to comply with any mandatory conditions can be sanctioned if their partner fails to comply with their Claimant Commitment (Engender, 2016a).

4.3.6 Easements

In UC there are also some cases in which Work Coaches are legally required to initiate an easement process which relaxes the claimant’s work conditions (DWP, 2016d). Easements tend to be offered to claimants who, due to unforeseen temporary changes in their circumstances, may be unable to comply with their usual work-related conditions. These easements are currently divided into three different levels; these are situations in which a claimant “should have no work-related requirements imposed”, “circumstances in which requirements must not be imposed” and situations in which “it would be unreasonable for the claimant to comply (see: The Universal Credit Regulation, 2013: Reg. 98 and 99; see also: Table 6).

Table 6: Easements

Easement Level	Indicator of Vulnerability
Should have no work-related requirements imposed	Victim of domestic violence
Must not have work-related requirements imposed	Has to attend court (for any reason)
	Is a current prisoner
	Temporarily abroad for medical treatment or care
	Responsible for partner or dependent who requires medical treatment or care abroad
	Partner or dependent who has died in past 6 months
	Involved in a structured alcohol or drug dependency treatment (max. 6 months)
	Undertaken public duty approved by the State

Unreasonable to expect compliance	Already involved in a work preparation requirement or has undertaken voluntary work preparation
	temporary childcare responsibilities
	short-term domestic emergencies
	declared unfit for work for a period longer than 14 days or two similar periods within six month

Table 6: DWP, (2016d): Para. J3180; J3193; J3226

At present, the only situation in which a Work Coach is legally obligated to temporarily relax all work-related conditions is if there has been an episode of domestic violence within the last six months (DWP, 2016d: 33). The rationale for easing all conditions in this circumstance is to provide the individual with “time to focus on priorities like organising new accommodation or arranging alternative schooling for dependent children” (DWP, 2013e: 13). To have their work conditions eased for 13 weeks, the individual however has to first demonstrate that an incident has occurred within the previous six months, that they are no longer living at the same address as the abuser and provide evidence from a practitioner (such as a health professional or social worker) (DWP, 2016d: 36; 2013e; Fawcett Society, 2015a). Even if they fulfil these conditions, the individual may still not be offered an easement if they have been provided with a similar easement within the previous 12-months (DWP, 2016d). To date, critics have debated the extent to which claimants experiencing domestic violence are able to fulfil the conditions attached to the implementation process of work-related easements and, also, the level of protection that it currently offers (Fawcett Society, 2015a; Kesete, 2013). For example, they argue that the expectation that individuals should provide evidence that they have already made steps to remove themselves from an abusive household before an easement is provided is likely to render many ineligible. Similarly, they assert that the limited time period of the easement does little to provide individuals with the opportunity to sufficiently stabilise their living situation before their full work-related conditions are reapplied (Keste, 2013).

Other temporary circumstances (such as involvement in a structured recover-orientated alcohol or drug dependency treatment; see: Table 6 above) also legally requires Work Coaches to initiate short-term work-related easements. In these particular situations the claimant is similarly not expected to job search or move into paid work for a period of one month; although easement periods can be extended at the discretion of the Work Coach (DWP, 2016d: 40). Similarly, claimants who experience short-term domestic emergencies or who are unfit for work for a

period longer than 14 days can also have temporary easements to their work-related conditions (DWP, 2016d: 44). These individuals are nonetheless still expected to accept any offer of paid work and attend job interviews during this period; although, once again, this work-availability condition can be reviewed separately, if it is considered unreasonable to expect the individual to accept any job offers or attend job interviews (DWP, 2016d: J3229).

Beyond these legal obligations, it is otherwise at the discretion of the Work Coach whether they temporarily ease an individual's work-related conditions for particular circumstances (e.g. homelessness) (see: Patel, 2015a). Situations such as homelessness or rough sleeping are expected to already be accounted for within the individual's Claimant Commitment and, therefore, the government assert that they do not necessarily require a separate easement process to be initiated (Patel, 2015a). However, if homelessness, or a similar temporary circumstances, is considered by the Work Coach to be a barrier to preparing for or moving into paid work, then it is at the discretion of the Work Coach whether a short-term easement is provided or a review of the claimant's longer-term work-related conditions is required.

4.4 Support and sanctions

Behavioural conditionality in UC is reinforced through a system of personalised support measures and benefit sanctions. This provides a range of tailored support interventions and services intended to facilitate movements into, and progression within, paid work, together with a system of deterrents that aims to incentivise 'positive' behaviour change (see: Reeve, 2017). These discussions offer an overview of the structure and delivery of the support and sanction regime for the majority of UC claimants. It should be noted however that at the time of writing this chapter in 2016 new forms of support, such as a new 'Personal Support Package' (PSP) (see: DWP/DoH, 2016) and a new Work and Health Programme (see: WPC, 2016a: para. 66), were in development, but not yet available to claimants.⁶

⁶ The Work and Health Programme and the Personal Support Package were implemented in England in early 2018 (Powell, 2018).

4.4.1 Personalised support

To support claimants into paid work, Work Coaches are able to utilise a menu of help and advice services (WPC, 2015b). The objective of these support services is to create a 'single claimant journey' that uses a range of resources to effectively and efficiently move claimants from a position of welfare 'dependency' to self-sufficiency and work-readiness (DWP, 2013b). The uptake of most aspects of the support offered, however, is not mandatory for most claimants, and therefore, it is only if the claimant is considered to lack a particular skill set, such as an adequate level of English and Maths, that Work Coaches can mandate engagement with select support services (DWP, 2016e). Work Coaches, nonetheless, have access to an extensive assortment of services through a newly developed collaborative partnership with local authorities and other key partner organisations, such as charities (DWP, 2013b). This funding and delivery strategy is expected to not only produce better outcomes for the claimant, but to also reduce the duplication of competing support services in a local area, thus improving their quality, and reducing the cost of services offered. This, however, does mean that the form of support offered to claimants is currently dependent, not only on the particular needs and circumstances of the individual, but also on what services are available within the local area.

4.4.2 Benefit sanctions

UC incorporates a strict regime of benefit sanctions intended to further "incentivise claimants to meet their responsibilities" and deter any future 'irresponsible' behaviour (DWP, 2011a: 13; DWP, 2012a). Benefit sanctions can be imposed on any claimant considered to be non-compliant with their Claimant Commitment (Adcock and Kennedy, 2015). An imposed sanction withdraws the standard allowance payment, completely, for a set period of time for the majority of claimants, but all other additional financial components, such as for dependents and housing costs continue to be paid (Kennedy and Keen, 2016a; The Universal Credit Regulations, 2013: Reg: 111).

Sanctions are applied either for a specified length of time, or until the claimant has demonstrated re-compliance (Adcock and Kennedy, 2015). The length of time for which a sanction can be imposed, however, depends largely upon the extent of the claimant's behavioural conditions and whether previous sanctions have been applied (Adcock and Kennedy, 2015: 11-12; Brewer et al., 2011; DWP, 2010a: 30; see also: Table 7 and 8).

Table 7: Benefit sanctions regime

Sanction	Example – Failure to:	Applicable to	Duration		
			1 st Failure	2 nd Failure	3 rd or subsequent failure
Higher Level	Take up an offer of paid work	Claimant subject to all work-related requirements	91 days	182 days	1095 days
Medium Level	Undertake reasonable action to obtain work	Claimant subject to all work-related requirements	28 days	91 days	
Lower Level	Undertake specified work preparation activity	Claimants subject to work-related requirements or work-preparation and work-focused requirements	Open ended till re-engagement plus:		
			7 days	14 days	28 days
Lowest Level	Participate in work-focused interviews	Claimants subject to work-focused requirements	Open ended until re-engagement		

Table 7: DWP, 2010c: 30; Adcock and Kennedy, 2015: 11-12

Table 8 Claimant groups with a lowered 40% Sanction Rate

Claimant Group
Given lowest level sanction
Aged between 16-17 years old
Responsible for a child under aged one year
Is pregnant and due to give birth within 11 weeks
Has had a baby in past 15 weeks

Table 8 Error! Reference source not found.: Kennedy and Keen, 2016a: 16

In general, this means that claimants subject to full behavioural conditionality can have a sanction imposed for a longer period of time (sometimes up to 3 years) than claimants expected to comply

with work-focused or preparation conditions (Adcock and Kennedy, 2015). The cumulative nature of the current sanction regime nonetheless compounds these lengthy sanction periods for all claimants (Adcock and Kennedy, 2015; DWP, 2011a; Brewer et al., 2011). This means that if a claimant continues to not comply with their conditions whilst already sanctioned then an additional sanction can be added (Adcock and Kennedy, 2015; DWP, 2011a: 53; Brewer et al., 2011). In addition, sanctions are suspended but then later reapplied if a UC claim is terminated for any reason, even if this is due to a claimant moving into employment (Adcock and Kennedy, 2015; The Universal Credit Regulation, 2013: Reg. 107).

Benefit sanctions have been widely criticised for having disproportionately punitive impact on 'vulnerable' people, such as homeless individuals or who have substance misuse issues (see: Mills, 2018; Dwyer, 2018b; Wright, 2012). These claimant groups are argued to be frequently constrained in their capacity to comply with behavioural conditionality due to wider structural and interpersonal forces and therefore more likely to confront detrimental effects such as exacerbated levels of food poverty, survival crimes and deteriorations in family and individual health and well-being (see: Beatty et al 2016; 2015; Oakley, 2014; YMCA, 2014; Whitworth and Griggs, 2013; Webster, 2013; Manchester CAB, 2013). The controversy that surrounds benefit sanctions has led to calls that the financial penalty for non-compliance with work-related conditions should be reduced or removed entirely for those claimants considered to be 'vulnerable' (WPC, 2018b; Dwyer, 2018a).

4.4.3 Safeguards

One key safeguard against sanctions being applied mistakenly is the test of 'good reason' (Adcock and Kennedy, 2015; WPC, 2015a). This prevents a sanction being applied if the claimant is considered to have offered an adequate explanation for their failure to comply with their Claimant Commitment (DWP, 2016f; Adcock and Kennedy, 2015; WPC, 2015a; see also: Table 9 below). In the majority of straightforward cases this is expected to ensure that individuals will not be sanctioned if they can demonstrate that their non-compliance was the outcome of factors other than their unwillingness to comply or 'irresponsible' behaviour (WPC, 2015b: 4; DWP, 2013c). It is, consequently, the responsibility of the claimant to provide evidence that demonstrates their 'good reason' but it is the decision-maker who determines whether this provides an adequate and reasonable explanation (DWP, 2016f). Critics argue that, in some situations, this potentially means that a claimant will have to pay for written evidence from a practitioner, such as a healthcare professional to support their 'good reason', but still have a

sanction applied (DWP, 2016f). The extent to which the ‘good reason’ process provides an adequate safeguard is, therefore, much debated.

Table 9: Potential indicators of ‘Good Reason’

Indicators of ‘Good Reason’	
Job Centre Plus	victims of domestic violence
	mental health conditions
	Homeless
	learning difficult
	Disability
	domestic emergencies
	there is significant harm to health
	unreasonable physical or mental stress
	a risk to the health and safety of the claimant or that of others
	have a sincere religious or conscientious objection
	have caring responsibilities
	have certain temporary circumstances
	have certain circumstances particular to a failure to comply with a requirement to take up or apply for paid work
	have certain circumstance particular to leaving or losing paid work voluntarily
have certain circumstances particular to failures to participate in an interview relating to a work-related requirement	
have a child affected by death or violence	
Work Programme	ESA claimants who have mental health conditions or learning disabilities or conditions affecting communication/cognition

Table 9: DWP, 2016g: 7 and 8; DWP, 2016h

Claimants can also request a ‘mandatory reconsideration’ after a benefit sanction has been imposed (Osborne, 2013b). A ‘mandatory reconsideration process’ is expected to enable claimants to query any sanction decisions “without the unnecessary stress of an appeal” (Penning, 2014a). Requests for a re-evaluation of the original sanction decision must be completed within a month of the sanction, (DWP, 2016g; 2012b) but there is currently no statutory requirement or judicial regulations that require the DWP to provide claimants with any revised decisions in a similar timeframe (DWP, 2016g; NAWRA, 2016a; Osborne, 2013b). This lack of judicial supervision has been widely criticised as having the potential to leave many mistakenly sanctioned claimants without adequate financial support for extended periods (NAWRA, 2016a). It is therefore argued that, in practice, the current mandatory reconsideration process substantially constrains the extent to which claimants are able to challenge any sanction decision and substantially limits the

rights of individuals to legally appeal against their sanction (NAWRA, 2016a; CPAG, 2016a; Osborne, 2013b).

4.5 Additional support measures

Recognition by the government that some claimants may encounter difficulties within the UC system has led to the development of a set of additional policies that intend to further “support those who need it” (DWP, 2013d: Para. 7). These policies aim to provide supplementary tailored support to individuals who are “identified as having complex needs and/or requires additional support to enable them to access DWP benefits and use our services” (DWP, 2015 in WPC, 2015b: Para. 78). It is expected that these policies will “protect the interest of those who are in vulnerable circumstances or who may face challenges in dealing with a new system” (DWP, 2013d: Para. 7). The provision of additional support continues, nonetheless, to be envisaged as supplying temporary measures that will ultimately support individuals to “follow the standard Customer Journeys” (DWP, 2015 in WPC, 2015b: Para. 78). Additional support measures are, therefore, intended to temporarily mediate the impact of the UC system, whilst also enabling the individual, in time, to comply with their Claimant Commitment and transition into paid employment (DWP, 2015 in WPC, 2015b: Para. 78). The following section explores four of these key national policies areas; namely, Universal Credit Advances, Alternative Payment arrangements, Budgeting Advances and Hardship Payments.

4.5.1 Universal Credit Advances

Universal Credit Advances (UCA) replace earlier Social Fund and Crisis Loan systems which provided support to individuals faced with an unexpected emergency (Kennedy, 2013a). UCAs however have a narrowed objective and intend to provide a partial and negotiated amount of an individual’s first UC payment to claimants who can demonstrate that there will be “serious risk of damage to the health or safety of [the claimant] or any member of their family” due to the introduction of the seven day waiting period (Kennedy, 2013a: 7; DWP, 2013f: Para. 7.5). UCAs are, therefore, only provided if the claimant can demonstrate that they cannot manage until their first UC payment is made because they have no final earnings or savings, do not live with family or friends and cannot access other forms of financial support (DWP, 2016o). The level of payment that a claimant can receive in the form of a UCA is limited by the repayment cap within the UC regulations to guard against any future hardship, but tends to be set at 50% of an individual’s monthly standard allowance (DWP, 2016o; DWP, 2015f: 2-3). The UCA, nonetheless, must be

repaid by the claimant within 6 months of any new claims. A claimant is expected to start to repay their UCA on the day their first UC payment is paid unless there are particular “exceptional circumstances” (DWP, 2016o; DWP, 2015f: 9). The repayment of a UCA consequently reduces the amount of an individual’s ongoing UC payments by up to 40% of their monthly standard allowance until it has been fully repaid (DWP, 2015f).⁷

The UCA repayment structure has faced considerable criticism in recent years for not offering claimants sufficient levels of protection (see: WPC, 2015c; SSAC/SSDWP, 2015a). In particular, many critics consider that, because UC extends beyond the provision of ordinary living expenses to include housing and caring elements, it is doubtful whether a UCA will prevent significant hardship during the 5-6 week waiting period (see: SSAC/SSDWP, 2015a). In addition, they assert that the ongoing reduction of a claimant’s UC benefits, due to the repayment of the UCA, is likely to mean that most claimants will accrue substantial debt and become increasingly dependent upon other forms of financial support.

4.5.2 Budgeting Advances

Budgeting Advances also replace earlier Social Fund and Crisis Loan systems (DWP, 2011d). Budgeting Advances provide financial payments for one off items, such as buying work clothes and essential household items, such as furniture (DWP, 2016o). Budgeting Advances are discretionary payments which can be provided to all low income claimants who have been claiming UC continuously for six months. However, Budgeting Advances are not intended to help pay for routine expenses, such as utility bills, and it is advised in the guidance that “in certain circumstances a Budgeting Advance is not always appropriate” (DWP, 2016o: 13). In effect, a Budgeting Advance can currently be denied to any claimant who already has an outstanding repayment for another Budgeting Advance, and to claimants unable to repay the money provided within the twelve month timescale for repayment (DWP, 2016o).

The rationale for the denial of a Budgeting Advance is to ensure that the offer of financial support is “carefully managed to ensure that claimants do not incur an unmanageable amount of debt” (DWP, 2016o: 10). This represents a substantial reform of previous budgeting loans, which

⁷ Changes to UCAs were introduced in January 2018 following extensive criticism. This has increased the amount available to claimants from 50% to 100% of their standard allowance and extended the recovery period from six months to twelve months (Wilson, 2017)

enabled claimants to take out multiple loans at once (Kennedy, 2013a). These reforms are asserted to be necessary because the previous system is noted to offer “little incentive for claimants to anticipate needs and budget for themselves, and has led to claimants hovering at their maximum debt limit to levels of debt that many take a number of years to repay” (DWP, 2013f: 5). Current Budgeting Advances in UC are expected to “encourage improved budgeting and personal financial responsibility, and should help claimants make the transition to work by preparing out of work households for the realities of budgeting for themselves on a monthly income” (DWP, 2013f: 5).

4.5.3 Alternative Payment Arrangements

Alternative Payment Arrangements (APAs) are intended to support claimants “who cannot manage the single monthly payment, and, as a result there is a risk of financial harm to the claimant and/or their family” (DWP, 2015d: 4 and 5). It is expected that access to an APA will offer temporary support until an individual is more capable of managing a monthly budget. APAs are offered in three different payment formats, ‘managed payments’, ‘frequency payments’ and ‘split payments’ (DWP, 2015d). ‘Managed payments’ enables the housing element of the UC payment to be paid directly to the landlord, ‘frequency payments’ enable UC to be paid more regularly than monthly and ‘split payments’ divide a joint UC payment between different members of a household.

Claimants, or practitioners such as housing providers or support workers, can make an application for an APA. This application is then considered on a case by case basis by the decision maker (DWP, 2015d). Government guidance advises Work Coaches that there are a number of potential risk factors which may indicate that an APA is required and that these should be explored with all claimants at the start of their UC claim (DWP, 2015d). Potential “financial and vulnerability” risk factors are listed in a two tier system (DWP, 2015d: 13-16; 2013d: Para: 49; see: Table 10 below). Current entitlement to an APA is, consequently, not provided automatically to particular claimants groups, but offered at the discretion of the Work Coach to those individuals who are considered to have particular risk factors that may indicate that they will have difficulties managing a standard monthly payment (DWP, 2013d: Para: 49).

Table 10: Factors to consider for Alternative Payment Arrangements

Indicators of Vulnerability	
Managed Payments (Tier One)	Addiction
	Homelessness
	learning difficulties
	leaving care
	severe debt
Managed Payments (Tier Two)	history of rent arrears
	not having English as a first language
	recent bereavement
	not having a bank account
Split Payments	at risk of financial abuse due to mismanagement of a joint Universal Credit award
	domestic violence but the couple are to remain together in the household

Table 10: DWP, (2015i): 13-16

Importantly, APAs are expected to be routinely reviewed (DWP, 2015d). At the review, Work Coaches are expected to consider any outcomes from a claimant’s engagement with money advice services, and to also explore whether the claimant themselves feel more financially capable of successfully managing their UC payments. This conversation is expected to result in the following three options, either an APA being removed completely, a step-like transition that removes one form of APA first before others or another future review date being set (DWP, 2015d). The review date for APAs tends to vary, but for the majority it is intended to be within a 3 to 24 month period; although claimants “who are particularly vulnerable, e.g. those who have a long term mental health condition with no one to support them” can be offered a longer review period if required (DWP, 2015d: 11).

Managed Payments

‘Managed payments’ enable the housing element of the UC payment to be paid directly to the landlord. All social landlords are currently sent a letter from the DWP that identifies if one of their tenants is in receipt of UC (DWP, 2017a). This letter provides information expected to help a social housing landlord assess whether one of their tenants might require advice or support in managing their rent whilst they are claiming UC (DWP, 2017a). Most social housing landlords can only

currently request a managed APA if their tenant is at least two months in rent arrears, or if they have underpaid their rent continually, so that arrears, equal to or more than one month's rent have been accrued (DWP, 2015e: 6; 2015d).

In the future, the administration of managed APAs is likely be further devolved to landlords (CIH, 2015). This will offer some landlords with 'trusted partner status' the ability to decide when an APA should be implemented. Landlords with 'trusted partner' status will, therefore, not necessarily have to wait until one of their tenant falls into rent arrears before they can apply for a managed APA (CIH, 2015). It is intended that this new scheme will further protect both the financial security of claimants and also social landlords, as they will not have to wait until significant rent arrears have built-up before support is implemented (DWP, 2014d). The details of how this system will be implemented is not yet clear, but it is likely that landlords will be expected to follow the same qualification criteria as Work Coaches, and, therefore, evaluate whether a tenant is at risk of falling into rent arrears based on the two tier list of risk factors (CIH, 2015).⁸

However, managed APAs do not eliminate any built-up rent arrears, but only pay current and ongoing rent directly to the landlord (DWP, 2017a). Any rent arrears that have built up can be deducted from an individual's UC payment, and paid directly to the landlord following the usual 'Third Party Reductions' process, whilst a managed APA is in place (DWP, 2017a, CIH, 2015). This process allows rent arrears to be deducted from an individual's UC payment at a rate that is between 10-20% of their standard allowance until the full rent arrears has been paid (CIH, 2015; NHF, 2015a). This means that, even after a managed APA is in place, any rent arrears already built up may still result in considerable deductions to the individuals UC payment, which could result in longer-term financial insecurity (NHF, 2015a).

Some claimants living in pre-specified forms of supported housing accommodation such as group homes, hostels, refuges, supported living complexes and sheltered housing, however, continue to automatically have their housing element paid directly to the housing association (Tomlinson, 2016: HCWS563; Wilson, 2016a; NHF, 2014). This direct payment process was reintroduced in 2014 due to concerns that many of these tenants were likely to fall into substantial debt arrears (CML, 2013a; St Mungo's, 2013a; Refuge, 2013a). Supported housing providers argued that due to the short term nature of their living arrangements there would be little chance that smaller

⁸ The trusted partner scheme continues to be piloted but it is expected that every social landlord will soon be offered the opportunity to become 'trusted partners' (Wilson, 2017; Hinds, 2017).

organisations would be able to retrieve any rent arrears after the claimant had moved on from the scheme (Refuge, 2013a). It was therefore concluded that the requirement for the landlord to demonstrate that the claimant had built up two months of rent arrears before a managed APA could be provided did not offer sufficient financial protection to either the claimant or the supported housing provider (Refuge, 2013a).

Frequency Payments

Some claimants who have difficulties budgeting on a monthly basis can have their benefit payment divided over the month so that they are paid more frequently (DWP, 2015d). All claimants are entitled to apply for a frequency APA; meaning that no specific groups of claimants are automatically assumed to be financially incapable of managing the standard monthly UC payment (DWP, 2012: Ev. 109 in WPC, 2012b; see also: CIH, 2014: Para. 4.5). Entitlement to a frequency APA is, therefore, based not on specific attributes or the status of an individual, but on either past or present evidence of financial difficulties, such as debt (CIH, 2014; Para. 4.6; DWP, 2012: Ev. 109 in WPC, 2012b).

More frequent UC payments, however, continue to be paid monthly in arrears (DWP, 2015d; DWP, 2012: Ev. 109 in WPC, 2012b). It is expected that by continuing to pay the frequency APA in monthly arrears claimants will not be over or under paid by their end of their assessment period, and will, therefore, not face any money being recouped in future payments, thus ensuring that they have a stable income (DWP, 2012: Ev. 109 in WPC, 2012b). The payment of frequency APAs in monthly arrears has, however, been heavily criticised for not offering adequate financial protection to some claimants (WBG, 2012: Ev. 128 in WPC, 2012b). For example, critics argue that payments in arrears means that individuals who are likely to have difficulties transitioning to a monthly benefit system continue to have to wait at least a month for a frequency APA payment, even if it has been applied for and accepted as being required on day one of their claim and that during this interim period, the individual continues to have no access to necessary financial support (see: WBG, 2012: Ev. 128 in WPC, 2012b).

Split Payments

Split payment APAs are offered to households if one partner is at risk of financial abuse due to mismanagement of a joint UC payment, or if there is domestic violence but the couple decide to remain together in the household (DWP, 2015d). Split payments allow the household UC payment to be divided between two claimants in the household, and are therefore expected to protect the

health and well-being of the majority of the household (DWP, 2015d). Importantly, a split APA does not have to be equal, but can have a larger percentage of the UC payment allocated to the member of the couple with the majority of the caring responsibilities.

To initiate a split payment APA, one member of a joint award is required to notify the DWP that there are circumstances of financial mismanagement, abuse or domestic violence (DWP, 2015d). To date, there is limited information regarding how many claimants with experiences of domestic or financial abuse have been able to initiate a split payment APA as UC is still being rolled out to joint award claimants (DWP, 2016l: Q. 20159).⁹ The split APA process has faced substantial criticism as a system that does not offer a realistic solution for many claimants with experiences of financial or domestic abuse (Howard and Skill, 2016; Thompson, 2015a: Column 698; JCRH, 2015a; Barron, 2012). In particular, it is argued that a split payment APA may actually escalate levels of violence in the household when the abuser becomes aware that their UC payment has been reduced (Howard and Skill, 2016). Many individuals may, therefore, not consider a split APA to be a safe and confidential process that will offer them sufficient protection. This may mean that split APAs are unlikely to be accessed by those claimants potentially most at risk of financial abuse and domestic violence within a joint award system (Howard and Skill, 2016).

Compounding these issues are the merged Claimant Commitments of joint UC claims. This means that during a split payment APA both claimants must still comply with their individual work-related conditions in order to ensure that they are paid UC (DWP, 2015d; JCHR, 2015b). If one member of the couple fails to fulfil their work-related conditions then a sanction is still applied to the entire UC payment (Howard and Skill, 2016). Critics maintain that households with a split APA consequently continue to be at risk of escalated levels of economic abuse and financial imbalance that may exacerbate the living situations of many claimants with recent experiences of domestic and financial abuse (Howard and Skill, 2016). The extent to which a split APA will protect the health and well-being of households with issues of domestic violence or mismanagement of a joint award is open to considerable debate.

⁹ A recent report by the Work and Pensions Committee (2018a) continues to assert that there is lack of data on split payment requests and this means that it is impossible to know whether claimants experiencing domestic abuse are currently receiving the financial support they need.

4.5.4 Hardship Payments

Originally, Hardship Payments were introduced to provide an alternative form of financial support to claimants who demonstrate that they are at risk of severe hardship during a time when their benefit is temporarily suspended, such as during a benefit sanction (DWP, 2016k; 2010a). It was intended to offer claimants considered to be in greatest need a sum of money to help cover their day to day living costs, without undermining the deterrent effect of sanctions. In UC, no single claimant group is automatically entitled to Hardship Payments, but eligibility is adjudicated on a case by case basis by the Work Coaches (DWP, 2016k). It is expected that all claimants will be sent a notification of their sanction which includes details on how to apply for a Hardship Payment prior to any deductions being made (DWP, 2015c). Claimants identified as having 'complex needs' are however also expected to be invited to attend an interview with their Work Coach (DWP, 2015c). At this interview, the Work Coach should explain why a sanction has been applied and offer advice about alternative forms of support available, including a Hardship Payment.

To determine whether a Hardship Payment is required the decision maker is expected to assess whether the claimant is unable to meet their basic and immediate needs, such as paying their rent, heating their house, buying sufficient food and also meeting adequate hygiene levels during the time they have no recourse to welfare resources (DWP, 2016k). However, they only have to assess whether the claimant is unable to meet their basic needs within the next seven days. This means that if it is considered that the individual is able to financially cover their essential living costs during this set time period then they are not entitled to a Hardship Payment (DWP, 2016k). In these cases, the individual must wait and reapply at a time when they will be able to provide sufficient proof that they cannot afford their basic and essential needs in the next seven days.

To be eligible for a Hardship Payment, claimants must also demonstrate that they have made every effort to find alternative sources of support, reduced their non-essential expenditure and also tried to limit their essential needs (DWP, 2016k). This means that a Hardship Payment is not automatically provided even if financial need is indicated, but is often largely dependent upon the individual demonstrating that they have made reasonable steps to explore all avenues of support that may help them to meet, or partially meet, their basic and immediate needs (DWP, 2016k).

The reasonable action that a claimant may be expected to take in these circumstances can vary on a case by case basis based on the capability and needs of the individual and the options available in the local area. However, these could include getting assistance from immediate family, trying to access free help available by contacting local charities, asking for increased hours from their employer or giving notice on any savings or investments (DWP, 2016k: 18). The individual may

also be expected to cancel any club or society memberships, curtail their entertainment activities and reduce any expenditure on activities or items not considered essential, even if these are for their children (DWP, 2016k: 20).

Hardship Payments within UC also include a new seven-day compliance period. This requires the claimant to demonstrate that they have taken action to be fully compliant with their work-related conditions in the seven-days prior to their application for a Hardship Payment (DWP, 2016k; CPAG, 2016b: 3; Webster, 2015). It is reasoned that this seven-day compliance period will ensure that claimants are still incentivised to prepare, and look for, paid work (WPC, 2016a: Para. 92). The seven-day compliance period currently means that even if a claimant demonstrates financial need and that they have taken action to limit their expenditure they may still not be able to access a Hardship Payment if they do not continue to comply with their Claimant Commitment. To date, there has been considerable criticism surrounding both the potential delays to a Hardship Payment, due to this seven-day compliance period, and the extent to which some claimants will be able to comply with their work-related conditions during a time when a financial sanction is already imposed (Webster, 2016; 2015; WPC, 2015b; Davis, 2015). In particular, critics argue that the conditions associated with Hardship Payments could actively prevent many claimants from being able to access this form of financial support (see: Webster, 2016; WPC, 2015b; Davis, 2015).

Liable to compound this situation is the recent reduction in the level of the Hardship Payment to a uniform rate set at 60% of the overall sanctioned standard allowance (CPAG, 2016b). Reduced Hardship Payments are intended to ensure that this policy does not become an alternative form of support that is relied upon by those claimants who persistently fail to comply with their work-related conditions (DWP, 2010a). The reduced rate is anticipated to provide a level of income that will reduce significant hardship for some claimants but will continue to incentivise compliance with their work-related conditions (DWP, 2010a). It is expected that this policy strategy will be supported by the recent restructure of Hardship Payments into the form of a loan (DWP, 2016k). This means that, for the majority of claimants, any hardship payment provided will be recouped from their future UC payments at 40% of their standard allowance once the sanction period has ceased until it has been fully repaid (DWP, 2016k; Webster, 2016; The Social Security (Overpayments and Recovery) Regulations, 2013: Part 5: 11). It is considered that by making Hardship Payments a recoverable loan, “payments will continue to be made to those in greatest need whilst ensuring that the availability of the hardship payment does not undermine the deterrent effect of sanctions” (DWP, 2011a: 14). This loan structure has faced extensive criticism that it essentially prolongs the duration of the benefit sanction by at least three and a half times its stated length (Webster, 2016). It is, consequently, expected to perpetuate the hardship of

many claimants, particularly 'vulnerable' individuals, who are entitled to financial support through a Hardship Payment (Webster, 2016; WPC, 2011).

4.6. The recalibration of vulnerability

So far this chapter has focused on how UC responds and impacts on the vulnerability of claimants. However, perhaps what is surprising from these discussions is the relatively little reference in UC policies to 'vulnerable groups'. Successive Governments appear to be reluctant to define 'vulnerability' in UC, stating that "any attempt to do so would risk some people with complex needs falling outside of the prescribed definitions and then not receiving help that they may genuinely need" (DWP, 2013d: Para. 49; see also: SSAC, 2013a). Such efforts "to avoid the word 'vulnerable' and the definition of vulnerable" in UC (Freud, 2013: Ev. 35: Q205 in CLGC, 2013a: Para. 30) are asserted to enable support to be tailored to the particular difficulties that individuals encounter as they navigate the UC system. Despite this disinclination to define vulnerability, these references nonetheless provide some insight into how the concept is currently defined in UC, and suggest that 'vulnerability' is understood as any "individual who is identified as having complex needs and/or requires additional support to enable them to access DWP benefits and use our services" (DWP, 2015g: Para. 2; SSAC, 2013a: Para. 2.7).

Consequently, the government believes that in UC "vulnerability is not a static state associated with a particular circumstance or situation" (DWP, unpublished in SSAC, 2013a: 4.6). Instead, through the provision of support, it is expected that 'vulnerable' claimants in adverse circumstances will be offered "the support and tools they need to turn their lives around through tackling the root causes of poverty and disadvantage to deliver real and sustained change" (DWP, 2015g: Para. 5). Importantly, this appears to suggest that, rather than a list of pre-determined 'vulnerabilities' which automatically indicate that a claimant will have difficulties coping with UC, additional support is intended to be targeted at the specific needs of the 'vulnerable' claimant (DWP, 2015g). As a result, there is ostensibly an emphasis in UC on the need "to understand specific needs outside the standard claimant process rather than making assumptions based on labels, and on creating services to meet those needs, because belonging to a particular group is not necessarily an indication of need" (DWP, 2015g; 2013b: 9; CLGC, 2013a).

This reluctance to identify particular 'vulnerable groups' can be most clearly observed in the differences between how Hardship Payments operate in JSA and UC. In JSA, "claimants in a defined vulnerable group are entitled to hardship payments in circumstances where other claimants are not" (DWP, 2016n: Para. 35055). This means that certain pre-specified 'vulnerable

groups' are considered to be "more likely to suffer hardship if JSA is not paid without a waiting period" and, therefore, these claimants are able to apply for a hardship payment from day one of a sanction if it is deemed that they are otherwise unable to meet their basic and immediate needs (DWP, 2016n: Para. 35055). All other JSA claimants, however, have to wait a period of 14 days before they are considered to have "the physical needs that put them into an 'at risk' (vulnerable) category for hardship purposes" and can apply for a Hardship Payment (DWP, 2016n: Para. 35095). This suggests that although a claimant's 'vulnerability' does not automatically entitle them to a Hardship Payment in JSA, it does operate to identify the point at which it is considered likely that a claimant will confront significant hardship after a benefit sanction has been imposed (e.g. either immediately or after 14 days) (Kennedy and Keen, 2016a).

Since these pre-specified 'vulnerable groups' are largely absent from both regulation and guidance notes within UC, there is no automatic entitlement to an assessment of hardship on the basis of 'vulnerability' (see: DWP, 2016k; The Universal Credit Regulations, 2013). Therefore, all UC claimants must prove, on an ongoing basis, that they cannot meet their most basic and essential needs (Kennedy and Keen, 2016a). Again, this policy shift is underpinned by the assumption in UC that hardship is not "regarded as a static process", but firmly related to the particular needs and circumstances of the claimant, which may fluctuate over time (DWP, 2012: Pt. 17 in SSAC, 2012a). The absence of defined 'vulnerable groups' in UC policy enables all claimants to apply for a Hardship Payment, if they otherwise meet the qualification criteria, as soon as a benefit sanction is imposed (DWP, 2015c). In UC, eligibility for a Hardship Payment is now much more individualised, based on an assessment by a Work Coach of an individual's severity of need, capacity to continue to comply with work-related conditions and demonstration that reasonable efforts have been made to explore other avenues of support (Kennedy and Keen, 2016a).

4.7 The expansion of discretionary powers

The greater emphasis placed on identifying the particular needs of claimants who have difficulties managing the UC system means that the provision of support in UC increasingly relies upon the discretionary decisions of Work Coaches (WPC, 2016b). This has led to a substantial change in the role of the Work Coach, with individual advisors intended to be offered more autonomy and access to a wider range of services designed to support claimants to prepare for, and start, paid

work (DWP, 2017b).¹⁰ Central to this process is a new ‘Work Coach Delivery Model’ which involves a move away from specialist advisors to a more generalised approach, in which claimants are expected to work with a single Work Coach regardless of whether they have any identified complex needs or difficult personal circumstances (DWP, 2017b; 2017c). Importantly, this means that any specialist support offered to claimants claiming earlier benefits (e.g. JSA) has been replaced by mixed caseloads in which a single Work Coach is expected to support claimants with a range of diverse needs (WPC, 2016b; Hinds, 2016: Q121 in WPC, 2016c). Consequently, traditional specialists (such as Disability Employment Advisers and work psychologists) no longer have dedicated caseloads of claimants, but act as “more of a coach to the work coach” (Hinds, 2016: Q121 in WPC, 2016c; see also: DWP, 2017b).

Key to the new Work Coach model is continuity in the relationship between the Work Coach and the claimant. Continuity is expected to build trust and better enable the needs of the individual to be better identified and addressed by their Work Coach (DWP, 2017b: Para. 3). As a result, Work Coaches in UC have enhanced discretionary powers to “identify and support vulnerable claimants, recognise and consider the impact of complex circumstances, including emergency situations and adjust the requirements they expect from claimants” (DWP, 2017b: Para. 5; DWP, 2015g: Para. 23). Moreover, by placing this relationship “at the heart of each person’s journey in the welfare system”, the Government assert that Work Coaches will be better able “to strike the right balance between coaching and conditionality” (DWP, 2017b: Para. 1; DWP/DoH, 2016: Para. 86).

However, discretionary decisions have also been progressively extended beyond the Work Coach in recent years. The collaboration of the JCP with local authorities and wider organisations, for example, means that Work Coaches often act as gateways to a wider system of support (WPC, 2016c). Increasingly, discretionary powers have been progressively devolved to other services and professionals involved with the claimant, such as local authorities or individual landlords (CIH, 2015; DWP, 2013b). Already, within UC, there is a notable shift towards schemes that enable certain third party organisations to assume responsibility for deciding whether an individual requires additional support to manage the UC system (see: CIH, 2015; DWP, 2016m; 2014d).

For example, the ‘trusted partner’ pilot for managed APAs currently provides some housing associations and social landlords with the authority to identify tenants who they suspect may be

¹⁰ It should be noted that although Work Coaches are provided greater autonomy in UC, they nonetheless still have to exercise discretion in accordance to UC guidance and policy processes.

at risk of falling into rent arrears, and to initiate a managed APA (Lister and Rees, 2015a). This represents a substantial change in the current delivery of welfare resources from earlier benefits (e.g. JSA). Most significantly, it enables some services and individuals with a stake in how effectively an individual manages their UC benefit to now adjudicate upon “the trigger points that actually mean someone’s simply not coping” (DWP, 2012: Ev. 54: Q. 331 in WPC, 2012b). In effect, the ‘trusted partner’ scheme means that a managed APA can be implemented by some landlords or housing associations without there being any further adjudication into the potential implications for the claimant (Green and Wilson, 2016). This would seem to indicate that the current lack of reference to pre-determined ‘vulnerable groups’ in UC is enabling and justifying a system in which devolved decision-makers are increasingly expected to help triage and deliver services locally (Green and Wilson, 2016; DWP, 2013b).

4.8 The extension of behavioural conditionality

Perhaps what is particularly evident from the discussions in this chapter is how the reluctance to define ‘vulnerability’ in UC appears to have facilitated the extension of behavioural conditionality to policy measures intended to temporarily mediate the detrimental impact of the UC system for ‘vulnerable’ claimants (see: DWP, 2015 in WPC, 2015). At present, any decision determining whether additional support should be provided to a ‘vulnerable’ claimant is supposed to be “made responsibly”, with thought to the impact of any measures on “both claimants and taxpayers” (SSAC/SSDWP, 2015a: Para. 7.4). This shift towards responsibility for both “protecting the most vulnerable in society; and delivering fairness to those claiming benefit and to the taxpayer” (WPC, 2012b: 2) appears to dictate that support in UC is only offered to ‘vulnerable’ individuals who demonstrate that they have already taken reasonable steps to try to mitigate the impact of their adverse circumstances (see also: SSAC/SSDWP, 2015a: Para. 32). Importantly, this means that any additional support offered in UC is expected to not just provide protection but is imbued with the clear intention of helping “the most vulnerable people in our society by addressing the root causes of disadvantage and supporting them to turn their lives around” (DWP, 2017d). An individual’s right to support in UC, is therefore, increasingly influenced by their ability and intention to assume ownership for, and overcome, their particular adverse circumstances. Therefore, although any support in UC is still intended to mediate the detrimental impact of the UC system, it is simultaneously expected to not undermine any of the in-built incentives or deterrents in UC policy and practice designed to promote ‘responsible’ behaviour (DWP, 2015 in WPC, 2015b: Para. 78; SSAC/SSDWP, 2015a; DWP, 2011a: 14).

The extent to which an individual is perceived to be ultimately responsible for their particular adverse circumstances and needs is, again, particularly apparent with respect to the reform of the Hardship Payment system within UC (DWP, 2011a). Restructuring Hardship Payments from a form of supplementary financial support “made to those in greatest need” (DWP, 2011a: 14) to a recoverable loan means that UC claimants are not only required to demonstrate their risk of significant hardship without further support, but to also demonstrate that they have made every effort to reduce their non-essential expenditure, limited their essential needs, tried to find alternative sources of support and have the ability to afford any future repayments (Webster, 2016; SSAC/SSDWP, 2015a). Hardship payments, and similarly most other forms of support in UC, are therefore now increasingly conditional upon ‘vulnerable’ claimants demonstrating that they can, and are willing to, assume responsibility for their adverse circumstances.

In UC, the majority of claimants are consequently now expected to “meet their individual responsibilities and receive an appropriate service outcome” (DWP, 2015g: Para. 5). Any easements and exemptions provided to ‘vulnerable’ claimants recognised to face challenges managing the UC system are therefore now firmly underpinned by the expectation that these measures will “deliver real and sustained change”, such as movements into paid work and financial independence (DWP, 2015g: Para. 5; see also: DWP, 2017d: Para. 3.1). Consequently, the disinclination to define ‘vulnerability’ in UC policy appears to emphasise the expectation that increasing numbers of claimants are capable of, and should be willing to assume responsibilities for, and overcome, their adverse circumstances (Stinson, 2019).

4.9 Conclusion

This chapter has illustrated that personalised Claimant Commitments are intended to be tailored to the needs, capabilities and circumstances of the individual and currently act to justify the extension of behavioural conditionality. The majority of UC claimants are therefore expected to fulfil tailored work-related activities, such as mandatory appointments, mandatory attendance at work focused interviews, training and job search requirements in order to receive their UC payment (DWP, 2014a). Extended behavioural conditionality in UC is reinforced by a strict regime of benefit sanctions intended to further promote ‘positive’ behavioural change by incentivising claimants to engage with the system of welfare support intended to move them into paid work (DWP, 2012a; 2011a: 13). Most claimants can therefore have their UC payment withdrawn or reduced if they fail to comply with the work-related requirements set out in their personalised Claimant Commitments (Kennedy and Keen, 2016a). As a result, only disabled people with limited

capability for work-related activity, carers of young children under one and carers of severely disabled people currently have no work-related conditions attached to their UC claim.

In addition, this chapter has highlighted that key policy elements of UC currently act to reinforce behavioural conditionality. Monthly payments in arrears, the direct payment of the housing element as well as the tapered withdrawal of UC with transitions into employment are explicitly designed to promote financial independence and to facilitate movements into, and progression within paid work. Furthermore, this chapter has indicated that ongoing criticism of key elements of UC in recent years has led to the piece-meal introduction of a discretionary system of financial loans and modified payments. These policy measures are intended to provide temporary support to claimants identified as having difficulties managing the UC system, but have provoked considerable debate about whether 'vulnerable' claimants are in fact provided with sufficient support.

Most significantly, these discussions have revealed that there is a disinclination to define 'vulnerability' in UC policy. The lack of definition of, and meaningful reference to, pre-defined 'vulnerable groups' would appear to perform a crucial role in justifying the extension of behavioural conditionality to vulnerable claimants. As a result, an individual's right to UC is increasingly based upon their perceived willingness to assume ownership for, and overcome their adverse circumstances. This recalibration of vulnerability in UC appears to emphasise individual responsibility rather than the collective welfare rights of 'vulnerable groups' and is likely to have important implications for the lives of 'vulnerable' claimants. Chapters 5-7 offer analysis of new qualitative data generated in repeat qualitative longitudinal interviews with vulnerable UC claimants which explores these implications further.

Chapter Five: Lived experiences of vulnerability and UC

5.1 Introduction

This chapter provides an outline of the varying biographies, lived realities and future aspirations of the respondents at the start of the study. It first introduces four key manifestations of vulnerability raised by the respondents during their initial interview; namely poverty, homelessness, illness and impairment, and domestic violence (5.2). These concerns emerged as highly significant in terms of understanding and operationalising their lived experiences of vulnerability over time, and, therefore, provide a useful reference point from which later chapters analyse the impact that UC had on the lives of the respondents over the six months duration between the two rounds of repeat qualitative longitudinal interviews. The chapter then moves on to provide an overview of the respondents' pathways to claiming UC (5.3) and their varying work trajectories up until the start of the study (5.4), before examining how the respondents themselves perceived their own vulnerability and how these insights mapped onto their aspirations for the upcoming six months (5.5). Collectively, the discussions in this chapter illustrate how both the respondents' lived experiences of vulnerability and their understanding of their own vulnerability had profound implications upon their capacity for, and expectations of paid work together with their ambitions for the future. This chapter therefore provides a useful baseline from which later analysis examines the extent to which UC facilitates movements into, and progression within paid work (see chapter 6) and provides adequate support to 'vulnerable' claimants (see chapter 7).

5.2 Complex life histories

The respondents involved in this study all reported complex life histories that often featured multiple and longstanding difficulties from early childhood as well as traumatic life events, many of which continued to impact on their current lives. This section focuses upon the four proxies of vulnerability, evident from the data, that provide an overview of the main challenges reported by respondents at the start of the study; namely poverty, homelessness, illness and impairment, and domestic violence (see: Table 11 below for a case-by-case overview of the different reported adverse experiences by respondents). The discussions in this section provide useful insight into the ways in which these lived experiences of vulnerability had been engendered by, and continued to be shaped through the interactions between the structure and delivery of UC policy

and practice, wider welfare services and social structures (e.g. the paid labour market) and also the varying responses and strategies of the respondents over time.

Table 11: Overview of the vulnerabilities reported by respondents at their wave a interview

Respondent	Age	Poverty	Homelessness				Physical	Mental Health	Substance Misuse	Learning Disability	Experiences of Violence		Involved with the courts		Job Status	
			Living with Family	Supported Housing	Private Rented	Social Housing					Domestic Violence	Violence	Criminal	Civil	Unemployed	In Work
Jack	23	•			•										•	
Adam	53	•			•			•								•
John	50s	•				•	•	•							•	•
Tom	29	•			•		•				•				•	
Sarah	35	•				•	•		•							•
Mark	50s	•				•	•	•					•		•	
Steph	30	•				•	•								•	
Lauren	29	•				•									•	
Dan	25	•				•	•								•	
Matt	30	•					•	•							•	
Tim	50s	•					•	•							•	
Eric	40s	•													•	
Clare	45	•													•	
Amy	29	•													•	
Nick	45	•													•	
Jess	46	•													•	
Sean	34	•													•	
Ben	52	•													•	

5.2.1 Lived experiences of vulnerability

Of all the dimensions of vulnerability, poverty¹¹ appeared to be the most pressing issue routinely experienced by all respondents at the start of the study, with most describing their UC payments as insufficient and unable to meet their basic everyday living costs. Respondents often explained, for example, how they had to continually juggle their limited resources in order to make ends meet, but still regularly could not afford basic and essential needs, such as shelter and food (cf. NAO, 2018; Schmuecker, 2017; Hood and Waters, 2017). These experiences of poverty had frequently been exacerbated by life events, such as becoming ill, redundancy or going through a relationship breakdown, which had often acted to further reduce the respondents' resources and increase their living costs. This had led the majority to become further entrenched in poverty over time, as they depleted any savings they had, and often fell further into debt as they sought to manage financially each month.

*My daughter keeps saying to me, you need to budget, and I say "How can you budget with... [nothing]?" ... She doesn't seem to understand that I get £200 per month. ...In all my life, I've been on benefits a lot of my life since my wife died obviously and I've never struggled like I have.... I even said to my son the other week, I were better off when I was in prison. Coz I didn't have to worry about getting money because I had me meals there, as long as I had a smoke and everything it was alright and I was, I was better off in prison!
(Mark, Wa)*

The stories of poverty recounted by respondents in their wave a interviews often illustrated the ways in which wider issues, such as insufficient benefit payments, welfare reforms, inadequate housing, poor education and an insecure labour market had shaped their capacity to manage their inadequate UC payments over time. Respondents with children, for example, had often been subject to the two child limit for the UC child element and the under occupancy penalty which had further reduced their UC payments at the start of the study (cf. Hudson-Sharp et al., 2018; Clarke, 2014). This had led some into further financial difficulties, as they described how they had accumulated extensive rent arrears and could not always provide their children with adequate food and clothing.

¹¹ Poverty is defined in this study as the inability to afford basic and essential needs, such as food, clothing, shelter and social participation (Goulden and D'Arcy, 2014).

[We live] hand to mouth. ...My girls used to have everything. They'd walk around Lelli-kellys [brand of shoes], you name it, they had it. But I can't give that to them no more and it breaks my heart. It's like when I go out and it's like "Dad can I have this?" And "No, I can't afford it" and it's knocked me, it's knocked me. (Tom, Wa)

Respondents who had been in work at the start of the study (3 out of 18) had often fared better financially as their wages had offered them an additional income. However, the low wages paid to respondents had not provided them with the route out of poverty that has been extolled by successive governments (see: Green, 2017), and they continued to struggle to afford their living costs, including their rent, travel costs to and from work and even sometimes food. With little opportunity for progression in their jobs and, at times, having limited capacity to find a new job, these respondents' situations at the start of the study reflects the escalation of in-work poverty in recent years, as they described continuing to have to rely on their UC payments and overtime hours in order to make ends meet (cf. Hick and Lanau, 2017).

If I didn't have the UC, I wouldn't have taken this job, I couldn't afford it. I get about £120 a week for a 35 hour week and I could not afford to work here if I didn't get any help. (Nick, Wa)

Homelessness and routine struggles to afford adequate housing were another key concern for the majority of respondents at the start of the study. Most described how they had to work hard to maintain a roof over their heads, often having little choice but to accrue debt and forego everyday essentials in order to afford their rent. These challenges had forced eight of the respondents to sleep rough, rely on overnight hostels or live in temporary supported accommodation whilst in receipt of UC; with five of the respondents still homeless at the time of their wave a interview. The majority of respondents described how they had been forced to rely heavily on their family and friends during periods of homelessness, explaining how these relationships provided a buffer that had prevented them from having to stay in overnight homeless shelters, or sleep rough whilst they waited for more permanent accommodation to become available.

Mark, Wa: I came here [community hub] and said "What can you do for me?" and they [local authority] said "Right, we'll put you on the homeless list". So I was expecting some housing then and then she's like "Right, that's all done". I said "What?", she said "You're on the homeless list", I said "Is that it? - I've got nowhere to live!", she went "Er.. there's somewhere up the road on [name] Street", but you have to go at half eight at night and they only got say, six beds, and the first six there get the beds and it's only till the morning and then you've got to get out again. So...

Researcher: Did you try that?

Mark Wa: I didn't no. My son has. He's tried it and he said it's basically tramps that go in there. Well, you are, if you go in there you basically are a tramp, aren't you? But he said "No, it stinks". It stinks badly, but it's a charity that just provides a bed for the night so you can't really moan I suppose.

Researcher: How long have you been homeless for?

Mark Wa: Like 18 months. When I say I was homeless, I'm classed as homeless but I were like sofa surfing [with] me family because obviously I've got 5 children and that, so I was staying with one of me main stepson's most of the time.

The catalyst into homelessness for many tended to have been a combination of insufficient UC payments and wider life events, such as job uncertainties, changes in family circumstances, release from prison and deterioration of their physical and mental health. The stories recounted by the respondents in their wave a interviews however, at times, revealed how their trajectories into homelessness had played out over many years until a 'tipping point' (e.g. the loss of a job) had pushed them into homelessness.

I got served a Section 21 notice. ...I've moved out of my property...and I've still not got nowhere to move into. Housing [Local Authority] won't help me out... [because I've got] rent arrears. The rent arrears are from 2000. ...Basically, it was just...when I was younger, I was living in a block of flats and I wanted to move out of the block of flats because she [girlfriend] was living in a house and I wanted to go and live with her and the baby. So I handed my notice in and when I handed my notice in, basically I handed it in two week too early, so the housing said they weren't covering the rent, even though I wasn't working. So I got charged full rent. ...So basically, out of that I owed £800 quid. ...We [Ben and girlfriend] were over there for about 2 or 3 year and then we split up...and I ended up spending a bit of time in my car, living in my car. ...And then the kids got put into care and then basically I started moving around different places, living in different places. (Ben, Wa).

Often the respondents' narratives illustrated the feedback loop between poverty and homelessness over these extended periods of time, with long-term inadequate benefit payments and poorly paid work frequently leading to an increased risk of homelessness which then, in turn, worsened experiences of poverty (Bramley and Fitzpatrick, 2018; Fitzpatrick et al., 2011). These long-term trajectories into homelessness led some of the respondents to describe in their wave a

interview how they had become stuck, left either waiting for a social housing to become available or for affordable private rented housing so they could move out of supported accommodation or were no longer forced to sofa surf. This left many of the homeless respondents living in situations that prevented them from moving into paid work:

I was on band 1 when I moved in but they've put me down to band 3 which when I bid on property that puts me on the lowest set. So when I bid and there's a person, there's 7 people bid before me, I'm the 8th person so I'm very, very unlikely to get that property that I want to move into. ...I'm not going to get no work until I get my own place. ...Even me key worker [at resettlement organisation], [name], he turned around to me and said "You can't work and go on living here". I said "No". I said "It's best staying on UC until I do, until the right job comes up, with decent money so I can pay for me house". (Dan, Wa)

Illness and impairment was another key concern for the respondents, with most (16 out of 18) reporting having previously experienced periods of poor health at their wave a interview. These experiences had varied, however, with three reporting short-term health issues, such as a broken arm, since the start of their UC claim, but with the majority describing longer term and fluctuating physical and mental health conditions, including drug, alcohol and gambling issues (see Appendix One: Table 12). Respondents with long-term physical and mental health conditions often spoke about how their poor health had been triggered and exacerbated by life events, such as losing a job, living in inadequate and insecure housing, bullying and discrimination at work, as well as experiences of domestic violence in childhood or as an adult. Most of the respondents with health issues, therefore, focused in their wave a interviews on the ways in which wider societal barriers had impacted on their capacity to manage poor health over time, and often described how these factors continued to mediate how they experienced their illness from day to day.

I had nothing so they [local authority] said "Well, look, we'll find you a place in [town]". ...I thought I just don't want to be on the streets so I didn't care where they were going to put me. ...So they put me in this set of four flats.I was there with drug users and alcoholics and drug dealers.And that slowly sent me right back [to drinking alcohol] and honestly, it did, because the way they [other tenants] treated things, it was an eye opener how people actually live their lives. It's terrible. ...I was drinking then and you end up getting trapped in a circle that you can't, that you don't seem to be able to get out of. (Adam, Wa)

Six of these respondents had been considered by their doctor to be too unwell to move into work for over a year at the time of their wave a interview. This meant that they had not been expected to complete any job-search conditions for this period of time. These extended periods of sickness,

however, meant that three of the six respondents had already attended a Work Capability Assessment (WCA)¹² by the time of their wave a interview and had been either waiting to hear the outcome of the medical assessment or the outcome of their appeal after they had been found fit for work. All three of the respondents continued to consider themselves to be too unwell to look and apply for work, and there was a sense in their wave a interviews that the outcome of a WCA or associated appeal would have considerable implications for them over the upcoming six months:

At the moment, I'm on the sick, I will find out tomorrow whether it's long term or short term sick. Because they [WCA medical] can just say – we believe you are available for work and you're fit to go to work – and they'll sign you as fit. (Tim, Wa)

Recent experiences of domestic violence (DV) had been the central focus of the wave a interviews with two of the female respondents, although other respondents over the course of the study also described facing similar adversities during their lives, such as childhood abuse (cf. Derr and Taylor, 2004). Domestic violence had exposed both to physical, emotional and financial abuse in the months leading up to their wave a interview, and their stories drew attention to some of the gendered implications of UC policy and practice that have been extensively identified as having the potential to exacerbate levels of domestic abuse (Howard, 2018; Howard and Skipp, 2016; Bennett and Daly, 2014). Both respondents had become increasingly reliant on UC payments as they struggled to cope with the everyday realities of the domestic violence they faced, and explained how they had been forced to spend extra money on food, clothes and transport in order to be able to flee to the DV refuges they were living in at the start of the study (Fahmy et al., 2016). Neither of the respondents had any savings to fall back on at this time, and both expressed frustration and sadness at having lost their homes and belongings that they had worked hard for many years to afford:

I've lost my house. I had to leave it. ...I had to pack whatever clothes I could and just go to [the DV refuge], just get there really, to get us [children] safe. ...My landlady was looking after the house, she was getting full rent and last week I found out that she's emptied the house and she's moving someone else in. So I've lost all my belongings... She saying that somebody has broken in to the house and emptied it but I can't see someone walking

¹² This assessment is intended to determine the extent to which an individual's health condition or disability impacts upon their ability to work.

down the street with a couch on the back without anybody seeing it. ...I broke down into tears, coz obviously it's everything that I've worked for. It was all my... my couch cost me quite a lot of money and beds, and all my daughters belongings, like all her toys, everything from when she was a baby. I've lost a lot so...it's hurt me. ...Now it's like I've got to start from the beginning again. (Steph, Wa)

The four pressing issues of poverty, homelessness, illness and impairment, as well as domestic violence reported by the respondents at the start of the study provide a useful approach through which to understand, and operationalise vulnerability in this research. Importantly, through these explorations it has been revealed that these adverse experiences had often been the outcome of longstanding trajectories of social and economic disadvantage that ebbed and flowed through the present everyday lives of the respondents, and profoundly shaped their experiences of claiming UC. These discussions, consequently, offer a useful baseline from which to track the extent to which UC influenced their movements into, and progression within paid work, and, also the extent to which UC provided sufficient basic support to the respondents over the course of the research.

5.3 Pathways to UC

This section explores the reasons why respondents started their UC claim (see Appendix One: Table 13). It introduces the personal circumstances that surrounded the respondent's application for UC, thereby offering important context for later chapters (6 and 7) which seek to understand how and why UC impacted upon the lives of respondents in differentiated ways over the course of the study. It should be noted, however, that as the respondents had been in receipt of UC for varying periods of time at the start of the study, ranging from a few weeks to several years, a small number of the respondents (2 out of the 18) had significant difficulties identifying how and why they started their UC claim, particularly if they had started their claim during a challenging and unstable period in their lives.

5.3.1 Changes in circumstances: The catalyst for claiming UC

The most common reason why respondents initiated a UC claim was following a job loss (7 out of 18). Unemployment had occurred for various reasons, but most respondents explained that their last job had ended either because their employer had become insolvent or their temporary contract had ended due to circumstances beyond their control (3 out of 18 – Amy, Jess and

Lauren). For instance, Amy described in her wave a interview how her most recent job had ended because the company she was working for had closed down. Amy had started her UC claim eleven weeks prior to the date of her wave a interview but described how she had already managed to secure a new job that she believed could offer her permanent work with the opportunity for progression:

I was working as a [job name]... It wasn't very long to be honest but they had promised me that I'd be able to progress within the company. Slowly they started closing stores down just because they said that they couldn't afford to keep staff on and yeah, I just basically lost my job from that. ... [Then] I saw a position going at the [organisation] and I thought - I'd love to get into the [organisation]. At least the [organisation] is not going to close down in a week's time! ... You know that you're always going to have a job plus it's getting your foot in the door and trying to kind of build and start a career. And I went for it and I got offered the job. (Amy, Wa)

Other respondents had left their job either because their health had deteriorated (Nick) or because incidences of domestic violence had detrimentally impacted upon their capacity to maintain their job (Steph). Unlike most, these respondents tended to have quit permanent jobs which they had for many years, and which had occasionally offered them the opportunity for progression:

I've always been in full-time employment. I worked at [company] for 10 years. ...I worked my way up from a sales person to a team leader, so obviously always been on quite a good wage and then obviously, I've left my job coz of where I am and things like that and with me being pregnant. ...I couldn't function at work. ...Because obviously he [abuser] knew where I worked, I was scared to come out of work. I was scared. It was hard for me to leave my little girl and know I was at work and anything could happen. (Steph, Wa)

Two respondents (John and Ben) similarly described how the difficulties they faced trying to manage in work had led to the loss of their job. These respondents however had been dismissed from their jobs by their employers due to misconduct, because they either had been intoxicated at work or failed a random in-work drug and alcohol test. During their wave a interviews they both focused on the daily challenges they had faced trying to manage their poor health whilst working in insecure, low paid and exploitative job environments; and explained how these work conditions had led to a deterioration of their physical and mental health over time.

You had to wait for a text. If they [employer] didn't send you a text saying 'Your shift is confirmed' you didn't go in. So, do I go to sleep or do I stay awake? ... [So] I've gone to sleep and then they've text me in the afternoon 4 pm, 'Your shift's cancelled'. Then I'm up all night and it was really getting to me. ...And they wonder why it sends you over the edge! So, like I say, I had a couple of cans ... [And] I got escorted off the site. I wasn't drunk but I'd had a couple of cans before work to settle me. ...When I finished I asked for my P45 and he [employer] said "Well you'll have to come in and sign something" and they were basically making me resign, even though I was asked to leave site. I couldn't go back on that site, you see. And they never contacted me again for anymore work which were me own fault, agreed. (John, Wa)

Only one of the respondents, Clare, had started her UC claim whilst already working 8 hours a week at a shop. Clare explained in her wave a interview how she had moved in and out of work throughout her life because she had chronic clinical depression, and had only recently started her new job a few months prior to the start of the study because she had decided to end her disability-related benefit (ESA) claim and move into work with the hope that it would help to improve her mental health.

I have anxiety and depression... I just wasn't finding it easy being at home, I wanted to get back out to work. So I got the job at [company] and then someone said to me, "Why don't you claim UC?" It was my friend actually because she's on it because she said they help you pay your rent and stuff if you're not working that many hours. So that's what I did. (Clare, Wa)

Four of the respondents (Tom, Jack, Matt, Eric) explained in their wave a interview how changes in their individual or family circumstances had led them to initiate their UC claim. These changes consisted of breakdowns in personal relationships, or changes in housing situation as well as movements to and from different regions. For example, Tom had sole custody of two of his children from a previous relationship but had been living with his new partner and their young child until this relationship had ended. He explained that he had been claiming JSA and Child Tax Credits with his ex-partner but once they split up had been told that he was no longer eligible for JSA because the two children, who continued to be in his care, were over the age of five. Similarly, Jack also described how a relatively everyday change in his circumstances – his brother separating from his partner (who Jack had also been living with) - had led him to start his UC claim so he could help his brother pay the rent at their new flat together.

My brother got made homeless and I was currently living with his ex-girlfriend [also] and we [brother and Jack] needed a new place, and it...basically we needed more money and UC helps with housing and everything like that so I just thought “Why not? We’ll get our own place” so I talked to the [homelessness charity] officer to start with, and we got our own place sorted and that’s why I went on to it [UC]. (Jack, Wa)

Not all changes in circumstances were as relatively straight-forward however, with two of the respondents describing how they had started their claim in another city. Matt had moved from Greater Manchester to another northern city a year earlier in anticipation of starting afresh but explained that he had been unable to find a job as easily as he hoped, and that a lack of money, housing and close family and friends in the area for support had precipitated his UC claim:

Because I moved to [city] and I think it was in [city] that I couldn’t...it was one of the catchment areas where Universal Credit was applied. I couldn’t go on Jobseekers Allowance at that time. So then, once you go on Universal Credit, you can’t come back off it regardless of what town you come back to. So I came back to [town] and remained on it. (Matt, Wa)

Similarly, Eric had claimed UC following a move back to the UK from abroad. He had worked for twenty years in the UK as a teacher before he had moved overseas for five years, but, on his return, had been unable to find secure employment and could not afford housing for his young family. This situation had led Eric to apply for UC in the south. However, a delay in processing his application meant that he and his family had been forced to relocate to Greater Manchester in order to live with a friend temporarily. This meant that Eric had a fully digital claim but was living in a region that was at the time of the wave a interview unable to manage his online benefit:

When I came [back to the UK], things were hard so I had no choice but to ask for help. I was in [city] when I applied for it [UC], and it didn’t come out quickly, they asked me to do a lot of processes...The [local council] were saying because I’m not yet claiming the benefits, they will not be obliged to give me temporary accommodation, so I need to go out and find a place to stay. But I said, “I’ve just come, I don’t have money” – [they said], “Well you should have thought about that before coming back to [UK]”. (Eric, Wa)

Other respondents (3 out of 18 – Sarah, Sean and Dan) had transitioned from legacy welfare benefits such as Jobseekers Allowance (JSA) and Employment and Support Allowance (ESA) to UC. These respondents had been in receipt of UC for the longest period of time out of the whole cohort in the study. Discussions about the start of their UC claim were relatively brief, perhaps

due to the length of time that had passed since their application. They explained how they had been told by a UC service centre advisor or their Work Coach that they would have to apply for UC:

I was Jobseekers and then Universal Credit rang me because of my age, they said if you're like in your thirties then you're on Universal Credit. (Sarah, Wa)

The remaining two respondents (Mark and Adam) had started their UC claim following arrest and release from police custody. Their pathways to UC were probably the most complex of all the respondents, with their stories illustrating the impact that many different and often longstanding factors, such as relationship breakdown, job loss and substance misuse had on their lives. Mark, had been in receipt of welfare benefits for over ten years, but had started his UC claim approximately a year prior to his wave a interview following a brief time on remand. Listening to his story, it became evident, however, that his recent arrest had been the outcome of the culmination of a series of events that had taken place over the past 15 years, starting with the death of his wife. Many of these events continued to impact on Mark's life at the time of his wave a interview he described how he had been repaying £1500 worth of overpaid benefit payments since 2002 until only a week previously and no longer had his own property or belongings after they had been destroyed in a house fire several months before he was placed on remand. Unexpectedly released from prison a year prior to his wave a interview, Mark explained how he had been homeless, had no income or savings to fall back on and that this had led him to claim UC:

Researcher: What support did you get from probation to move onto UC?

Mark Wa: Well, none really because like, in prison you've got like the job centre and when you're due to getting out, they set everything up for you so it's all ready for you to do. But obviously I was on remand so I went to court, nobody knew I was getting out, it was either I'd get sentenced or I'd get sentenced in the community sort of thing, which happened. So, from that minute I had to do all the claiming myself and it's horrendous what you have to go through.

Adam's pathway to UC was similarly complex, and he indicated that it had started when he began to drink alcohol excessively following a difficult relationship with an ex-partner, ten years earlier. This issue had been exacerbated by his movements into inadequate housing and transitions in and out of insecure and low paid work over a long period of time until eventually he started to drink regularly at work. Although Adam's many years of heavy drinking meant that he remained

uncertain whether his job loss and arrest had been the trigger for his UC claim or not, piecing his story together, this is highly likely, given that Adam also believed he was sanctioned following his arrest for losing his job:

I was working as a security guard and I was drinking then and got drunk on the job for the first time in my life coz I'd had enough of doing that job. When I got in, he [his manager] knew I were drunk and that's when he phoned the police. I'm not knocking him and they took me away in handcuffs and all that and put me in a prison cell... I got done for drinking and driving then. ... When I were starting in recovery and just when UC were coming in so it's... and I can't....a lot of people have said when they've come off jobseekers and signing on for UC they've had to wait 4 or 5 week for any money to come through. But I can't remember happening to me because I was being sanctioned as well at that time, so I don't know... But I'm sure that's what happened. (Adam, Wa)

Exploration of the varying pathways to UC reveals that the majority of the respondents involved in this study had started their claim while in the midst of challenging circumstances, such as domestic violence, unexpected job loss or homelessness. The difficulties faced by the respondents at the start of the claim had important implications for how they experienced and managed the waiting period until their first UC payment, as well as their capacity to budget financially for many months, sometimes years, later. Tracing these pathways to UC, therefore, offers useful context for later chapters 6 and 7 which examine the ways that UC impacted the lives of the respondents.

5.4 Work histories

This section explores the work histories of the respondents prior to of the study. It illustrates how their varying work trajectories over their life course had been critically shaped by identity-related characteristics, such as gender, age, education and child-care commitments, alongside structural barriers that arose from an insecure, low-paid labour market. Exploration of these work histories at the start of the study provides important insight into some of the personal and structural obstacles that respondents faced as they moved into, or tried to progress within paid work, and offers essential background and contextual information for later analysis.

5.4.1 Employment journeys: Experiences of 'poor' work

Most of the respondents had experienced what Shildrick et al. (2010) call the cycle between 'low pay and no pay' throughout their working lives, moving between episodes of transitory work and

unemployment benefits, with little to no expectations of being able to progress into higher paid, skilled or permanent employment. These jobs had exposed many of the respondents to multiple stresses, such as low wages, low job satisfaction and high job instability (cf. Butterworth et al., 2013; Bambra, 2011; Burchell et al., 2005). Many respondents described, for example, how they had regularly worked in environments where they had little control over the hours and the type of work they did, frequently dealt with punitive and threatening behaviour from employers, and were often subject to last minute changes to their work schedule. These experiences reflected the deep-seated power imbalances between many of the respondents and their employers; with respondents repeatedly having to accept the risks associated with low status work.

They had no need to run it like they did. There was just too much, too fast... not enough people doing it and getting shouted at because it was coming back. Being shouted at, I'm flipping 50 year old, been shouted off young lads because that's how they'd been through it, like Tom Brown School Days but reversed! And it were horrendous because it were dirty, smelly.... I'm not being funny it were like jumping in a bin... (Adam, Wa)

Most respondents made comments in their wave a interviews that highlighted the considerable challenges they faced engaging with these forms of 'poor work'. Respondents who had childcare commitments, for example, struggled to find a job which enabled them to work only within school hours, whilst older respondents looking for manual labour jobs described how younger and more physically able individuals were more likely to be hired despite their relative lack of experience and qualifications. These experiences echo the research findings of Shildrick et al. (2010) and Thompson (2015b) which point to the ways in which job inflexibility, such as being unable to work flexitime, in low skilled and low paid work can often interact with an individual's characteristics and circumstances to hinder abilities and choices to move into, and remain in, employment.

And especially with being a male and...a single parent. They [employers] don't want to know... That equal opportunity thing is irrelevant. So it is hard, it is hard to get a job. (Tom, Wa)

It's just very, very hard to find work. ...In construction, they take one look at you and they make a decision. ...I don't know if I look 50 years old, but I am and I need to be a bit fitter than I am. (Tim, Wa)

The relative dearth of sustainable labouring jobs was reported by many respondents to increase the difficulties they faced moving into work. A number of respondents explained that the 2008 recession had significantly reduced their job prospects over the last ten years, exacerbating

longstanding employment issues, such as fluctuations in job opportunities due to seasonal work, the rotation of workers between different industries, and employers' desire to hire the lowest paid workers (e.g. students).

*I was just doing dead end warehouse, typical under-qualified person doing non-skilled jobs, warehousing, production ...in and out of work up until this point basically. I think the recession hit at the wrong time for a start but not only that, I'm not going to blame [just] that, I didn't have my qualifications, I didn't have anything specific for me to go into.
(Matt, Wa)*

That's the way warehouses work around here. ...They'll have a lot of workers for a period and after they're practically all gone because you get very, very quiet in the end. And then they'll just be ticking over until you get a massive rush again. ...And you're up and down with it (Tim, Wa)

Respondents who had long-term health conditions were perhaps the group that faced the most difficulty moving into, and remaining in, work. Their stories of work often highlighted the ways in which many employers failed to recognise, and account for the impact their health issue had on their capacity to work, and drew attention to the extent to which many employers continue to be reluctant to hire individuals once they disclosed their disability. Some of the respondents, who had been in paid work at the time of their wave a interview, described how these barriers to work had exposed them to repeated incidences of discrimination and bullying at the hands of their employers and also their frequent difficulties finding work. These experiences of work reflect the wealth of research to date (see: Sayce, 2017; TUC, 2015; Kemp and Davison, 2010) which demonstrates that large numbers of ill and disabled people continue to face substantial discrimination and prejudice in the employment process.

Like in work, there was a guy and he said ..."People who are dyslexic should be shot at birth". So my mouth started and she [manager] said ...that I'm going to get done. Well, what am I getting done for? He shouldn't have said it, he should have kept his opinions to himself. And she said, "When you're in work, your mouth needs to be shut". ...It's just that we get treated different. ...[I try to] send my CV into different shops ... [but] sometimes when they see what special school I go to, they go "Oh we're not taking on yet". So I think it's sometimes me school what puts it off. (Sarah, Wa)

Experiences of low skilled and low paid work had led some ill and impaired respondents to quit, or be dismissed from, their previous jobs. This often occurred because the constant struggle to cope

with demanding and insecure work environments led to a worsening in their health over time. Some, for example, described how they had become increasingly reliant on drugs and alcohol to manage their work anxieties, eventually leading them to be fired when they were found to be intoxicated at work. The detrimental impact that poor quality work had on the physical and mental well-being of respondents adds further weight to the extensive research that criticises the statement that any work is 'good work' (cf. Butterworth et al., 2013; Shildrick et al., 2012; Waddell and Burton, 2006).

Respondents, who previously had professional or skilled jobs, such as in education or construction, had not been immune to experiences of insecure and low-paid work. The education and qualifications of these respondents arguably offered little advantage in the context of limited job opportunities, their ongoing health issues and experiences of homelessness. These respondents often described in their wave a interview how they had been employed in jobs that were not commensurate with their skills or level of education. They explained that they had often been made to feel unwelcome in these jobs by employers and colleagues who cross-examined their reasons for being in insecure and low paid work, or who had bullied them so they felt pushed out of their chosen industry:

I think they [employers] looked at me as too over-qualified to be packing shelves. ...They're worried– like "This guy's got a Masters, he's a teacher, what is he doing here packing shelves?" So there was the time where I think someone thought I had a criminal record - maybe they stopped him from teaching? I said "No." I took out my CRB and said "Look at myself, it's clean, no records, not even a driving offence – it's as clean as a whistle". (Eric, Wa)

I fell out with my employers ...The environment I work in, the construction industry, it can be quite a difficult place to work because people can be very nasty. ... You see, once other people are aware that you're in this environment [have experienced domestic violence], the violence never ceases. You get it mentally one way or another everywhere you go. (Tim, Wa)

These past work experiences, arguably, led many of the respondents to have little expectation that they would move into jobs that would provide opportunities for progression into better paid or more secure employment at the start of the study. Work was therefore seen by most respondents in their wave a interview as a way to achieve a temporary boost in their income, rather than a route to learning new skills, career progression or an improvement in their overall level of pay. Some respondents in fact made comments at the start of the study that indicated

that they were reluctant to move back into 'poor work'. This was particularly the case for older respondents who had extensive histories of working in poor conditions, in workplaces which had reputations for treating staff poorly, or in a job that involved repetitive and meaningless tasks. Many of these respondents had been actively engaged in recovery from substance misuse at the start of the study and therefore went to great lengths to explain how their current involvement in voluntary work, such as working in food banks, assisting schemes at recovery services or gardening in local parks provided them with the sense of purpose and fulfilment that they had not achieved in their former jobs. They often continued to stress their desire to return to work in their wave a interview, but had been nonetheless hesitant to return to jobs they felt could undermine their recovery process.

I just don't want the same thing to happen again, when I find jobs that I'm really looking forward to doing, that didn't... and then you get treated where they can just sack you when they want. But this is working life, isn't it for a lot of people? They don't realise they're mistreated at work, they don't realise it I don't think. They just think it's normal. But I think as I've been here [in recovery], life experiences and my abilities, I hope to learn things. (Adam, Wa)

Respondents who identified as professionals within their chosen careers, or who had described a desire for career progression had been similarly reluctant to apply for and accept short-term, low-skilled and poorly paid jobs. Instead they had often decided to invest heavily, both financially and otherwise, in steps to reconnect with their chosen profession and spoke of being prepared to leave a job if it did not match their current skill set and work experience or failed to offer them career progression.

Most of the jobs that come in are not professional jobs at my job club [with resettlement organisation]. One came out, they wanted a gardener ...I don't do gardening. ...But I'm still sending applications out to agencies. ...I've left my [teaching] qualifications with them. I'm just waiting for them to get back to me. (Eric, Wa)

I didn't stay very long. ...I was told all these different things at the interview - you'd get training and stuff. And when I started, it was totally different, it wasn't what I was expecting to be honest. So I ended leaving that, seeking work straight away and even while I was working there, I knew that I wasn't happy in it so I just continued to look and I found another position at the [company] hotel. (Amy, Wa)

These accounts may reflect what Dunn (2010) calls the 'drudgery or dole dilemma', in which he argues that a person's level of education, employability and job 'choosiness' can all act to shape the likelihood that they will assume low paid and low skilled jobs or continue to receive benefits. Job 'choosiness', however, is considered by Patrick (2017) to be a potentially positive aspect of an individual's efforts to find 'good work', by enabling them to plan for the longer term rather than become trapped in insecure, low-skilled and low-paid work.

Exploring the respondents' work histories at the start of the study illustrates how personal and structural barriers to employment had often been instrumental in shaping movements into, and progression within, paid work over time. In addition, these prior experiences of work frequently influenced both the respondent's interest in, and expectations for future employment at the start of the study.

5.5 Vulnerability and aspirations

This section explores how the respondents themselves understood vulnerability and the extent to which they felt this related to their own experiences and circumstances at the start of the study. It illustrates how experiences of vulnerability were often characterised by a lack of control over present-day adversities, considerable uncertainty about the future, and also the ongoing pressure to try to prepare for, and manage unexpected life events. The discussion then moves on to explore the respondents' aspirations for the upcoming six months of the study, offering insight into their future priorities and the extent to which they felt these were possible to achieve.

5.5.1 Respondent's understanding of vulnerability and their aspirations for the future

Initially, most respondents had been hesitant to discuss the extent to which they felt they were vulnerable in their wave a interviews. The majority nonetheless did consider themselves to be in, or to have been in, vulnerable circumstances at some point in their lives. Most individuals spoke, for instance, about how they were, or had been, vulnerable in particular ongoing or historical situations, such as times when they did not have enough money to meet their everyday living costs, had been living in inadequate housing, had experienced domestic violence or had been at risk of harm or exploitation whilst under the influence of drugs or alcohol.

Adam Wa: If somebody says "Do you feel vulnerable?", you'd say "No" I would have thought unless you, y'know... I don't feel vulnerable now, no. But I have felt vulnerable...

Researcher: When did you feel vulnerable?

Adam Wa: When I was at [council housing].They [other tenants] could have killed me in there, there were people there who were capable of killing me. I thought maybe it was my mistake but... So I felt vulnerable there, which is not a nice place to be. ...But I was in a lot of things there, so vulnerability was just another one of them many of those other terrible things that can happen.

Like Adam, most respondents described how they were, or had been, vulnerable in these particular circumstances because they were at risk of physical, emotional or financial harm. Respondents made comments that indicated that this potential, and in some cases actual harm had acted to undermine their capacity to cope with their everyday lives, and had constrained their ability to prepare for and manage future uncertainties. Periods of vulnerability were consequently often characterised as an ongoing pressure to try to plan for, and cope with unexpected and challenging life events that they perceived to be beyond their control.

I know that I'm in a very, very vulnerable position now, I know that. The worst thing for a man who has been independent all his life is to be dependent upon hand-outs. And the hand out can be stopped at any time. I'm very vulnerable, and I'm feeling for my kids. That worries me a lot. I want to get something secure, I need to be secure. To go to work in the morning, I come back and at the end of the month, I need to have money in my account.
(Eric, Wa)

The ongoing pressure that many of the respondents felt during vulnerable periods in their lives led some to describe how they had become increasingly dependent on others around them for their basic and essential needs, particularly money. A number highlighted in their wave a interview how this increased dependency on others meant that they were, or had been, at greater risk of exploitation. Often respondents spoke about how they felt they had little choice during vulnerable periods in their lives but to acquiesce to the demands of those around them.

When I'm on drugs heavily, and I know people look at me and just think "He's a smack head", so they treat me in that sort of respect and that's when I do feel vulnerable. I don't feel vulnerable in myself, I'm not frightened of going home or coming out or stuff like that but in certain situations like, when I'm at the job centre or when they're putting pressure on UC and stuff like that, yeah I do feel vulnerable then. Because I'm sort of agreeing to anything they say just to keep them sweet. It's like a pressure thing - you say the wrong thing, you're not going to get your payment. (Mark, Wa)

The only time I ever felt vulnerable was when the situation with my ex-partner because he knew that I'd paid the whole rent and he knew I wasn't getting any money for so long. I believe then he felt really powerful. He knew - she needs me, any little job that I get, I'm going to be like her God because I'm getting the money, it's my money and I can do what I want with it (Lauren, Wa)

Pervasive to discussions of vulnerability was a sense that respondents felt disempowered and unable to assert their autonomy and agency. This led some of them to move away from the language of vulnerability altogether in their wave a interview, and to express their experiences in terms of disappointment, futility or a sense of becoming hardened over time.

I take everything with a pinch of salt. Like everything will blow over. Like the things that have happened around the shed and nicking all me stuff. I could go out my way and just get up one morning and decide to just go out and paste anyone around the area ...with a bat but where's it going to get me? (Ben, Wa)

The association of vulnerability to notions of heightened dependency and diminished agency in the minds of many of the respondents led some, particularly those in the younger age bracket, to deny or retreat from labelling themselves as vulnerable. These respondents tended to have the most difficulties discussing their vulnerability and often circled between accepting they had, at times, been in vulnerable circumstances, to quickly emphasising that this did not absolve them of the responsibility to overcome their particular difficulties.

I suppose I am [vulnerable], yeah, in a way. But, then again that could be self-pity times. I don't know actually, I wouldn't say vulnerable, no. ...I suppose in a way [I am vulnerable] when I'm out because obviously, I do want to go to work and I look for part time work and I always get knocked back. (Tom, Wa)

The capacity to achieve a sense of future security was, therefore, closely linked to perceptions of vulnerability, leading a few of the respondents to not consider themselves to be vulnerable at all. Unlike those who resisted the label of vulnerability, these respondents had tended not to question the meaning of, or extent to which they could be considered vulnerable, but, instead, focused their discussions on the activities and circumstances which had enabled them to attain relative stability.

No I don't. I've lived on my own for 25 years pretty much so. No I don't feel it, I think when my issues [mental health conditions] flair up I might be but because I've hidden them, they don't come out a lot. But most of the time I'm fine, so I don't agree with it. (Nick, Wa)

Respondents' perceptions of their vulnerability, or lack thereof, was consequently often firmly associated with having a sense of control over the day to day difficulties they faced as well as a degree of certainty about the future. This led the majority of the respondents (10 out of 18) to describe in their wave a interview how they hoped to move into work over the coming six months. Future employment was often expressed as the route through which they would gain financial security, avoid the ongoing pressures they felt in relation to their ongoing UC claim, raise their self-esteem, reduce their levels of depression and gain the respect of others.

[A] full time job would be nice. A job where's got a few more steps in the ladder up than like, because with the job I'm with now even if I was on full time, the only step on the ladder is becoming permanent and that's just basically doing the same job what I'm doing now but I'm getting paid more and there's nothing really exciting about that. (Jack, Wa)

I think I'll be working. I'm going all out to do this thing. When you work, you get a lot of respect. You get a lot of respect. You have a lot of avenues. (Eric, Wa)

Although stabilising finances was a key future ambition for most of the respondents, those who had experienced a recent escalation in their levels of debt or rent arrears particularly focused on this issue in their wave a interview. These respondents tended to react emotionally when asked about their hopes for the future, often becoming tearful and despondent and leading to the interviews being cut short on several occasions. In these discussions, there was a sense that the respondent's longing to be financially secure was firmly interwoven with feelings of powerlessness rather than hope for the future. This perhaps reflects what Lister (2015: 149) has described as the difficulties people have tapping into their personal resources to cope when "exhausted by the very struggle to get by and when overwhelmed by the feelings of demoralisation, hopelessness, powerlessness and lack of control that poverty can cause".

Imbued within this need for financial stability was often a sense of immediacy rather than a longer-term outlook to the discussions. Respondents who were homeless at the time of their wave a interview had similarly tended to fixate on their most immediate goal for the future and expressed a hope to have secured and moved into their own property by the end of the study. In fact, as most homeless respondents had described their reluctance and inability to look for and move into employment without the security of a tenancy, the hope to have stabilised their housing situation was often presented as a first of many steps towards their future goals:

Well, ideally I would have liked to have got a job, been able to get a work reference from my employer for a housing agency or a landlord and obviously, move into my property,

start working, pass my driving test and just live a life. Just try and have a happy life.

(Lauren, Wa)

Respondents in recovery from substance misuse and those with long-term mental health conditions, on the other hand, tended to articulate their future ambitions as an ongoing process. In particular, they described a hope to continue to take steps to improve their health and well-being. Future ambitions were therefore often expressed as a process that respondents were already engaged in rather than being 'out there' on the horizon. These respondents, interestingly, often returned in discussions about their future ambitions to the past circumstances that had worsened their alcoholism and mental health, and sought to consider the extent to which they would be able to manage these once they had fully recovered:

[My hopes are] to continue getting better. I suffer quite badly from depression and also alcoholism with that. If I can get off the alcohol completely, I'll see how I feel in 6 months with the depression. So I've got to go into an environment that people really do quite discriminate against me. The environment I work in, the construction industry, it can be quite a difficult place to work because people can be very nasty. (Tim, Wa)

Future ambitions were consequently often interwoven with an attitude of having to 'wait and see' as most respondents reflected in their wave a interviews upon the extent to which their lives to date had been shaped by events, often beyond their control, and which had constrained their capacity to manage day to day. This left some of the respondents questioning, at the start of the study, the extent to which they could realistically predict or influence the future, resulting in aspirations often being expressed in terms of hopes rather than concrete achievable goals.

5.6 Conclusion

This chapter has examined the four key issues reported by respondents at the start of the study. In this research project, experiences of poverty, homelessness, illness and impairment, and domestic violence offer an approach to understand and operationalise lived experiences of vulnerability. Critically, the explorations of these four key concerns have revealed that present-day lived experiences of vulnerability were often engendered by, and shaped through, dynamic interactions between UC policy and practice, wider social structures (particularly paid work), and also individual responses to adversity over extended periods of time. It has therefore been possible to appreciate the extent to which respondents' pathways to UC had been underpinned by longstanding trajectories of movements in and out of employment, being on and off welfare

benefits and also key life events, such as deteriorations in health. Moreover, the discussions in this chapter have illustrated that the barriers that respondents confronted in relation to achieving and maintaining employment at the start of the study had frequently been produced, and sustained, by the interactions between their personal characteristics and the employment practices of poor quality jobs.

Examination of how the respondents understood the concept of vulnerability, and the extent to which they considered themselves to be 'vulnerable' at the start of the study, complements these findings. In particular, it has offered insight into how vulnerability had often been understood by respondents to be associated with specific ongoing or historical situations in which they had felt at risk of physical, emotional or financial harm and exploitation, leading to increasing dependence on others around them for their basic and essential needs. Experiences of vulnerability had consequently often led respondents to describe feelings of disempowerment and an inability to assert their autonomy. This finding has important implications because it suggests that both the respondents' lived experiences and understanding of vulnerability had significantly impacted their capacity for, and expectations of, paid work at the start of the study. This raised an important question about the extent to which UC effectively facilitates movements into, and progression within, paid work for 'vulnerable' individuals, a topic that is considered in further detail in the next chapter.

Chapter Six: Behavioural conditionality: Experiences of support and sanctions

6.1 Introduction

Successive governments have asserted that all out of work benefit claimants capable of preparing for, and moving into work should be expected to do so. Conditionality in UC is, therefore, present in the form of a 'Claimant Commitment' which sets out the work-related activities, such as mandatory appointments, training, and job search conditions (see 3.3) that each claimant has to fulfil in order to receive their UC payment. The government insists that claimants will only be required to comply with "reasonable" work-related conditions, since each Claimant Commitment will be tailored to the particular needs, capabilities and circumstances of the individual (WPC, 2015a: 24; DWP, 2013d). Tailored Claimant Commitments are therefore, expected to ensure that claimants are only sanctioned if they are unwilling, rather than unable, to comply with the behavioural work focussed conditions attached to their UC claim.

This chapter explores the extent to which UC facilitated movements into, and progression within paid work for the respondents involved in this study. It first examines the role of Work Coach discretion by considering the extent to which Claimant Commitments had been tailored to the particular needs, capabilities and circumstances of the respondents (6.2). The chapter then moves on to explore whether behavioural conditionality enabled respondents to achieve, sustain and progress within paid work over the six months of the study (6.3), before concluding with an examination of the impact that benefit sanctions had on the lives of the respondents (6.4).

6.2 The role of Work Coach discretion: Responding to vulnerability

Continuity and the cultivation of trust in the relationship between the Work Coach and the claimant is expected to be placed "at the heart of each person's journey in the welfare system" (DWP/DoH, 2016: Para 86; see 3.7). Through these relationships, it is anticipated that front-line Work Coaches will be better able to "identify and support vulnerable claimants, recognise and consider the impact of complex circumstances, including emergency situations and adjust the requirements they expect from claimants" (DWP, 2017b: Para. 5). This section examines the extent to which Claimant Commitments had been personalised to account for the particular needs, capabilities and circumstances of the respondents involved in this study (see: Table 14 below). These explorations will illustrate that, in practice, there are ongoing tensions between the

expectation that claimants should disclose personal and sensitive information and the requirement that Work Coaches should monitor and discipline 'irresponsible' behaviour.

Table 14: Tailored Claimant Commitments in place at the end of the study

Respondent	Age	Mandatory Appointments	Mandatory Job Search	Work Experience	Courses or Training	Threat of Sanction	Sanction	Multiple Sanctions	Easements	Fit Note	Engaged in Treatment	Voluntary Work	In Work (at some point)	Not in Work
Jack	23	•	•		•				•	•			•	
Adam	53	•	•		•			•	•		•	•		•
John	50s	•	•	•	•	•			•	•	•	•		•
Tom	29	•	•					•	•	•			•	
Sarah	35												•	
Mark	50s	•		•			•			•				•
Steph	30								•					•
Lauren	29								•				•	
Dan	25	•	•		•			•	•	•		•		
Matt	30	•						•		•				
Tim	50s	•	•		•			•		•	•	•		•
Eric	40s					•							•	
Clare	45	•	•						•				•	
Amy	29	•	•		•	•	•						•	
Nick	45	•	•		•	•					•	•	•	
Jess	46	•	•	•	•	•				•		•	•	
Sean	34	•	•			•							•	
Ben	52	•	•					•		•			•	

6.2.1 Experiences of the Work Coach / respondent relationship over time

Claimant Commitments are expected to be negotiated, and agreed upon, by both the claimant and their Work Coach (WPC, 2015a; 2015b; DWP, 2014a). As a result, regardless of whether the claimant is required to look for full-time employment or has particular easements, for example due to disability or child-care commitments (see: 3.3), Work Coaches “need to judge what is reasonable to expect of the claimant, based on their knowledge of the claimant and their capability” (DWP, 2018e :3). Evidence from this study suggests that the majority of respondents had often found conversations about their work-related conditions difficult. The power held by front-line Work Coaches to monitor and punish any non-compliance with the conditions attached to UC claims frequently had a detrimental impact on the relationship that respondents could establish with their Work Coaches (cf. DWP, 2017e).

Even the work coaches, they're the same, they'll be going "You've got to sign this new work agreement" and I'm looking at it and I'll go "Yeah, but I don't agree with it" and they go "Right, you've got to sign it" and I go "No, no, I'm alright me, I'll stick with the old one", "Oh you can't have that" "What do you mean I can't have it, it's an agreement – you've just said that it's an agreement so I agree with that [old] one but I don't agree with that [new] one." "Oh well, you won't get your money unless you sign that [new] one." That's blackmail, innit... "Hang on that [old] agreements no good now because you've [Work Coach] changed it, can I change it when I get home and then come back to you and say can you just sign that?" – They wouldn't have it, would they!?! (Mark, Wa)

Most of the respondents had remained vigilant to the threat of benefit sanction over the course of the study, and often made comments which illustrated the negative effect that the policing and monitoring role of their Work Coach had on their willingness, and capacity to disclose their vulnerability.

[If I] hadn't applied for many jobs they'd [Work Coach] expect, I'd have to sit and explain all my [counselling] appointments – what they were and I didn't like that all, I found that very intrusive. [If] I've got to go to the doctor, I've got to go to the doctor – I don't see why they need to know about it. (Nick, Wb)

This was particularly the case for those respondents who had revealed histories of bullying, abuse and discrimination at the hands of their families, in their communities, at work or by previous Work Coaches. Respondents with histories of substance misuse, for example, often commented

upon how they had confronted violence and exploitation during times when they had been heavily intoxicated:

I had issues with domestic violence previously. ...I was the victim of almost all of it. I did instigate some of it because I was a bit drunk. So I'm not saying I'm innocent but most of violence was actually direct against me. Coming to [town] has been very helpful in that respect because it's away from the violence. Because it wasn't just my family. ...It's not just your home. You see, once other people are aware that you're in this environment, the violence never ceases. You get it mentally one way or another everywhere you go. ...If you walk into a pub and every person in that pub knows that you're continuously being subject to violence and abuse and insult in your home, you'll get verbal insults and abuse in the pub. To a much lesser extent, but nonetheless it's still there. So you never get away. One of the people [Work Coaches] there [JCP] were saying – "I know who you are Tim. ...You're an alchie, you're always sat in the pub" – and all that. What I should be doing is handing in the sick note, because it is a real illness and he shouldn't be saying that to [me]. (Tim, Wa)

Past episodes of abuse had resulted in some of these respondents reporting that they were hesitant, and even actively avoided personal conversations with the Work Coach because they were ashamed and fearful of their reaction. These same respondents, however, often remarked that their Work Coach had probably been aware of their substance misuse but appeared to show little concern and interest in their well-being. Adam, for instance, had been involved in treatment for his alcoholism throughout the study, and yet at both his wave a and b interviews consistently expressed concern that his Work Coach might sanction him to "get him sorted out":

You didn't want to go [to mandatory appointment] because you knew you were drunk and you knew you were embarrassed. ...So, I didn't [go in]. ..But they probably knew I were drinking and I don't think they'd have probably liked that. They don't want the mickey taken out of them, they must have thought I were taking the mickey out of them or they thought "Well, look, he is drinking, let's get him sorted out". ...He might come to the realisation that there are things that are not right in his life. (Adam, Wa)

They've [Work Coach] got 15 minutes for us and all they're concerned with is [work]. They're in power in the end aren't they? They can either say – "Right, this flipping lad is a flipping idiot, let's make sure...well, [that] they get penalised for it [drinking]". ...They don't want to be concerned with you. (Adam, Wb)

This perceived lack of concern had often been reinforced by mandatory appointments that primarily focused on whether respondents complied with their weekly job search, or if there had been any changes in their circumstances which meant that they were, once again, expected to look and apply for work (i.e. no longer assessed as unfit for work).

When I go in [to JCP] ... I don't have much time to say what I want to say. I'm only in there 5 minutes and I'm straight back out. ...I go in, check me job search, what I've done, tell me when my next appointment is and that's when I go. (Dan, Wa)

In some cases, this steadfast conviction that the primary role of their Work Coach was to move them into paid work, had resulted in some respondents who had been homeless or faced entrenched poverty over the course of the study, confessing that, although these difficulties considerably limited their capacity to move into work, they had never discussed them with their Work Coach.

I didn't mention it [homelessness]. ...The bottom line is it's about jobs, they [Work Coach] don't care about things like housing. If you're able to work, that's your be all and end all. ...But to me, sometime getting a job and finding somewhere to live they go hand in hand. If you've got a good job, you get somewhere good to live. If you've got nowhere to live, it's hard to get a job. (Matt, Wa)

Similar perceptions of the role of the Work Coach had been expressed by individuals who had no mandatory conditions attached to their UC claim at the time of the study, either because they had young children or had already been in part-time work. They often reported, during the research, how they felt isolated and “pushed away” (Sarah, Wa) from potential support and information, and cut off from opportunities to discuss, and access measures that they believed could have enabled them to stabilise areas of adversity, such as financial instability.

I've not seen anyone for UC since I went on UC. I haven't had any appointments, unless it was to drop my MAT-B form in.Unless it's for your job search, they don't really seems to want to give you appointments. (Steph, Wa)

[I've] not seen nobody. ...She's [baby] 5 months old now. I've had one letter since she's been born and that's it. ... I just don't know who to speak to or what to do, how to get my money broke down. ...I don't know what UC is, all I know is what I get paid. No one has ever properly explained it. (Steph Wb)

These experiences endorse findings by Patrick (2012a) who argues that welfare policies which articulate the value and importance of paid work often act to further exclude claimants who are

unable to move into employment. In this study, the emphasis placed on behavioural conditionality in UC had consequently often constrained conversations about how best to support respondents into paid work.

The hostile and punitive environment encountered when entering the JCP had often further deterred respondents from having conversations with their Work Coach about the impact of their vulnerability (cf. Flint, 2018). For instance, many spoke over the course of the study about how they had to pass security guards as they walked into the JCP, how security cameras focused on them as they waited for their appointments and also how they were routinely ignored and turned away by security guards if they did not have a scheduled appointment with their Work Coach.

They've [Work Coaches] got no time for you. ... [The Work Coaches] were sat around the table ...chatting. I walked straight to that [table] ...started speaking to them, and they said "Phone the service centre" and I said "They've told me to bring it [fit note] in here" and [they said] "You're going to have to ring them, aren't you?" (Tom, Wb)

This evidence supports earlier research by Patrick (2016b) who suggests that the hostility of the JCP environment indicates how out-of-work benefit claimants are frequently stigmatised and managed as 'threatening' populations (cf. Forhbeck, et al., 2014). The respondents' experience of the JCP as primed to use strategies of surveillance, sanctions and deterrents to modify and control their 'irresponsible' behaviour (cf. Fletcher and Wight, 2018) had, however, often conflicted with their own life histories which had frequently been strewn with incidents of actual and potential physical, emotional and financial exploitation at the hands of others:

I'm just stopping at my friend's house at the moment but I have been sofa surfing ...[And I came back and] the shed was wide open. And I thought – No way, I'm not having this again! I had another bicycle in my shed just in parts, they've nicked all my tools and everything like that so I can't rebuild my bike up now so I've got to like, wait till I've got some more money so I can afford to buy some new parts, which is going to cost me another £200 quid before I can get the bike back out. But I've had to store it in her [friends] house. (Ben, Wa)

They've got 19 cameras inside the building [JCP] and not one outside. So I locked my bicycle outside but they wouldn't let me take it inside the building in case somebody tripped over it. So it's like you've got all those cameras for nothing. It's not as if anyone can kick off in the building and if anyone kicked off in the building you're going to be on camera all over the place but if you kick off outside the building...! (Ben, Wb)

The evidence emerging from this study, therefore, counters the assertion that Work Coaches and Claimants will build relationships of trust which will ensure that the needs and circumstances of each individual is identified and addressed (WPC, 2017a). Instead, it indicates that the often punitive environment of the JCP, together with the expectation that Work Coaches monitor and discipline 'irresponsible' behaviour, had prevented the opportunity for the majority of respondents in this study to establish trusting relationships with their Work Coach.

A further factor which appeared to contribute to the respondents' perception that Work Coaches could not provide effective support was the structural and cultural divide amongst the JCP, UC Service Centre advisors on the phone and "invisible" (Mark, Wa) decision makers at the DWP. This divide meant that Work Coaches often seemed to have very little authority over key decisions that impacted upon respondents' Claimant Commitments.

"[Work Coaches] don't make decisions. It's the [UC] centre that makes decisions" (Eric, Wa).

The government assert that Work Coaches are best placed to "identify and support vulnerable claimants" and adjust Claimant Commitments in order to account for their individual needs, capabilities and circumstances (DWP, 2017b: Para. 5; WPC, 2015a). However, in this study the respondents frequently explained that it was not Work Coaches but rather the UC advisors and external decision makers who ultimately decided when benefit sanctions should be applied, adjudicated upon the outcome of WCAs/appeal and assessed claimants' eligibility for modified UC payments.

They're two different things [JCP and UC service centre]. It's just like a front line soldier to a back soldier, isn't it? ...They're [Work Coaches] out on the front line dealing with it and they're [UC advisors] just sat behind the phones – so it is two different worlds. (Tom, Wb)

In some cases, this had resulted in Work Coaches having to wait alongside the respondents for long periods of time for critical decisions to be made and relayed back to the JCP database. Respondents in poor health, who had been waiting upon the outcome of their WCA or their appeal at the start of the study had been particularly affected by this process, often explaining over the course of the study that it was external decision makers, not their Work Coach, who ultimately decided upon their capacity to move into paid work.

I mentioned this [waiting on a mandatory reconsideration of WCA outcome] to her [Work Coach] because she's obviously waiting on a decision so that she'll badger me then to get into work once she knows I'm not on the sick.And she went on the computer and

accessed the account. ...What they do there now ... [is] they put a task on your screen for the next person to task that paperwork to you.... (Mark, Wa)

I said [to Work Coach] “Well, my doctor has only just recently started putting me amphetamine abuse on to the sick note” and she [Work Coach] went ... “That’s another illness put onto the sick note so I can now open it up again [referral for WCA assessment]”. ... [As] the amphetamine abuse is now on the sick note, they’ve got to address that problem so we’re just waiting for a medical now on that one. (Mark, Wb)

This evidence conflicts with statements that Work Coaches will use their discretion to tailor the job search activities to the capabilities, needs and circumstances of claimants with a fit note in order to continue to incentivise steps towards paid work in UC (WPC, 2016d). In this study, respondents often made comments which indicated that their Work Coaches had not discussed the implications of their poor health on their capacity to comply with particular work-related conditions, but, instead, had waited upon the outcome of WCAs before tailoring their Claimant Commitment. The significance of this finding becomes clearer in later discussions (see 6.3) which explore the respondents’ experience of their Claimant Commitment over the course of the study.

Importantly, the current separation between Work Coaches, UC advisors and DWP decision makers meant that some respondents had been frequently unable to gain access to necessary support. Respondents with poor mental health, substance misuse issues or foreign accents, for example, had often spoken about the difficulties trying to access appropriate support (cf. Britain Thinks, 2018). For instance, they reported that they did not often have the money to ring the UC Service Centre¹³, had difficulties negotiating its automated system and had been referred from one UC department to another on the phone with the expectation that they would be prepared to repeatedly describe the challenges they faced. The emotional toll of trying to speak to frequently unsympathetic and discriminatory UC advisors on the phone, whilst in the midst of difficult circumstances, led some respondents to explain how they had ended calls abruptly out of frustration, or had given up trying to call the UC service centre altogether:

¹³ At the time of the interviews, the phone line cost respondents up to 55p per minute from a mobile and 9p from a landline. This was later changed to a free phone number after the second wave interviews had been completed in November 2017 following considerable political and public criticism (rf. DWP/Gauke, 2017).

Sometimes [UC advisors think], come on maybe he's a druggie, he's a drunk or maybe he's not serious in life. But if you see me, you know that, no, I'm not like that. Sometimes you judge people by the way you look at them, when you see them. ...But if you don't see the person, you just hear the voice, especially if the person speaks with an accent, automatically you might start to think well may be he's just a refugee from Africa coming to take our money around. Failing to realise that I have contributed, I have studied here, I was trained here, I'm a professional. (Eric, Wa)

I needed to speak to them [UC service centre] about something. ...But I said "Okay, I'm just going to forget about it" because at the end of the day it takes about an hour for you to go through. [And] when somebody comes on the line, a lot of the time they won't tell you anything that is satisfactory. [So] I say – let me not waste my time. ...[You want] somebody who understands the situation not somebody who out of the blue comes in, "Yeah, what's our problem today?" and you start explaining to me. He doesn't know where you are coming from. (Eric, Wb)

Moreover, this analysis suggest that the current separation between Work Coaches, UC service centre and decision makers had resulted in some Work Coaches being unaware of many of the adverse situations which respondents faced over the course of the study. This evidence further counters the expectation that as a 'live document' the Claimant Commitment should be updated regularly to reflect the needs, capabilities and circumstances of the individual. Instead, it reveals that there had been considerable structural and attitudinal barriers that had acted to constrain the extent to which Work Coaches and the respondents in this study had been able to discuss and respond to the impact of lived experiences of vulnerability.

Often tailored Claimant Commitments appeared to occur only when Work Coaches had been either offered evidence about the respondent's health condition by their doctor or had become aware that the respondent was involved in treatment provided by addiction services.

Organisations closely involved in supporting many of the respondents throughout the study appeared to perform a pivotal role in highlighting, and also providing proof of the difficulties that respondents faced, and also in helping them to explain and justify why they could not start certain jobs or needed particular work-related easements.

[Work Coach] said that I wasn't looking for the right kind of work, I should be looking for warehouse work and if I don't, I will get sanctioned. I had to get my doctor to write to say – Look, he can't do this. ...She wouldn't take my word, the fact there was letter from the

doctor saying – Look the guys got spinal problems, you can't do that – that she needed before she accepted that I couldn't do. (Nick, Wa)

This appeared to be particularly the case for respondents who had been in receipt of a 'fit note'¹⁴ from their doctor during the study. These individuals frequently remarked that their Work Coach appeared to show greater concern and understanding of the difficulties they faced after they had produced a 'fit note' and that, sometimes, their job search conditions had continued to be eased even after they had been considered fit to return to work following a WCA:

Because I got a sick note, she's [Work Coach] speaking to me a little more evenly. She's not telling me I have to do this, I have to do that. ...She's actually used speak to me and say "You have to go to this interview or you'll be in trouble..." [Now] "How do you feel today? Do you feel better?" ... It's like she's speaking civil. (Tim, WA)

I've come off long term sick. ...She's [Work Coach] showing a little understanding that it's going to take me a while before I can get back into work. ...She said "You still have to show that you're on UC website on a regular basis. You have to do at least 10 hours that they can see". She basically wants to see me signed up on the website as often as I can (Tim, Wb)

This evidence seems to support the political assertion that as Work Coaches become aware of a claimant's needs, they will be better able to tailor the Claimant Commitment accordingly. Moreover, it suggests that the testimony of doctors or external treatment centres had enabled some respondents to develop a shared understanding with their Work Coach over time. As a result, some of the respondents expressed dismay and concern when these relationships had sometimes unexpectedly ended (often because the local JCP had closed) as they were aware they would have to restart this process:

My last worker [Work Coach], she's a great person, but ...I said to her "You now are at the stage where you know my history. ...On a personal level, we know each other and you know everything that's been going on. ...Now, I'm being put with somebody else who I've got to like re-educate them." (Mark, Wb)

¹⁴ Fit notes are required in UC if a claimant is ill for more than seven days. It is expected to provide evidence and advice to Work Coaches about the type of work or work-related conditions that an individual can manage while they are unwell (see: DWP, 2018f).

It became apparent, however, over the course of the study that sometimes Work Coaches had been aware of the difficulties that respondents faced but had not tailored Claimant Commitments to their particular needs, capabilities or circumstances. Some of the respondents who had been considered fit to return to work by the time of their wave b interview, for example, had been expected to re-comply with full job search conditions even though they, and often their doctor, continued to feel that they had limited capacity for work:

They've [WCA assessors] deemed me fit for work, so when I went back to the job centre to see the lady [Work Coach] – I had to see her every fortnight, I didn't actually sign on [before when I was sick]. ...But anyway, I said "Well, I've got the sick note and they [doctor] give it me for 3 months and there's still a month left on it" "No, that doesn't count now". ...Because they'd sent me for that medical, and they've said I'm fit for work, my sick note didn't count to the job centre anymore, to the UC. So they're basically saying their doc...I don't even think she was a doctor, I think she was a nurse, they're saying their nurse knows me better than my doctor. Why has my doctor given me a 3 month sick note and they're saying it doesn't count anymore? ... [Later at] the job centre [I] saw [Work Coach] and I've said "Look, I'm on this [computer] course. ...Once I start worrying, I'll start drinking again, I'm doing quite well". ...And then she changed her tune. ... [But] they're just moving me around [Work Coaches]. [The first Work Coach] said "Oh if I just put 25 hours". ...But I've [now] only seen that [second Work Coach] twice and she was not happy [with eased job search conditions]. (John, Wb)

At other times, some respondents with longstanding health conditions (e.g. arthritis) highlighted how their Work Coach had introduced work-related easements in some circumstances but not in other similar situations:

I said "How can you put me forward for a job that you know I'm not capable of meeting your commitments" [Work Coach said] "Well, you've got to do it. You don't do these jobs then you get a sanction." ... [Then] I applied for a job ... [and] they said that job would be too much for me because ... I suffer with arthritis in my back. ...It's mixed signals. (Jess, Wa)

The evidence emerging from this research therefore indicates how the greater discretionary powers provided to Work Coaches in UC led, in some cases, to considerable inconsistencies regarding how and when eased work-related conditions had been introduced. This supports recent research by Dwyer (2018) who recommends that variations and inconsistencies in the implementation of easements by Work Coaches in UC is a key priority to be addressed.

The evidence in this study appears to refute the assertion that the cultivation of trust between the claimant and their Work Coach will lead to appropriately tailored Claimant Commitments. Instead, it demonstrates that the punitive emphasis that is placed, in policy and practice, on compliance with behavioural conditionality had often acted to constrain the respondents' capacity and willingness to disclose their vulnerability. It was therefore the proof provided by doctors, resettlement organisations and treatment and recovery organisations that had performed a decisive role in the introduction of work-related easements by Work Coaches for the majority of respondents. The greater discretionary powers given to Work Coaches to "judge what is reasonable to expect of the claimant" (DWP, 2018e: 3) meant, however, that work-related easements had not always been appropriate even when Work Coaches had been aware of the difficulties faced by respondents. As a result, many of the respondents over the course of the study had been exposed to inconsistent and unrealistic behavioural conditions, and therefore faced the threat of sanction when they had been unable to comply with their eased work-related responsibilities.

6.3 Movements into and progression within paid work

Tailored Claimant Commitments, alongside personalised support, are expected to help claimants to understand their work-related responsibilities, ensure that they stay close to the labour market and overcome the barriers they confront to moving into, or progressing within, paid work (Hinds, 2017 in Kennedy et al. 2017a: 9). Work Coaches are expected to "strike the right balance between coaching and conditionality", with claimants only sanctioned when they are unwilling, rather than unable, to comply with their personalised Claimant Commitment (DWP, 2017b: Para. 1; DWP/DoH, 2016: Para. 86). This section examines the extent to which UC facilitated movements into, and progression within paid work for the respondents involved in this study. The evidence will demonstrate that personalised Claimant Commitments, alongside training and courses provided by Work Coaches, had been largely ineffective at enabling the respondents to achieve and continue in paid work over the course of the study.

6.3.1 Work-related easements: Striking the right balance between coaching and conditionality?

Most of the respondents reported some form of work-related easements over the course of the study, such as not being expected to look and apply for 35 hours of work a week or temporarily having no job search conditions attached to their claim. Easements had been provided for reasons

which included involvement in treatment and recovery from substance misuse, poor health that required a 'fit note' or regular attendance at counselling sessions:

She [Work Coach] turned around to me said, "I don't really want to put you back onto 45 hours a month job search because of the [health] condition that you've got and the depression that you've got. (Dan, Wa)

The government asserts that work-related easements (see 3.4) will provide claimants with the opportunity to focus on and overcome barriers that prevent them from moving into paid work, and will help to keep claimants close to the labour market (WPC, 2016d). In this study, having the opportunity to address such difficulties was important to the respondents, as they explained that without better health or stability in their housing or finances, it was unlikely that they could successfully return to, and maintain, paid work in the future.

It's [having a fit note] kept everyone off my back. ...They [Work Coaches] can't get on me back for the time. ...It's like a great big vicious circle and I've stopped it for the time being until I can get back on the straight and narrow [financially]. (John, Wa)

In a small number of cases, eased job search conditions had supported respondents to stabilise areas of their lives by the end of the study. Improvements in health or housing situations had allowed for more meaningful efforts to search for paid work, with consequently six of the respondents able to assume some form of short-term, insecure work (see 6.1):

All I do is just go in and hand in my sick note in. I speak to [Work Coach] ...and she says "How are things going on at the moment?" and I say to her "Look, I'm not hunting around for a job at the moment, not while I've not got a house to live in because at the end of the day, if I've got no house to live in, I'll go and get a driving job but I've got nowhere to go at night time so I've got to sleep in the van so then I get myself in trouble for it because it'll be home". (Ben, Wa)

I've got my own flat. ...The [homeless charity] offered me a flat, a one bedroom flat. It [getting a flat] just allows me to move on. Because you don't want to be living in somebody else's house and then trying to bung all your stuff in their house. ... I got myself back into work and I'm happy. (Ben, Wb)

In other cases (3 out of 18), eased Claimant Commitments had been perceived by respondents as unsupportive (cf. Dwyer et al., 2016). This was particularly the case when respondents had no mandatory conditions attached to their claim because they had young children, were already in part-time work or had been unfit for work for an extended period of time. These respondents

often expressed how they felt largely abandoned, and sometimes even actively rejected, by their Work Coach:

Now I've got this job, no one rings me to see how I'm doing in my job or if I need any help and that support group [Work Programme] is supposed to ring me nearly every week to see if you're okay but no one has rang me since I got this job. So, it's like I've just been pushed to one side but if we wasn't working and everything else, and we didn't go to the job centre, they're gonna be on our cases. I'm mean I think, well why do you not help me? ...It's like, they [UC] want us to work and we're doing our best but it's like we're being pushed away. ...I've got problems and it's just like they don't want to know. (Sarah, Wa)

It would be better if the Jobcentre seen you once a month to ask how you're doing, to ask how is it on that UC. ...It makes no difference if I've got a job or anything, they still should be keeping an eye on me because that's what they're supposed to be there for. ...I could be dead and no one would know that. (Sarah, Wb)

Some of these respondents explained that they had been unable to access courses and training that they believed would be crucial when they eventually could engage in preparations to return to paid work. The evidence emerging from this study suggests, therefore, that the current focus on ensuring that the majority of claimants move into and progress within paid work can leave some individuals, who have no mandatory conditions attached to their UC claim, without sufficient support.

Maybe [it was] because I was pregnant ...but surely everybody should be entitled to the same [help]. ...I want to do something [work] where I can help people and they're [Work Coach] not offering me any courses or workshops or anything, nothing. And UC is all about getting people back to work but all they've done with me is they've just said "Get on with it!" (Steph, Wb)

In contrast, the expectation that most claimants should move into paid work as soon as they are able to (WPC, 2016d) meant that the majority of the respondents in this study had some form of work-related conditions attached to their UC claim. This resulted in most respondents continuing to work hard to comply with their personalised Claimant Commitment over the six months of the research. Many, for instance, spoke about how they had applied for jobs in locations that were

beyond the specified 90 minute travelling distance criteria¹⁵, included even the most casual enquiries about jobs into their work-search activities and made sure that they incorporated every detail and reference about a job application into their mandatory job search log as part of their efforts to ensure they satisfied their job-search conditions (cf. Wright et al., 2018).

It's just stressful because you're just thinking you have to comply with everything, you have to...that's why I make sure I write everything down. I've got everything so they [UC] can't question anything. If I've written too much then tough, I've written a lot because I want to cover my back because of the experience I've had from the sanction. ...Like I try and use emails now so I've got evidence in my sent box. I just log everything down, the times of calls... I keep it in my phone where I know who I spoke to at certain times. Just because information doesn't get passed on so at least...if they say "Oh sorry, we don't know about this", I can turn around and say "Well, I spoke to such a person at that time". (Amy, Wa)

Others spoke about how they performed 'dummy runs' to unfamiliar JCP locations, set multiple alarms as reminders for their appointments and always tried to ensure that they arrived at their appointment early in order to guarantee that they complied with their mandatory condition to attend regular meeting with their Work Coach:

I set my alarm and I set two or three. ... If I don't wake up, I won't hear the repeat alarm so I set it again.I panic about everything. ...And the first thing I do is, "I need a beer". (John, Wa)

Tailored Claimant Commitments had, therefore, often done little to reduce the pressure that most respondents felt during the study. Indeed, the expectation that claimants account for any time that was not spent looking or applying for work had, at times, led some respondents to feel under increased stress as they had to continually justify their right to modified job-search conditions:

I had to give them [Work Coach] a breakdown of ...where I was at, how long it took me to get there and back [to counselling]. I don't see what they need a breakdown of my week, hour by hour, just to know what I've done. Surely they just need to see I'm applying for enough jobs (Nick, Wb)

¹⁵ This travel criteria means that UC claimants are expected to apply for any jobs within a 90 minute travel radius but do not have to apply for jobs that fall outside this range.

I couldn't understand why, because if I was on sickness benefit then why were they [Work Coach] mithering me to go and sign on? (Ben, Wb)

This analysis suggests that, even when Work Coaches are able to identify and address the particular needs, circumstances and capabilities of the claimant, it does not necessarily alleviate the demands that arise from the extension of behavioural conditionality in UC.

In some cases in this study, the continued pressure to meet tailored work-related conditions, alongside the respondent's own desire to avoid a benefit sanction, had led to what Dwyer (2018a: 4) calls 'counterproductive compliance' behaviour, when an individual complies with their work-related activities to avoid a benefit sanction but moves no closer to paid work:

*She [Work Coach] says I have to put 30 hours down a week but I can't make stuff up saying that. ...So now I've just been applying to jobs that are no use, that I can't take so if she wants me to waste my time doing that and her time and whoever is looking through them at the other ends, so I've just applied for a cleaning job in [a town that is far away]!
[Laughs] (Sean, Wb)*

'Counterproductive compliance' behaviour was particularly evident in discussions with respondents in recovery from substance misuse issues. They often had extensive histories of insecure, low paid and exploitative work (see 5.4) and, therefore, frequently spoke during both their wave a and b interviews about how they complied with the work-related conditions attached to their UC claim but were uninterested in returning to similar forms of 'poor work' in the future:

To me it's a great big game. I've been put in this [financial] mess because of UC basically, so once this mess is sorted out, I'll play your game... I'll do what they want, I'll apply for 20 jobs a day even if I can't get there and then when they say "Pal, why didn't you go for that interview?", "Well, there's no point because I can't get there!", "But why did you apply for it?", "Coz I have to! Because you've told me I have to apply for 20 jobs". And there's not 20 jobs, Helen. There's not 20 jobs I can apply for every day, is there? Have you ever looked on the Universal Job Search? There's only one, or two maybe, jobs that I can apply for. And I'm expected to apply for so many in a...I don't know whether it's a week or a fortnight, I think it's a week. I'll just start playing the game, once I've got myself sorted, all because of UC. And I'm sorry, but that's the way I feel, I think there's quite a few people who feel the same. So I'll get myself back to where I was and I'll play your game. And I don't mean play

the game, if there is a job there, I'll go for it. A job that I'm happy doing, I can get there and back in a reasonable amount of time. (John, Wa)

They've deemed me fit for work. ...Initially it's 35 hours it said you have to look for work. How can you look for work for 35 hours? ...I've lived in [town] for 44 years and I've worked in quite a few places around here, either walked out or we've agreed to disagree. So how many different places can I hand my CV in? I can do that in a couple of days, so what am I supposed to do for the rest of the [time]? You want me to walk all the way around [next town] handing them all out there? ...That's why one of the reasons I come here [to recovery centre] because this is classed as work. (John, Wb)

This suggests that although easements had sometimes reduced the job search conditions required of respondents in active recovery from their substance misuse issues over the course of the study, it had otherwise failed to address the enduring personal and structural barriers that arose from longstanding histories of 'poor work'. The evidence supports recent findings which note that often the decision to move into paid work is "informed by a complex interplay between personal factors based on individual circumstances, attitudes and experiences and external contextual factors including UC" (DWP, 2017e: 74). Moreover, it suggests that the extension of behavioural conditionality in UC does little to facilitate movements into paid work when there are underlying substance misuse issues, but, instead can lead to behaviour that actively prevents more effective attempts to secure employment (cf. Dwyer, 2018a).

The failure of tailored Claimant Commitments to adequately address or help respondents to overcome the personal and structural barriers they faced when moving into or progressing within, paid work meant that the majority experienced little change in their employment status over the course of the study. Most respondents, including those who had been found fit to work by the time of their wave b interview, continued to confront many of the same obstacles to employment as they had at the start of the study.

[I have] long term depression and then alcohol dependency. ...I wasn't well enough to work. ...I couldn't face work and being just continuously turned away from jobs. ...I didn't have transport or...I didn't have references. ...I had to put a sick note in because I couldn't look for work anymore. (Tim, Wa)

I don't know why they [WCA] signed me off the sick. ... I don't know how that worked out because strictly speaking I was still suffering quite badly from stress and depression and the effects of alcohol. So, I wasn't fit to go to work. ...I'm still really sick even though now

I'm now signing on looking for work. But I can only just go out there and try and find a job. If you don't look the part it's going to be very hard to get one but I'll still try.If I can get off the alcohol completely, which I intend to then the depression would go down. [But] if I still can't find work and I still find work barriers everywhere socially that I can't get through then I'll probably put in another sick note for depression because it'll probably get on top of me. (Tim, Wb)

Importantly, this evidence counters the assertion that Work Coaches will “get to know their claimants” and therefore will be better able to acknowledge the barriers that individuals face to paid work and help them to develop appropriate goals and solutions (McVey, 2018c: Vol. 664; WPC, 2017; 2016d). Instead, it demonstrates that tailored Claimant Commitments continue to be underpinned by the assumption that ‘dependent’ claimants need to be incentivised to make ‘positive’ behaviour changes that will lead to paid work.

Rather than personalised Claimant Commitments keeping claimants close to the labour market (Gauke 2017), many respondents had been exposed to punitive benefit sanctions when they had failed to comply with the behavioural conditions attached to their UC claim.

I'm on the sick. I'm getting help for PTSD. I missed an appointment [with Work Coach] in June - a loss in the family, me nana. And obviously my head weren't with it ...and they sanctioned me for it. (Tom, Wa)

As the above quote by Tom illustrates, non-compliance with eased work-related conditions had often been the outcome of everyday struggles to manage lived experiences of vulnerability together with life events, including family illness or breakdown in relationships (cf. Dwyer, 2018a; Fletcher et al., 2016; Patrick, 2016b). Critically, in many circumstances, it had been the same issues, such as poor health, which had earlier legitimised their work-related easements which had later made it impossible for respondents to comply with their tailored Claimant Commitment and had led to a benefit sanction:

I missed my appointment last year [and] ...they [Work Coach] sanctioned me. They don't let you get away with it, they sanction you. They're very strict. ...I was unwell [at the time] and they asked me to come for my monthly review and... I suffer from depression ... [and had] contemplated suicide. ... [But] I couldn't prove the circumstances of why I didn't turn up so they [UC] stop your money. (Matt, Wa)

I missed an interview. I got my days mixed up. One of the problems when you drink is that you lose track of time sometimes and I completely missed a day and as a result I got the

wrong day and I missed the interview. The day I'd actually walked to Manchester to clear my head and I got there and it was too late to get back. It was past the time of the interview [with Work Coach]. ...But then the next time when I rearranged the interview and I went in they'd actually sanctioned me for a month over it. She [Work Coach] actually said to me "You're fit for work" so I think that was probably what caused me to be fit for work – missing the interview. These are the sorts of things that if you don't apply yourself properly then they kinda sanction you for some reason because... the reason I missed the interview is because I was ill but then they say because you weren't seen, you're not ill so it's kinda a catch 22 situation. (Tim, Wb)

This starkly illustrates the extent to which lived experiences of vulnerability in UC are currently firmly embedded within moralised critiques of the individual; as failure to comply with eased work-related conditions was often assumed to be indicative of 'irresponsible' behaviour (cf. Fletcher and Wright, 2018). Despite political rhetoric that easements will protect 'vulnerable' claimants from inappropriate work-related conditions, this evidence in this study suggests that it often failed to shield respondents from the more punitive aspects of UC.

Respondents who had moved into, or remained in paid work, over the course of the study had not avoided these moralised critiques. Decisions to voluntarily leave jobs, or the respondent's inability to provide proof that they had not been fired for misconduct if a job ended unexpectedly, had led a number of the in-work respondents in this study to be threatened with sanctions. Experiences of exploitative employment practices, discrimination by their employer and colleagues, and also the expectation that they should undertake jobs that did not match the advertised job description did not often prevent sanctions from being applied:

I was thinking I was going to be on the shop floor interacting with the customers. I was put in a warehouse, so I was moving pallets. ...And it was quite strenuous, it was really physical. I couldn't do it. And I said to the manager "Is there any chance I can do something on the shop floor?" and he said "No, there's no positions available for full-time." ...They [UC] did ask my reasons for leaving the [last] job. I had to fill out a form and I just said that the job role was not what I was expecting. I don't know whether they see that reason as a genuine reason so technically yeah, I guess [I was sanctioned]. (Amy, Wb)

Such punitive benefit sanctions when leaving paid work, together with the withdrawal of employment support by Work Coaches following movements into paid work, had led some of the respondents over the course of this study to be trapped in low-paid 'poor work', with little confidence or capacity to secure additional work or a higher paid job:

I send my CVs in different shops. ...And sometimes when they see what special school I go to, they go "Oh we're not taking on yet". So I think it's sometimes me school what puts it off. It's just my life... it doesn't seem to be going anywhere. It's stuck. It's just not moving.
(Sarah, Wa)

Now that I'm in a job it's like I'm brushed to one side. It's like they don't want to know you because you've got a job. ...And I've got a Work Coach and I've met him once and his words were "I'll ring you every month" and it hasn't even happened. No one has even rang.
(Sarah, Wb)

This evidence contradicts the expectation that the extension of behavioural conditionality in UC will facilitate movements into, and progression within paid work. Instead, it suggests that claimants who face considerable personal and structural barriers to both achieving, and remaining in, employment may be increasingly forced to accept insecure and unsuitable work. In addition, that once in these forms of employment, they are likely to be threatened with a benefit sanction if they are unable to remain in these jobs. Such analysis adds to recent calls for the government to ensure that Work Coaches provide and adjust easements to ensure that tailored Claimant Commitments are appropriate to the individual's needs, circumstances and capabilities (Dwyer, 2018a). Moreover, it also indicates that further research is needed to explore how current work-related easements impact on the longer-term work and welfare trajectories of 'vulnerable' claimants.

These findings reveals that, in practice, eased work-related conditions had been largely ineffective at enabling respondents to achieve and remain in stable employment over the course of the study. Instead, it suggests that the political focus on changing individual behaviours and lifestyles had resulted in moralised critiques of their lived experiences, with an individual's inability to move into, or sustain paid work perceived to be further demonstration of 'irresponsible' behaviour rather than an outcome of personal and structural barriers to employment (cf. Fletcher and Wright, 2018; Dwyer, 2018a). Critically, this evidence suggests that, despite the assertion that claimants will only be required to comply with "reasonable" work-related conditions (WPC, 2015a: 24), the personalisation of behavioural conditionality currently acts to mask the social injustices and structural inequalities which both create and sustain lived experiences of vulnerability, and may lead increasing numbers of claimants to be threatened with benefit sanctions (see: Fletcher and Wright, 2018; Fletcher and Flint, 2018; Harrison and Sanders, 2014).

6.4 Benefit sanctions: Punishing vulnerability

Benefit sanctions are expected to deter non-compliance and promote ‘positive’ behavioural change by incentivising claimants to engage with the system of welfare support intended to move them into paid work. This section examines the impact that benefit sanctions had on the lives of the respondents in this study. The evidence presented will illustrate that sanctions had not created behavioural changes that moved the respondents closer to paid work. Instead, it will demonstrate that sanction decisions had been devoid of any real understanding of the structural and interpersonal forces that often constrained the respondents’ capacity to comply with their tailored Claimant Commitments. This section supports the wealth of existing research which demonstrates how behavioural conditionality places ‘vulnerable groups’ at increased risk of further social marginalisation (see: Dwyer, 2018a; Wright et al., 2018; Fletcher and Flint, 2018; Reeve, 2017; Oakley, 2014). Moreover, it will highlight how benefit sanctions often made it increasingly difficult for the respondents to continue to comply with their ongoing eased work-related conditions.

6.4.1 Consequences of benefit sanctions: The vulnerability spiral

Benefit sanctions produced profoundly negative outcomes, with the majority of respondents becoming further entrenched in poverty, often forced to go days without food, threatened with eviction from their homes and leading many to become increasingly dependent upon foodbanks and other forms of charitable support in order to survive (cf. Dwyer, 2018b; Adler, 2018; 2016). Most sanctioned respondents had become increasingly focused on efforts to try to manage their most immediate difficulties rather than motivated to move into paid work.

I’ve been sanctioned. ...They [UC] left me with £23 for the month which I wasn’t happy about. It got me really, really depressed. ... I had stuff to pay for which I couldn’t pay for because I only had that much money left. It was just a nightmare really. ... I’ve been stuck and the only option what I could have done is ring [charity], spoke to somebody and I said, “I’m in this situation – can you send me a food parcel out?” (Dan, Wa)

Frequently, benefit sanctions resulted in respondents turning to negative coping strategies, such as drugs, alcohol and self-harm, to try to manage their financial anxieties. This appeared to be particularly the case for those respondents with extensive histories of substance misuse or poor mental health, who often already struggled to manage the impact their illness had on their lives.

Others resorted to committing survival crimes or working cash in hand for family and friends to try to manage financially.

I mean I've done it [shoplifted] once or twice when I've had no money but I got caught for that. ...Shop-lifting yeah, I took a big £50 steak. A big £50 braising steak. I took one of them. I was starving, I needed the money; it's as simple as that. ...I got caught and they barred me and fined me. (Matt, Wa)

This echoes research by Fletcher and Wright (2018) and others who argue that intensified behavioural conditionality can frequently lead to the problematic behaviour it intends to 'correct', with poverty criminalised and claimants often subjected to punitive measures by both arms of the welfare and criminal justice system (cf. Adler, 2018; Fletcher et al., 2016; Webster, 2014, see also 2.4).

Importantly, benefit sanctions had frequently occurred during extremely challenging periods in the respondents' lives, such as in the midst of alcoholism or a mental health crisis. Some respondents had therefore been aware that they had been sanctioned, but frequently had little comprehension of when or why their sanction had occurred:

I'm sure they sanctioned me. ...A lot of people have said when they've come off jobseekers and signing on for UC they've had to wait 4 or 5 week for any money to come through. But I can't remember that happening to me because I was being sanctioned as well at that time, so I don't know...but I'm sure that's what happened. (Adam, Wb)

Others spoke about how there appeared to be little acknowledgment of their efforts to comply with tailored Claimant Commitment when already struggling to manage their ongoing challenging circumstances (cf. Dwyer et al., 2018; DWP, 2017e). Often respondents had, for example, tried to avoid a sanction by phoning the UC service centre or by speaking to their Work Coach once they realised that they could not attend, or had missed, one of their mandatory appointments. Rarely, however, did this action prevent a sanction from being applied:

I was explaining it to them [UC advisor] on the telephone and they said "Well, you went to Manchester and this doesn't sound true so we're going to say he didn't try hard enough" - because I opened my big mouth and explained myself. ...So they [external DWP decision makers] will look at the facts in front of them and they'll make a decision off what they see and what they've been told and ... it's quite difficult to express yourself properly. (Tim, Wb)

Significantly, many of the respondents who had been considered unfit for work, and therefore not expected to look and apply for jobs, had been sanctioned for failing to attend a mandatory

appointment with their Work Coaches. In these cases, benefit sanctions often resulted in worsening health issues, and, consequently, had pushed respondents further from the paid labour market.

[The threat of a sanction] that rattled me a bit. I was a bit rattled a bit. Knocked backwards, y'know.I was very anxious and a bit worried and what not. ...If it had gone ahead it would have affected [worsened] my drinking and I did get right down and depressed so, there you go. Yeah. That's just the way the sanctions work these days, that's what they supposed to do, they're supposed to frighten you. (Nick, Wa)

The analysis emerging from this study extends the critique by Field (2018) which questions the purpose served by sanctioning claimants with no mandatory work requirements attached to their claim (see also: Sharma, 2018). It indicates that sanctions had often contradicted the eased job-search conditions introduced by Work Coaches because of the respondent's poor health and had created additional barriers that pushed some further from the paid labour market.

Benefit sanctions had also made it increasingly difficult for the majority of respondents to continue to comply with ongoing work-related requirements over the course of the study. For instance, sanctions had left some respondents unable to afford the cost of the internet needed to complete their job search conditions or the travel costs required to attend potential job interviews.

Having your money cut is stopping you from doing certain things, so like even travelling. So there were times when I was at my flat ... and just literally waiting for my dad to finish work so he could pick me up because I couldn't get the bus. Because I don't have like internet facilities in my flat, I've only got my phone, so I'd go to my dad in the evenings and do my job searching there on the laptop or the computer. So it just made it extremely hard because I didn't have the money to travel. (Amy, Wa)

In one or two cases, a benefit sanction had even prevented respondents from starting a new job; evidence that supports findings by Wright et al. (2018) who have previously noted that whilst the threat of benefit sanctions may ensure that claimants work hard to comply with their work-related conditions, they also often create unnecessary barriers to employment:

I could have started a job in November but because they [UC] sanctioned me I couldn't get to [town]. Because I didn't have a car at that time ...so I didn't have the funds to get there (Tom, Wa)

Rather than promoting engagement with interventions designed to support movements into paid work, benefit sanctions, particularly when they had occurred repeatedly, had frequently resulted in respondents becoming increasingly alienated from the UC system (cf. Fletcher and Flint, 2018). Some respondents, for instance, made comments over the course of the study that indicated how they increasingly considered it futile to try to comply with their tailored Claimant Commitment in the face of multiple sanctions:

They [Work Coach] sanction you for everything. Like we lost a baby on the [month] in the family, obviously that took its toll on me and I missed an appointment. ...You comply with them and they still sanction you. So it's like well why should I comply? And you dig yourself in a hole then. ...It's just all about them. But yeah, it does drag you into a depression. (Tom, Wa)

This sense of futility resulted in several respondents disengaging entirely from their efforts to move into work, instead relying upon a 'fit note' to temporarily ease their job search conditions:

Researcher: So you [were] sanctioned after that for leaving [your mandatory work experience placement]?

Mark Wa: Yeah, but I like to think I'm one step ahead of them [Work Coach]. They sanction me and then as soon as she said "Right, well you're going to get sanctioned", I just went like that with the sick note [gestures handing across sick note] and went "Well put that in then for me". And she looked at me and laughed and she went "You can't do that!" and I said "Why? It's legal" and she went "I know what you're doing" and I'm like "I know what you're doing as well", simple as isn't it. ...So that's how I used my head.

Research by Fletcher et al. (2016) has indicated that often claimants, like Mark in this study, are assumed to be acting rationally, calculating the risks and rewards of their behaviour to maximise their personal benefits when their choices and capacity are, in reality, often constrained by ongoing social and economic disadvantage. Mark, for instance, confronted multiple barriers to moving into paid work, such as his offending history, long period of unemployment, homelessness as well as his ongoing clinical depression and substance misuse issues, most of which he felt continued to be largely unrecognised. Far from motivating and re-engaging marginalised individuals, the threat of benefit sanction had acted to further alienate a number of respondents (cf. Fletcher and Flint, 2018). The evidence in this study, therefore, adds to the extensive research which indicates that benefit sanctions increase the risk of further marginalisation.

People that are on UC I think it ...puts them into a category and isolates them from the rest of society really. ...The government are going like that [shows with his hands being pushed aside], just push them further away. ...I'm made to feel like a scrounger and a lot of people will say that we are scroungers on the dole but ...if I had a choice I wouldn't be in this place where I am A lot of people wouldn't, some people get luckily, some people don't. That's the way, to me, UC is another arm of the government going like that [shows people being pushed aside] – how can we get rid of this problem? (Mark, Wb)

The analysis in this section undermines the rationale that benefit sanctions will correct 'irresponsible' behaviour. Critically, the evidence suggests that benefit sanctions had frequently been applied when structural and interpersonal forces had limited a respondent's ability to fulfil work-related conditions. In particular, it reveals that benefit sanctions had led some respondents into a 'vulnerability spiral', making it increasingly difficult for them to comply with their tailored Claimant Commitment and more likely to confront repeated benefit sanctions.

6.5 Conclusion

This chapter has explored the extent to which tailored Claimant Commitments facilitated movements into, and progression in paid work over the course of the study. It first examined the extent to which Claimant Commitments had been tailored to account for the particular needs, capabilities and circumstances of the respondents. Despite a key affirmation by government that UC will allow Work Coaches to be better able to "identify and support vulnerable claimants" and adjust requirements accordingly (DWP, 2017b: Para. 5), the majority of respondents in this study had been unable to openly disclose and discuss adverse experiences with their Work Coach, which made it difficult for an appropriate Claimant Commitment to be created. In particular, the punitive and hostile context in which these conversations were expected to take place, together with the perception by respondents that Work Coaches were almost exclusively interested in ensuring compliance with behavioural conditionality and movements into paid work, hindered conversations about how respondents could be best supported into employment. The evidence emerging from this study, therefore, refutes the assertions that the cultivation of trust between the claimant and their Work Coach will result in claimants being required to comply with only 'reasonable' behavioural conditions. Instead, in practice, proof provided by doctors, resettlement organisations, and treatment and recovery organisations often performs a decisive role in the introduction of work-related easements by Work Coaches.

Moreover, contrary to the expectation that tailored Claimant Commitments will enable more claimants to move towards, enter or progress in paid work, behavioural conditionality had been largely ineffective at facilitating movements into, and progression within stable employment over the course of the study. Analysis highlights that easing the number of hours of job search did little to address the multitude of structural and personal barriers that prevented the majority of respondents from achieving and sustaining paid work. Any transitions into work that had occurred, therefore, could not be attributed to the tailoring of behavioural conditionality to the needs, capabilities and circumstances of the individual but had often been the outcome of improvements in other key areas of respondents' lives such as improved health and housing.

Critically, the continued political focus on the need to reform 'irresponsible' behaviours and lifestyles had led many of the respondents in this study to be threatened with benefit sanctions. It was noted that this had often occurred when the same issues (e.g. poor health) that had legitimised work-related easements made it impossible for respondents to comply with their tailored Claimant Commitments. As a result, often respondents' failure to comply with their personalised work-related conditions had been perceived by Work Coaches to be indication of their 'irresponsible' behaviour rather than an outcome of vulnerability (cf. Fletcher and Wright, 2018; Dwyer, 2018a).

Benefit sanctions had done little to promote 'positive' behaviour changes and move respondents closer to paid work but instead frequently led to longer term difficulties, such as worsening health and further debts. The analysis offered in this chapter therefore highlights how benefit sanctions had often led many of the respondents into a 'vulnerability spiral' and exposed to the threat of repeated sanctions and new pathogenic vulnerabilities (e.g. criminal fines). Rather than keeping claimants close to the labour market, benefit sanctions consequently have the potential to further marginalise 'vulnerable' individuals from the UC system. Therefore, the extension of behavioural conditionality in UC, through the personalisation of Claimant Commitments, had conceivably acted to mask the social injustices and structural inequalities which both create and sustain lived experiences of vulnerability.

In recent years, recognition by the government that some claimants may encounter difficulties with the UC system has led to the development of a discretionary system of financial loans and modified payments that intends to "protect the interest of those who are in vulnerable circumstances or who may face challenges in dealing with a new system" (DWP, 2013d: Para. 7). The next chapter explores whether these key policy measures, including monthly UC payments, the payment of the housing element direct to the claimant and the tapered withdrawal of UC with

movements into work (see: 3.2), provide sufficient support to enable vulnerable respondents to meet their essential needs.

Chapter Seven: Mediating vulnerability? Support for ‘vulnerable’ claimants in Universal Credit

7.1 Introduction

Intensified behavioural conditionality in UC is supported through a number of key policy elements including monthly payments, paying claimants their housing benefit directly and the tapered withdrawal of UC payments as the claimant moves in and out of work (see also 3.2). These elements of UC policy are designed to reflect how the majority of the current workforce are paid, and therefore expected to enable claimants to more easily transition from unemployment into work and to successfully manage their finances during periods in between jobs.

This chapter first explores how the respondents managed and budgeted financially over the course of the study (7.2) It then moves on to examine the extent to which the emerging system of discretionary financial loans and modified payments (see: 3.5), intended to temporarily support ‘vulnerable’ claimants, provided sufficient protection during the research (7.3). The chapter concludes with an exploration of the role that wider external services, such as local authorities and foodbanks, had performed in the lives of the respondents (7.4).

7.2 Out of sync: Tensions between UC and vulnerability

UC is designed to foster “independence and personal responsibility” (DWP, 2014a: 6). In particular, it is expected to teach unemployed claimants how to successfully budget on a monthly wage, and effectively manage their money during movements in and out of employment. This section examines the impact that UC had on the lives of the respondents during the study. These explorations will reveal that there is currently considerable incompatibility between the government’s expectation of the way that claimants should manage and budget financially and the everyday realities of living on a low income. In contrast to the stated intention that UC will foster greater financial independence, it will be shown that monthly payments to the household, the direct payment of housing benefit to the claimant and the tapered withdrawal of UC payments had, instead, often undermined the financial autonomy of many of the respondents in this study and had pushed some further from the paid labour market.

7.2.1 The mismatch between UC and vulnerability

Most of the respondents had started their UC claim with little prior experience of budgeting on a monthly basis. The majority had previously been employed in jobs which had paid them weekly or fortnightly, or had been in receipt of out of work benefits, paid fortnightly. A few respondents (4 out of 18) had been paid monthly wages in the past but, nonetheless, had often remained reliant upon different benefits and tax credits, such as working tax credits or child benefit, to provide separate streams of adequate income throughout the month. Respondents often explained that having a weekly or fortnightly income had been helpful, as, with little to no savings to rely on, they were more able to budget for unexpected expenses, such as white goods breaking down or their children needing new shoes:

You can't expect to just make one off payments to people and expect them to budget for a month when they're on benefits, it doesn't work like that. It can't be done. And alright, when I worked full-time I got paid monthly but I [also] got Working Tax Credits on a weekly basis. ...I would literally give anything to go on Income Support, anything. Just to know that I'd have them separate payments because it'd be so much easier for me. I wouldn't be as stressed, I'd be....it'd just be a lot easier. ... [It's difficult now] because say you get a monthly payment ...it's £400 a month, it's £100 a week. Now say if an emergency comes up in that second week and, I don't know, say, for instance, my little girl needs something that she really, really needs and... alright, yeah, so I've had to break into my following weeks money, then it's a knock on effect then for the rest of the month. And it's just a lot of people on benefits are not used to budgeting [that way]. It's hard. It is hard. (Steph, Wa)

As illustrated by Steph's words above, the transition to monthly UC payments had been difficult for many of the respondents. In particular, the majority had expressed frustration at the initial 5-6 week wait for their first UC payment¹⁶. Many had no final wages or redundancy payments to rely upon during this period, and, therefore, often described how they had been unable to pay their rent, afford heating and electricity and, at times, buy enough food.

¹⁶ UC has an in-built waiting period of 5-6 weeks before the first UC payment. At the time of the interviews in 2017, this included a 7 day waiting period following application, a calendar month assessment period and a 7 day processing period. In February 2018, the 7 day waiting period was removed following extensive criticism (rf. DWP/McVey, 2018, see also: 3.2).

You have to wait 5 weeks before you get any money. ...So I fell even more behind [with my rent]. ...I got a letter saying I were £30 odd behind on my rent. I thought "Well, it's supposed to be paid for me" but it wasn't. ...I was always in front of my rent before. (John, Wa)

Frequently, these financial difficulties had been exacerbated by an increase in the respondents' overall cost of living at the start of their claim. As indicated in Chapter 5, most had applied for UC following significant changes in their lives, such as experiencing domestic violence, worsening health, job loss and relationship breakdown (see: 5.3 for further details). The extended wait until their first UC payment had, therefore, often exacerbated the difficulties the respondents faced at this time:

The most recent claim for UC, there was like 8 weeks or so that I was waiting to receive money, so I didn't have no money to kind of live off and pay any bills really. ...It was awful because I had my gas and electric to be paying out plus all the different repayments that had be set up, trying to figure out how I'm going to pay all them stuff. ...It just got really on top of me and then [with] the build-up of rent arrears because of not having the income, it just accumulated so much to the point where about a couple of weeks ago I had to go to court for it because they [landlord] could have took my flat off me. (Amy, Wa)

At times, the emotional stress created by the inbuilt wait for the first UC payment had led some of the respondents in poor health to become increasingly unwell. In particular, John reported that the financial pressures created by the 5 week wait, and errors in the calculation of his first UC payment had worsened his alcohol misuse, and, therefore, led him to require a 'fit note' from his doctor. As a result, John had not been expected to look or apply for work for several months at the start of the study:

I did try and that [looking for work] for a short period but then I just thought "Right, I'm not handling this very well". I'm getting bills left, right and centre. ...I just got a two months sick note off me doctor coz I've explained everything's getting me stressed out, I've started drinking again.I'm hoping before I have to go back on UC, I want to get all my bills near enough right. (John, Wa)

In other cases, extended periods without recourse to UC payments had resulted in new 'pathogenic vulnerabilities' (Mackenzie, 2014), including debt, rent arrears and homelessness. For Ben, the delay in the payment of UC had been compounded by his last employer's refusal to pay

his full month's wage. This had led Ben to become homeless, and he was therefore temporarily prevented from looking and applying for paid work for several months at the start of the study:

I put a claim in that was December but they [UC] said that I couldn't receive a first payment [until] March 14th. So I had to wait 26 weeks before I could get any money. ...They [UC] saidbecause obviously I was sacked from my company and everything like that, "You can't claim any benefits for 26 weeks.And whatever money you were waiting for, you'll have to spend that money first before you can actually put a claim in". ... I was waiting for the payment [wages] from the company and they refused to pay me a certain amount of money. I was supposed to receive...just short of two grand and they [employer] paid me £800 and said "We don't have to pay you the rest because you sacked from us". ...I only got £800 and I had to pay all my bills out of that. So, when it came to Christmas, well... when it came to, like I said, December 14th, I had £14 left. And I hadn't even bought no presents for no one. So I had £14 then to last me to March. ...I just starved. I starved, scrimped and scraped, sell half me stuff. I sold loads of records to make some money so I could eat food. ... [But] I ended up going further behind on rent. ... [and eventually] I got served a Section 21 notice [in April] and I served that and then I vacated the property ...and I've still not got nowhere to move into, no nothing. ... I'm not hunting around for a job at the moment, not while I've not got a house to live in. (Ben, Wa)

This evidence supports an inquiry by the WPC (2018b) which contends that the current extended wait for UC both causes and compounds debt, and, therefore, can often create barriers to employment (see also: NAO, 2018). It also suggests that the recent removal of the seven day wait at the start of UC claims will not address the personal and structural barriers that claimants often confront to sustaining paid work, and, consequently, the inbuilt wait for the first UC payment may continue to exacerbate lived experiences of vulnerability.

Often, the financial difficulties created and compounded at the start of a UC claim negatively affected the respondents' capacity to budget for months and sometimes even years later. The extra costs and pressure of debts meant that the majority of respondents had remained trapped, performing a delicate financial balancing act, paying off one bill one month at the expense of another. Living on a financial knife edge, most described how they just about survived from month to month if they relied upon borrowing money from family and friends, attended foodbanks or received charitable donations. Many were, therefore, at notable risk of rapidly falling yet further into entrenched poverty if any unexpected additional expenses occurred, such as white goods breaking down or their children needing medicine (cf. Britain Thinks, 2018).

I've not got any money, even my TV license has fallen behind. They're taking the TV license out my benefit [UC] at the minute, £250 fine. £65 a month, that's been going on about 3 months now. ...I was paying it [TV license] but then when other bills come, you skip some bills to pay others. I've not been able to get on top since I've last spoke to you. I've also not been able to get on top of my council tax so that is a big issue for me. (Jess, Wb)

In particular, many of the respondents emphasised how retrospective, variable and inadequate UC payments worsened their financial difficulties. Benefit sanctions, payment deductions and interactions with waged earnings frequently left respondents unable to predict how much UC they would receive each month (cf. Tucker and Norris, 2018). Some therefore explained that they had been unable to proactively set up payment plans with utility providers or negotiate rent payments with their landlords; actions that they believed could have prevented later threats from bailiffs and eviction notices.

They [UC] didn't really explain how it were all going to work. And it would have been better as soon as I gone on it to know this is going to happen and that's going to happen. If I'd have known ...I could have told them [utility providers] sooner that I wouldn't be getting the money ... water, gas, lecky [electricity]. But they [UC] didn't and I had to wait till that happened for get it all sorted out afterwards which if I'd have known that from day one, I wouldn't have got myself all worked up. I'd say "Look, sorry about this but you'll have to wait till the month after because I'll only be getting that much". That's one of me grievances, if I'd have known from that date, I could have done summat sooner instead of getting myself all worked up and getting stressed. (John, Wa)

At times, insufficient UC payments had also resulted in the escalation of financial and emotional abuse. As noted in Chapter 5, both Lauren and Steph explained how their monthly UC payments failed to adequately meet the needs of their family during a period when they faced a considerable increase in their cost of living due to incidences of domestic violence, and, therefore, how it had been more difficult for them to provide for their children (see also: 5.2). These ongoing financial difficulties arising from insufficient UC payments led Lauren to reflect on how she had been forced to apply for a joint UC claim with her abusive partner in hopes that this change in circumstances would provide additional money (see 3.3.3). The delay in processing her application, together with ongoing abuse, however, had precipitated Lauren's need to flee to a domestic violence refuge:

My ex-partner started being emotionally abusive because he had me, he knew I had no money, I became reliant on him to bring any kind of income in at all but all he was

bothered about doing was ...getting onto my claim to be a joint claim. So he could get on the benefits that I did coz his Work Coach was saying "If you get onto Lauren's claim, you'll be able to get this [inaudible] to pay for this" and that's all he became bothered about. ... We decided to make a joint claim because basically they [UC] gave me the impression that if we had a joint claim then I could request a change of circumstances payment. Now they will only pay that out if it's been a real....big change in circumstance like someone's moved in, for instance. So I said "Yeah, do a joint claim, we'll start that". ... [But] it got to the point that we were so hungry I had to call my sister in [city] to come pick us up. ... [But] I got put down a lot about the situation. My sister was working, I was skin and bone, I'm skinny now but it was even worse. She said "You look like you're on drugs, heavy drugs". She dragged me in front of the mirror – "Look at yourself, look at yourself" and she became abusive and arguing. And then I had nobody else and I just come from one lion's den to another den so I went to the council, they put me in a hostel. I (Lauren, Wa)

These financial difficulties had also continued for Steph throughout the study, as, despite having been allocated social housing by the end of the research, she reported that she still did not have enough money to buy basic items, such as nappies and milk, for her children and also decorate and furnish their new home:

What they [UC] give me for 2 kids and for me is not really that much money, once you've got your kids – your nappies, your food – you've got no money left, you can't treat yourself to anything. It's like Christmas, what am I meant to do for Christmas? ...I get my keys next week and it's a shell. It is a shell. And it's like how do I paint, how do I? Even if it is just painting the house through but it's for my girls, I don't want to put them in there till it's not dirty, till it's warm. I can't afford to feed my kids and decorate my house on the money that I get, it's not physically possible. (Steph, Wb)

Insufficient UC payments, therefore, highlight some of the wider gendered implications of UC (Bennett, 2018a). In particular, it reveals how joint claims have the potential to seriously undermine the financial independence of some women living as a couple, and further remove the choices they have to budget their money in particular ways (cf. Howard, 2018; EHRC, 2018; Bennett, 2018b). The evidence from this study adds weight to repeated criticisms by academic and charitable organisations that both joint claims and the payment of UC to the household exposes victims of domestic violence, particularly women (Sharp-Jeffs, 2018), to a benefit arrangement that may increasingly facilitate abuse and exacerbate inequalities in relationships (see: Howard, 2018; WPC, 2018a; Engender, 2016a; Bennett, 2012).

Despite their financial difficulties, most respondents had tried to reclaim control over their finances during the research. The majority, for instance, paid their rent, utility bills and any other priority debts as soon as they received their UC payment, to try to avoid further future uncertainty. The enduring inadequacy of their UC payments, nonetheless, meant that this budgeting strategy regularly left them without enough money to afford their basic everyday needs, such as food:

When I get my bills, the first bill that I pay is my rent. I pay the internet, that's £28, I pay that half and half – so I pay £14...and £15 and make it £29. Then I pay my electric, gas and then I see what shopping, what money I've got left for shopping and then sometimes I've not got money for anything else. I just try and keep money enough for a day saver so I can get about for that day. (Jess, Wb)

The other week I was getting low on electric...and my electric ran out [for] ...about a week. My flat I don't have gas, it's all electric so pretty much nothing. ...I found out on the ground floor where they [cleaners] come in to do the hoovering, the socket is on all the time. So I was running downstairs, sticking my kettle in which is embarrassing and I'm hoping nobody will come in and like, I think through the whole week only one person seen me do it and went – "Got no electric?!", one of them. So anyway that's all I could do boil my kettle but I was staying at my mate's all day and then coming home at night totally freezing flat. I'd get a brew if I could manage going downstairs and getting on. And it was terrible for a week having to live like that. (Mark, Wb)

Contrary to the expectation that monthly UC payments will teach claimants how to budget effectively, the evidence emerging from this study indicates that most respondents confronted ongoing, and often escalating, daily financial struggles over the course of the study. As a result, the majority still faced the additional costs from living in poverty (Corfe and Keohane, 2017), such as paying higher energy bills associated with pre-payment meters, the inability to access affordable credit and sometimes reliance on high-interest pay day loans in order to afford essential items. In addition, they had not been able to take advantage of the services and ways of managing finances that successive governments believe are available to households in paid work. Significantly, even the few respondents (3 out of 18) who considered that a monthly income was beneficial had appeared to struggle financially due to insufficient UC payments during the study. Sean, for instance, explained repeatedly how monthly payments allowed him to budget more easily and yet also admitted that he regularly incurred bank charges and fines because he often did not have enough money in his bank account to ensure that his direct debit could be paid on

time, and also continued to rely heavily upon financial support offered by his local council and utility providers to prevent further rent arrears and escalating debt by the end of the study (cf. Davis et al., 2016).

It's [monthly UC payments] easier for me because it just lets everything get paid and out the way and then I know what I've got left. I get my bills paid and food in and then I see what I've got pocket money for bits of days out, bus fare and that. ... I worked a long time for [supermarket] and they give you a 4 weekly pay so ...I used to have my direct debits set up so it were easier for me to all just go out and then I know what's left over. ... [Now] I keep getting a bloody bank charge, £20, every time I go. [It's for a] missed direct debit. It's usually my internet. But what they've [bank] been doing last time I had money in the account, they'd try to take the payment out as soon as there were no money in my account. The money that they were taking out on the 1st and there'd been money in my account and then as soon as my internet went out, there was like £7-8 in the account, trying to take this £20 for the charge. So then they gained another £20 trying to take it out of my next month. ...Look at my statements, there, they do it every time. (Sean, Wa)

Monthly payments, it's just easier for me because I hate paperwork and going paying...Say I have all of my rent in my bank weekly off jobseekers or fortnightly, and I had to pay my rent out of my money, it's just a hassle. But with UC, everything just gets sorted out and that every month and then I think – right, I've got this now to last me. It's just easier for me. ... The only reason that I've got money now [is that] ...[council] got me this home warm front scheme with [utility provider] and they give me £70 gas and electric and that just come through yesterday which was a big help. (Sean, Wb)

In contrast, a few of the respondents (4 out of 18) had managed to stabilise their finances by the end of the study. These respondents tended to have moved into, or remained in paid work during the research. Paid work often provided a boost to the respondents' income, enabling them to more easily afford their basic and essential needs:

I am managing but I'm not living a luxury life but then again Christmas is coming again isn't it? So everything I get is going on my girls' presents etc. (Tom, Wb)

Often such in work respondents nonetheless remained reliant on UC to 'top up' their earnings. For instance, Nick had described in his wave a interview how, without the extra money provided through his UC payment, he would have been unable to remain in work (see: 5.2), and his

financial situation remained unchanged by the end of the study (cf. Schmuecker, 2018; Hick and Lanau, 2017; Tinson et al., 2016):

I'm trying to sort out my finances so I'm just being extra careful. Making the money [wages and UC payment] stretch that little bit further. ...it's not easy obviously because I don't earn a high wage here and it's taking money out [paying rent arrears] that I'd rather use for other things but it's just the way it is. ...It means that I have to like, for instance, get the bus into work which can easily take 2 hours door to door instead of getting the train or the tram which is like half my commute. It means I can't go out and buy new jeans that often – I've got to stick a little bit of money by, it's Christmas coming up, I'd like to treat myself to summat but that's the way it is. (Nick, Wb)

The importance of the income 'top up' provided by UC to many in-work respondents became particularly clear when these payments were withdrawn following an increase in contracted hours or, when working overtime. Some respondents (2 out of 18) had expressed frustration when their 'top up' UC payments had "suddenly" (Clare, Wa) stopped (cf. DWP, 2017e; 2015h). Often earnings were not sufficient to meet these respondents' basic living costs, and therefore, the removal of the additional income provided by UC had resulted in them facing escalating levels of debt and rent arrears (cf. Tucker and Norris, 2018):

You feel like you're being penalised now though going to work. What...I earn about £175-180 a week. The rent's £100, the council tax is £17 a week, gas, electric, other bills, I won't have a penny. I won't be able to live.When I went for this other job, I knew I was only getting 8 hours but I'd rather do that than not do anything. But then you feel like you're being penalised because a normal working woman like me ...can't afford to pay all that rent out of £175 a week. ...It's impossible. I can't live. (Clare, Wa)

This evidence suggests that the tapered withdrawal of UC during transition into, and progression in paid work, together with changes to UC policy, such as the removal of the work allowance¹⁷, performed an important role in whether respondents could sustain employment. In doing so, it supports analysis by Brewer et al. (2017) who assert that the tapered withdrawal of UC often

¹⁷ A work allowance is the amount an individual can earn before their UC payment is affected. In 2016, work allowances were removed unless claimants have had childcare responsibilities or a limited capability for work (Keen and Kennedy, 2016a, see chapter 3). The recent 2018 Budget has, however, set out an increased work allowance threshold for families with children and disabled claimants.

creates different financial incentives for various claimant groups to achieve and remain in work (see also: Browne et al., 2016a; Finch, 2015). The evidence also provides further insights that counter the repeated statement by government that UC offers a route out of poverty by ensuring that people are financially better off in work (McVey, 2018b; DWP, 2010a). It indicates that, as clearly seen in Clare's words above, some in work respondents had felt as though they were being financially punished for working which consequently lead them to question whether they would be financially better off leaving their job completely. This evidence highlights some potentially detrimental implications for the future roll out of in-work conditionality to some low paid claimants (see: DWP, 2018c). In particular, it suggests that some claimants may be expected to increase their waged earnings to a threshold that removes any 'top up' UC payment and causes financial instability, or they may confront a benefit sanction.

Importantly, the ongoing financial difficulties faced by both in-work and unemployed respondents over the course of the research frequently resulted in considerable concern that they would be unable to pay the housing element of UC claims directly to landlords (see 3.2). For example, many repeatedly expressed concern that they might use their housing element money to ensure that their more immediate debts and bills were paid:

This is the first time where the rent has been paid to me. ... [It's] hard because ... one month I missed paying the rent because my cooker wasn't working so I had to get a cooker. Even though I explained to my landlord and he said "Yeah, it's fine" but I still felt bad for not paying the rent but then I got a warning. They nearly took my house off me for not paying one month's rent! Even though I'd never missed a payment before. They said "Oh well, we can take your house off you". (Jess, Wa)

The biggest problem is getting the rent put into my account, it's a lot of money to just pay out. It's a big lump sum of money that I've got. ...Because I'm thinking I've got £160 there's a lot I could do with that. ...That's a lot of money. That money, I could last for a fortnight on that. I'm thinking I'm paying my rent and yes it's putting a roof over my head but I could do a lot more with that money. But I have to pay the rent, that's part of the agreement isn't it? (Jess, Wb)

As a result, even those respondents who had paid their own rent directly for many years prior to starting their UC claim had frequently been hesitant about having access to their entire housing element when trying to manage financially on a low income. Eric, for instance, had been a teacher for twenty years before he started claiming UC (see chapter 5) and had always paid his own rent but reflected:

Eric Wa: Because money is very slippery I wanted it to be paid directly to them [landlord]. But that is not the procedure with UC. They [UC] said we should be responsible adults so wanted to pay it into our accounts and I have to pay the landlord.

Researcher: When you say 'money is slippery' – what do you mean?

Eric Wa: Probably use it for the wrong purpose. Maybe use it to pay for food, maybe use it to do something else. So that's why I never wanted it to be paid into my account. But they [UC] said ... "No, it should be paid to my account to be responsible adults. You should know that you have to pay rent". ...I don't have a choice.

The evidence emerging from this study, therefore, appears to contradict the political assertion that direct rent payments will teach out of work claimants how to manage their finances in the same way as households in work (Hickman et al., 2017; Freud, 2011a: CG169). Instead, it suggests that there is considerable incompatibility between the government's expectations of the ways that claimants should manage and budget financially and the respondents' everyday reality of living on a low income (cf. Millar and Bennett, 2017).

Respondents with substance misuse issues had frequently been particularly concerned about the implications of having to pay their housing element directly to their landlord:

I've never had a decent amount of money to live on every single week guaranteed. So it's been drips and drabs, so I've always had problems with money. And you do mad things when you're not feeling settled ...people don't act the way they should, they act out of control which is what the gambling problem is, it's an out of control thing. Me not being in control of the situation, trying to get control of something. There's no benefit of it [housing element] going in my bank account.It just increases the chances that I won't pay it, if they [UC] put it into my pocket. And there's no saying what I'll do if I get my hands on any money. Sometimes I don't have any control over the situation. (Matt, Wa)

Some of these respondents admitted that, having never had access to such a considerable sum of money before, they had already used some of their housing element money to buy alcohol or to gamble (cf. MEAM, 2017).

It's a bad idea to give alchy's [alcoholics] and druggies all the money at once. Can they not introduce, like I've sorted with my housing, can they not introduce something to everybody so that their housing gets paid. They can do what they want with the rest of the money but I can guarantee you there'll be loads of... especially... I've found in the past that alchy's are worse than druggies, but I know they're both the same, but the moment you see £650 go in

your bank and you're on a bit of a bender, you go "Ooo...I'll pay it back later". So I think they should maybe introduce that it always gets paid to whoever, the landlord, the housing association, the council, rather than bank it into someone's bank because a lot of people end up with no home. I nearly did. (John, Wa)

That [monthly payments] will be an ongoing issue for me, yeah, because no matter if I've thought that I need to put money aside for that [rent], and then something else comes up and if you're bad with money in the first place...you might think, I've done my job search, I've been to [treatment], there's nothing to do, I'll go play Bingo, I'll go to the pictures and cheer yourself up. And you're not thinking – well I need that money for the end of the month, it's there. ...That's what I'm worried about, my rent and my council tax. (John, Wb)

This analysis suggests that risk factors that might constrain an individual's capacity to manage the direct housing element payment had not been identified in advance (see: DWP, 2015d). In contrast to the expectation that direct rent payments will empower claimants to become financially independent, the direct payment of the housing element to respondents with substance misuse issues in this study had frequently resulted in escalated rent arrears, debt and the threat of eviction.

The continuing financial instability and cycles of debt experienced by most respondents, whether in or out of paid work, led some to comment how they felt they had little choice but to accept that, whilst in receipt of UC and prevented from achieving sustained employment, they would have to live from day to day in poverty:

No one would accept that level of living and the way that UC is making me be is that I've got to accept this because it's not going to be any different. Probably once every couple of months I'll just have to go a couple of weeks without electric and that's how I've got to live – no food. ... It's like last week I had absolutely no food and I'm looking in my cupboards ...and I made something really crazy. ...I'd never make that in my life ever again like, but it's like a survival thing isn't it? You're just throwing what you've got in the pan to eat something. (Mark, Wb)

Rather than fostering independence and easing movements into, and progression within paid work, the evidence from this research indicates that monthly payments, the direct payment of the housing element and the tapered withdrawal of UC with transitions into paid work had often undermined financial autonomy, constrained how the respondents had historically sought to

manage the challenges of living on a low income, and even pushed some further from the paid labour market.

7.3 Discretionary financial loans and modified UC payments

In recent years, there has been recognition by the government that some claimants may encounter difficulties managing the UC system. This has led to the development of a set of additional policies that intend to provide “support to those who need it” (DWP, 2013d: Para. 7; see also 3.5). As a result, claimants who face challenges negotiating UC can be offered a financial advance of their first UC payment, extra money via a Budgeting Advance or have the payment of their UC benefit modified. This section explores the extent to which this discretionary system of financial loans and modified payments provided sufficient protection to respondents involved in this study (see: Appendix One: Table 16). The evidence presented will demonstrate that in contrast to the expectation that through additional support claimants will be able to re-engage with the UC system, these policy measures had often worsened lived experiences of vulnerability.

7.3.1 Additional support measures: Empowering financial responsibility or exacerbating vulnerability?

UC Advances are available to claimants who face financial hardship as they wait for their first UC payment (see: 3.5.1). Despite all of the respondents in this study facing considerable financial difficulties as they waited, only half (10 out of 18) had been offered a UC Advance. Those who had not received a UC Advance reported that they either had been unaware of its availability (see: Kennedy et al., 2017b; Foley, 2017; see also: DWP, 2017f), had applied but it had not been paid, or believed that they had been denied a UC Advance because they had been sanctioned at the start of their UC claim:

Researcher: Did get any of your Universal Credit payment in advance?

Nick, Wa: No. I raided my coin jar. I had a jar filled with coins towards Christmas and when I counted it up, I didn't realise, there was £80 in it. So, I was like “Oh okay, there you go”.

That helped a lot. That was a massive help. It meant I could have electric on.

Conversations around UC Advances frequently appeared to involve little more than a calculation of the amount of money required by the respondent and how much they could realistically repay. As a result, some respondents revealed that they had been unaware of the need to repay their UC

Advance until they noticed it had been deducted from their first UC payment. For example, one respondent, John, explained that if he had known about its repayment he would not have accepted his UC Advance because of the long-term financial instability it had created:

If they [UC] told me I was only getting that amount [first payment], I wouldn't have had an Advance. There's no point having an Advance because you're going to be struggling to [pay bills etc.]... What's the point in having an Advance? You've only got to pay it back. ...That made it [alcoholism] worse. (John, Wa)

Because I've been left for 5 weeks with no money and then when I did get some money, I got half as much as I should have got which didn't help me out very much at all! ... [There is] still is a little bit till I catch up with my rent, that's what I'm worried about, my rent and my council tax. ...Until it's completely sorted, like it was before I went on UC ...until it's [level of debt] back to there then I won't be settled at all. I'll still be like on edge. (John, Wb)

At other times it led respondents to report how, desperate for money during the first few weeks of their UC claim, they felt powerless in these conversations and had willingly conceded to any terms and conditions attached to their UC Advance in order to ensure that it had been paid:

At the time when they're [UC] offering it to you, you'll say anything because obviously you know, you need the money and "Yeah, yeah" and when they say "Right it's going to be...." whatever pounds per week, you don't work it out that's going to come out monthly. (Mark, Wa)

[It was] horrible. You just lose all your pride, I'd say, just asking for like, not a handout but you just... ...It's just like being in the situation and then asking for that kind of help, it doesn't make you feel good, it doesn't. ...I explained my situation, they [UC advisor] went through like an application, talked through the declaration and explained how much I'd be having to pay back out of my benefits. ...It just doesn't make you feel nice having to ask for that money then they ask you how much you think that you'd need. They should look at your situation and be able to say - this is how much rent she has to pay or this is how much living allowance that she could, that she may need. I wasn't offered any kind of food...foodbanks or anything like that. I wasn't offered any help like that. (Amy, Wa)

This often resulted in respondents reflecting how their UC Advance had offered some financial support during the wait for their first UC payment, but had not prevented them from falling into

further debt as they struggled to pay their rent, utility bills and afford their basic needs, such as food (cf. NAO, 2018):

It [UC Advance] just seen me through for a few days [Laughs]. It's not a lot of money [UC Advance], is it? You think it is but it's not. ...It had to last me weeks but it didn't! [Laughs] It lasted me a week or two. I just got what I needed, food and stuff and things like that. ... [It was] very difficult, really difficult. I was really down, not well. Just struggling. I couldn't afford anything. Nothing. (Clare, Wa)

In the longer term, the expectation that UC Advances should be repaid from subsequent monthly payments had often eradicated even the limited support that had originally been provided. Repayments further reduced already insufficient monthly UC payments, and, therefore, frequently compounded respondents' entrenched poverty (cf. WPC, 2017b; Webster, 2016). Consequently, many had often been forced to either apply repeatedly for other forms of financial loans, such as Budgeting Advances (see: 3.5.2), borrow money from family and friends, attend foodbanks or rely on charitable donations (cf. Trussel Trust, 2018; Fitzpatrick et al., 2018).

Researcher: Have you ever phoned up UC asking for any extra money to be paid to you in a form of an Advance or a loan in the last 6 months?

Mark, Wb: I have actually because, although I've paid them back my advance budgeting, whatever it was... I phoned up just before the last payment came out actually and the guy [UC advisor] said "Oh yeah, once the last payment is out", he said "You can apply for it again, no problem". He said "When your payment is on the 29th but you can apply for it a week before because they'll have took it off my benefit a week before" ...So that's just gone back on the benefit and it'll be deducted now £29.

Researcher: What did you need that [budgeting] Advance for?

Mark, Wb: It's there for emergencies, thing like furniture whatever, with my eating, I can have one month in the year with food in my cupboards, buy an item of clothing, not many, just one item of clothing because that's a no, no for me on the benefits I'm on.

Respondents who had ‘Third Party Deductions’¹⁸ (TPD), such as criminal fines or mandated civil order rent repayment arrangements, had often been particularly affected by the requirement that UC Advances and Budgeting Advances be repaid. TPDs are intended to protect the interest of claimants who have a history of poor budgeting, have no other means of managing their debts, and therefore are at significant risk of eviction or repossession. They enable creditors, such as landlords, to apply for automatic deductions from ongoing UC payments (DWP, 2016p). Those subject to TPDs in this study indicated how these mandated deductions from their UC payments had often escalated their financial instability (cf. NAWRA, 2018; StepChange, 2018). For instance, Mark was forced to try to negotiate between UC and the local court to have his deductions reduced whilst Sean explained how his court mandated rent arrears payment scheme had been postponed because another loan, his UC Advance, had been prioritised and deducted from his UC payment:

So I went back to court because when I changed over to UC, because it hadn't been paid for 4 weeks they give you like a pre-payment – an Advance – to tide you over till you get paid. So I had £200 Advance to last me for 4-5 weeks till it come through. So I went to court and they set this [rent] payment to come out my UC and go straight to the landlord to help my arrears come down. But they [UC] didn't take it out. UC didn't take it out because they were taking this bloody Advance off me. So I was nearly about to go back to court! ...He [landlord] rang me up threatening me with another court letter because I broke my agreement again. So, I went to the cash machine and give him all my money! ... So that were I had no money again for that time. (Sean, Wb)

In practice, TPDs had, therefore, not encouraged either financial independence or provided sufficient protection, such as adequately safeguarding tenancies, but, instead, had often clashed with the repayment of other loans, including UC Advances. As a result, respondents with additional third party deductions had little control over their ongoing UC payment throughout the study and had increasingly struggled to manage financially (see: Stepchange, 2018; Barker et al., 2018; NAWRA, 2018; MEAM, 2017).

¹⁸ Third Party Deductions (TPD) enables creditors, such as landlords, utility providers and criminal fines from the criminal justice system, to apply for repayment via deductions to the individual's standard allowance (DWP, 2016p)

Rather than promote financial responsibility, the expectation that UC Advances and Budgeting Advances should be repaid had consequently trapped many of the respondents in a cycle of financial dependency and debt from the start of their UC claim (cf. WPC, 2018b; 2017b). By the end of the research, some respondents had still not received their full UC payment because of these ongoing and substantial deductions:

They [UC] have a system where, out of my benefits, the amount they're allowed to take is 25% for debts. And they're taking some out for another payment for their UC loan [Advance] that I've had off them or something, [and] whatever is left, they'll pay it all to the fines people. But we [respondent and resettlement organisation] were trying to say that my payments that come out now with the fines, are £127 every payment that I'm paid. And they're trying to say that's their limit that they're allowed to do – which basically is they're taking more off me than what they're giving me. ...I think by the time I've paid the fines off, I'll get an attachment from [resettlement organisation] to pay that off or something like that. It's terrible the way it is actually. But you feel like your hands are tied. In the end up you give up and say "Okay just let them take it" (Mark, Wb)

As Mark's words indicate, the structure of UC, due to the wait for the first UC payment and ongoing insufficient payments, had left many of the respondents with little choice but to assume the additional debt that arose from both UC Advances and Budgeting Advances and accept any conditions surrounding its repayment (cf. WPC, 2018b). This evidence supports findings by the WPC (2017b: 7) that UC Advances may act to mediate some of the "unwelcome consequences of the current design of UC", but fail to adequately address the negative implications of the built-in wait for payments at the start of UC claims. Moreover, the evidence also suggests that recent increases in the amount of UC Advances available and to the length of time that claimants have to repay (see: Wilson, 2017) are unlikely to address these underlying issues, but may, in contrast, create additional longer-term financial difficulties.

Significantly, the repayment of UC Advances, Budgeting Advances and Hardship Payments (see: 3.5.4) led some respondents to admit, during the study, that they were reluctant to ask for additional financial support from UC. Often these were older male respondents who had been denied other forms of help in the past by former employers or Work Coaches. These respondents frequently made comments that indicated that they perceived the repayment of Advances and Hardship Payments as evidence that these had not been designed to provide additional support, but as a further financial burden. Rather than be trapped in further debt, some had decided to go

without any additional money, despite this meaning that they frequently could not afford their most basic needs, such as food:

I don't want to ring anyone because I don't want to ask for any money. ...Even though you should do so that you've got some money in your pocket, it's better to have no money in your pocket and not owing them [UC]. It's bad enough owing that rent arrears [to local council], I don't want to end up owing more money out and getting myself further and further into debt and then not be able to get out of anything, so I don't want to ask for anything. (Ben, Wa)

This evidence adds to a growing body of research (see: Dwyer 2018; Johnsen et al., 2018; Fletcher and Flint, 2018) that indicates how the conditions attached to the provision of support can, at times, lead individuals to actively disengage from the welfare system altogether. In this study, the respondents who decided not to engage with the system of financial loans and modified payments in UC had often witnessed a deterioration in their already complex and adverse circumstances. Ben, for instance, had been unfit for work for the majority of the study due to poor health and described how ongoing insufficient UC payments, the financial difficulties created by a benefit sanction and his unwillingness to accrue additional debt by applying for Budgeting Advances or a Hardship Payment had considerably worsened his clinical depression:

I still had to pay things out, I still have to pay for my electric and my food and my gas and all that lot on £17. I even stood in front of a mirror and said I'd sell my soul to pay for my debts. That's how down I've been. I've been down for a long time. (Ben, Wb)

In contrast, some respondents had been denied financial support, particular Budgeting Advances, if it was considered that they either remained reliant upon these forms of payments to manage their ongoing living costs, already had an 'unmanageable' amount of debt and could not afford the repayment of any loan, or it was believed that the respondent would spend the money provided on 'luxury' items, such as Christmas:

I wanted to phone up [UC] and find out if my last loan had finished and they [UC advisor] said it had finished. ...So, I thought okay, I'll apply for a loan. And I think, I tripped myself up, I said the loan was for Christmas and that's why they turned me down. "Oh we don't give loans for Christmas". So I think I made the mistake of telling them it was for Christmas and I should have said I need a fridge freezer – I should have said that! But then when I said I needed a fridge freezer, they go back over history of when I'd applied for loans – "You've had a fridge freezer already so you don't need another one". ...I said "The last

fridge freezer I had it broke down on me” and he (UC advisor) said “You’ve lasted you this long without it, you can last without it now”. So they turned me down. (Jess, Wb)

The denial of financial support to claimants in these circumstances is intended to reinforce financial responsibility and to ensure that individuals who are already in considerable debt do not accrue further debt that would undermine longer-term financial independence (DWP, 2016o). Often respondents’ need for ongoing financial support had, however, been the outcome of their ongoing insufficient UC payments together with increased costs arising from lived experiences of vulnerability and life events, such as burglary or the birth of a new child:

Somebody has broken in to the house and emptied it [whilst in DV refuge]. ...So I’ve lost all my belongings. ...We applied for a budgeting loan so that then I could get me cot or bottles and stuff like thatAnd they [UC] won’t give it me. ...They [UC] think that I won’t be able to afford the loan back but they just take the money straight off you. I don’t understand why they won’t help me. I just feel like - Why, why won’t you help me? Please, just help me! ...We are suffering. (Steph, Wa)

They won’t give it [Budgeting Advance] to me. They just wrote back [to her appeal] and said that I didn’t qualify for it. My mum wrote me a letter, then the support worker [from DV refuge] wrote me a letter explaining that I was moving to a property, that I’ve got Christmas coming up blah di blah, and they refused it. ...They won’t give me a Budgeting Advance for a couch or anything. ...It’s just a big struggle. (Steph, Wb)

Refusal of financial support, such as a Budgeting Advance, at such challenging times in the lives of the respondents was noted to have often resulted in the outcome that successive governments have stressed it seeks to avoid, as many of these respondents had faced an escalation in debt, become increasingly reliant upon loans from family and friends, donations from their local council or external voluntary services by the end of the study.

Importantly, the refusal of financial support in these circumstances appears to indicate the extent to which claimants are increasingly held responsible for their enduring poverty and, as some of the respondents themselves commented in this study, punished for the ongoing difficulties they encounter in their everyday lives:

Sarah, Wa: And I asked for a budgeting loan and they [UC advisor] told me “No”.

Researcher: Do you know why?

Sarah, Wa: They [UC advisor] just said no, because I've already paid off a loan that I borrowed off 'em. So, I said "I'm paid up". And I said "Can I have a budgeting loan to get to work?" and they said "No". So, it's like we've just been pushed to one side but I am working. Like I said to the guy "At least I'm not sat at home doing nothing – I am working" and he went "It is not..." – it is not his problem, he said.

Rather than empowering claimants to become financially responsible (see: DWP, 2015 in WPC, 2015b), the denial of support had instead often undermined the financial autonomy of some respondents during the research and exposed some to new pathogenic vulnerabilities, such as reliance on foodbanks.

Conversely, some forms of additional support had not always been welcomed by a few of the respondents. Those living in supported housing, such as domestic violence refuges or homeless hostels, for instance, explained how they had little control over their housing element of their UC claim as, one of the conditions of their tenancy agreement was that this had to be automatically paid directly to their landlord through a managed APA (see: 5.3.3). As a result, in some cases, managed APAs were in place despite the respondent themselves feeling confident in their capacity to independently pay their own rent.

To be honest, when you need somewhere to go [fleeing to DV refuge], yes it's fine ...if it keeps them [refuge] happy and them more secure in that the rent is going to get paid and UC is happy, I'm happy. Because if I got my own property privately, I would then start getting it paid back to me. So yeah, I'm not particularly bothered either way. It was more that they [refuge] was more concerned, you could see their face it was like [pulls a worried face].So, I did what they said, sent in the tenancy agreement, that's all in the process so that's over to them now, I've done my bit what I had to do. (Lauren, Wa)

For Sarah, a managed APA initiated without her knowledge had led to a considerable deterioration in her financial situation. Sarah explained in her wave a interview how she had previously established a degree of financial stability by paying half of her rent from her UC housing element midway through the month, and the rest from her waged income at the end of each month. A month prior to the start of the study her landlord had, however, applied for a managed APA:

I rang them [UC], they [advisors] said "Oh I got a letter off [landlord] saying he wants the rent direct to him" but it was news to me. ...And I said "He's gone behind me back. But I've not signed any papers to say go ahead". ... I thought - well what do I live off? I didn't ask

for me money to be stopped, I've not got it sanctioned. ... I've just got my wages to live off [now] and that's it. ...I'm going to foodbanks, which I think is a bit embarrassing. (Sarah, Wa)

A managed APA is intended to protect claimants from potential eviction, with research by the DWP (2017g) noting that many claimants may report confidence in their capacity to pay their rent but often accrue significant arrears. However, returning for her wave b interview, Sarah remained frustrated at the actions of her landlord, and explained how, as a result, she had been forced to assume additional overtime hours to manage financially:

She [debt advisor] asked for them [UC] to put it [housing element] back in my bank and I pay it but ... they said they can't because [landlord] has asked for my rent to go straight to them. ...It's just not fair. ...I'm worse off now. ... I need to live off the overtime because if I don't, I'll be having to live off about £100 a month, but my bus fares cost me £100 a month. ... [But my landlord] doesn't want me to do the overtime [work] so that he can get the full rent [paid]. ...Every time I mention the overtime and work, he goes "No, just stick to your normal hours!" (Sarah, Wb)

As Sarah reported, an increase in waged earnings had then led to a reduction in the housing element paid to the landlord, which meant that, by the end of the study, Sarah was facing further pressure by her landlord and debt advisor to reduce her working hours to ensure that all her rent was paid directly. This evidence highlights how, at times, the automatic provision of managed APAs can act to unbalance, undermine and also constrain the financial autonomy of claimants, and may even potentially result in new financial pressures.

Often the provision or denial of additional support measures in UC had lacked any real understanding of the particular needs, circumstances and capability of the respondent. As a result, some reported that they had been provided with one form of financial support, such as a managed APA, but had simultaneously been denied similar help, such as a frequency APA which paid their UC more regularly across the month (see: 3.5.3).

It's getting paid monthly as well. I think they should put it down to every two week instead of monthly because ...it's no good paying me monthly. Because I've rung UC a few times and asked if they can do it fortnightly and they've [UC advisor] turned around and said to me – "I can't". So I've said "Why's that?" – "Because you get paid monthly, it's not fortnightly" – but "Yeah, I'm in a [homeless] hostel, why can't I get my money, one-two week and the rest on the proper pay day?" but they said "No, can't do it". (Dan, Wa)

They don't do that [direct housing element payments] now. UC pay into your account and you've actually got to pay it out. I think they should pay the rent direct to them [landlord]. I asked them [UC] at the beginning [for a managed APA] but they don't do it they say. ...[But] I'm on fortnightly [payments] now and I've been on since I last spoke to you and I'm still on. I'm hoping that's going to be a bit longer. I don't know how long, they [UC] said it was only temporary but if it goes off fortnightly to monthly again, I don't know how I'm going to cope. (Jess, Wb)

Inconsistencies in the way that additional support was provided frequently undermined their potential benefits. Matt, for instance, explained the importance of his managed APA in safeguarding his council flat given his ten years of homelessness and gambling addiction. He had, however, been unaware of the availability of a frequency APA despite the considerable financial instability that monthly payments caused him due to difficulties with gambling:

Matt, Wa: I've been known to wait a month for my money and spend it all in one day, in one hour. And that is soul-destroying, absolutely soul-destroying. But then again, my life was soul-destroying itself so it just added to the misery that I was already in. ...I wish you got paid more frequently.

Researcher: Have you spoken to them about giving you more frequent payments?

Matt, Wa: No, I thought that was set in stone. I thought UC, that's the way it is. I've not spoke to them about more frequent payments. ... [But] my rent gets paid direct to my landlord because of the gambling issue. [So] I make sure no matter what happens I don't lose that flat because if I lose that flat I don't know what I'll do, I'll be screwed. I have to do what's necessary to keep that flat.

Moreover, the support provided by such modified payments was often undermined because they had been offered on a temporary basis. Many of the respondents provided with more frequent UC payments, for instance, had expressed concern that in the future they may have to transition back onto monthly payments:

Steph, Wb: I'm due for a renewal [of frequency APA] in January coming. But if they put me on the monthly payments again, how am I going to survive? I know it sounds stupid that but with [4 year old child], I can budget for her dancing, her swimming, me food and it's easier every two weeks. ...But I think once I'm out the refuge, they're [UC] not going to let me do it on my review ...because I think they do it when you're in there to help you while

you're in there but I can't do it, I can't do monthly.... If they do [stop] it, I'm just going to proper struggle.

Researcher: Why do you have that impression [that they only offer help when you're in the refuge]?

Steph, Wb: Well when my support worker wrote, she said "I'm going to explain to them that you're in a women's refuge" so I automatically thought, well that's why. But if I would have rung, they wouldn't have done it. ...Because I've rung up before that because I knew someone could get every 2 week payments and they [UC advisor] said "We're not allowed to do it for everybody willy nilly" and I just thought - Well why? If I'm struggling and I'm telling you I'm struggling, why won't you help me?

Steph's words echo the anxiety felt by other respondents that they had little control over when and why renewals of modified payments would be approved or denied in the future. Often the focus in UC on promoting financial independence and personal responsibility had therefore limited the support provided. Most respondents consequently described how, in different ways, the system of financial loans and modified payments had acted to constrain their financial autonomy:

I told her [UC advisor] a bit about why I'm in the hostel etc. ... and she says ... "I can seethere's quite a large amount of money being paid back towards through three different loans". She said, "What we can do is we can half them payments for you. ...That's going to give you some extra money back on to your monthly payments". I didn't know they [UC] could do that, I was amazed! ... The only time I ever felt vulnerable was with the situation with my ex-partner. ... [But] when I was saying to them [UC] - "We've got not money", nobody was listening, nobody cared [then]. ... Some of my situations if I hadn't have been waiting so long for the money, I probably wouldn't have got into them. ... [Now] she [UC advisor] said because of the situation, I am probably better off in the hostel for now. She said, "You're obviously paying that much money [service charge] for security, you obviously came out of a domestic violent relationship, maybe that is the best place for you" and I agree to an extent but everybody is different, people get over situations in different ways, some people can just sit around all day and some people are scared. Some people are too scared to leave the hostel. Me, I'm a thinker, I'm a doer and I'm not as scared. I'm not petrified. (Lauran, Wa)

The evidence emerging from this study indicates that either the provision or denial of financial loans and modified payments in UC have profound implications for the lives of claimants. It has revealed that, if ill considered, both the offer and refusal of support can worsen experiences of vulnerability, constrain financial autonomy and have the potential to lead claimants to become increasingly dependent upon support outside of the UC system, such as foodbanks. Evidence from this study suggests that future research would benefit from going beyond an examination of the extent to which the availability of additional support measures in UC sufficiently protects claimants, and seek to gain a deeper understanding of how claimants in adverse circumstances themselves understand and experience the support that they are either provided or denied.

7.4 The role of external support services

One of the longer-term visions of UC is to provide a more open delivery model in which a wide community of local providers, such as local authorities, third-sector and charitable organisations, are intended to support claimants to achieve financial independence and paid work (DWP, 2013b; 2018d; NAO, 2018). This section explores how the respondents in this study experienced the assistance provided by these wider external services. The evidence presented will illustrate that, although local providers had often performed a critical role in preventing some of the most detrimental impacts of UC, they could not adequately address, or shore up, the longer term insufficiencies of the current UC system.

7.4.1 Papering over the cracks: The role of external support services

Over the course of the study it became clear that external support services, which included resettlement organisations, treatment and recovery services, money advice services and local authorities, performed a pivotal role in supporting the majority of respondents to negotiate the UC system (cf. NAO, 2018; LGA, 2017). Often these services had either advocated on behalf of respondents or provided a variety of different types of assistance, such as supplying information, access to free phones¹⁹ and computers or helping respondents to complete their job searches and

¹⁹ At the time of the interviews, the phone line cost respondents up to 55p per minute from a mobile and 9p from a landline. This was later changed to a free phone number after the second wave interviews had been completed in November 2017 following considerable political and public criticism (DWP/Gauke, 2017).

better manage their financial situations (cf. Britain Thinks, 2018; Foley, 2017; Citizens Advice, 2017a).

I actually came here [homelessness charity] as they've got telephones. It's very long telephone calls on UC, it can be up to an hour and on a mobile phone it's 25p a minute. You use a free phone if you can get one. (Tim, Wa)

In addition, many practitioners had also regularly supported respondents to negotiate rent payment plans with their landlords, phoned UC advisors on the respondent's behalf to sort out financial aspects of their claim or attended WCA appointments with respondents:

[Resettlement organisation] went "Oh you were at your medical [WCA] yesterday? ...Right, if I'd have known that ...I would have told you to end the interview there and then because you are now classed as a vulnerable adult because you've got mental health issues and that is why we are working with you and you should not have been interviewed without one of us there to advise you on what they're saying". Because ...if you go on your own apparently, you don't need any help. If they'd have gone with me, obviously I've been assisted to that so that helps you get [assessed as unfit for work]. (Mark, Wa)

When I go for my next medical assessment, [the treatment centre] will put their little piece in which it's more ammunition, if you like. So, [resettlement organisation] will be with me, [treatment centre] will send a letter and when I sit in front of that woman, instead of her just looking at me and going... she'll have in front of her [resettlement organisation] and she'll have this covering letter that I'm working with the drug team which will give me more chance as she's got to accept that other people are working with me and I am doing something about my problem. It might change the decision, it might not, I don't know. (Mark, Wb)

As Mark indicates, external services had therefore often acted as a protective buffer against some of the most detrimental aspects of the current UC.

Importantly, some respondents reported that how external services perceived their 'vulnerability' had been a significant factor in how and when support was provided. For instance, local authorities had fulfilled their statutory duty by prioritising some of the homeless respondents into temporary accommodation or social housing if they had a history of domestic violence, mental health issues, had previously served in the armed forces or currently cared for dependent children:

Originally they [council] were going to kick me out of my flat when my rent arrears first got worse but because I've got mental health problems, I got classed as like – no we can't really do that. ...Because I did speak to Shelter and they sort of got onto them with their legal team and said "Well, look, this is a guy's situation, here's his medical records have a look, you can see what he's got" and the council went "Well, we can't really kick him out then because he's classed as vulnerable because of his issues". (Nick, Wa)

Similarly resettlement organisations and treatment and recovery centres had frequently provided supporting documents or attended assessments to legitimise the respondents need for further support:

I was nearly about to go back to court but I got onto [financial advice] shop again in [town], they work for the council helping people out with their bills and [practitioner] there was a big help and she sorted it all out and she got me...it's the only reason that I've got money now. She got me this home warm front scheme with [utility provider], they give me £70 gas and electric and that just come through yesterday which was a big help. So I got £140 in my electric ...and the emergency housing payment [DHP] which took my rent up to, well I've been getting help to my full rent till February and I managed to take £600 off my arrears. (Sean, Wb)

Some respondents, consequently, made comments during the study that indicated how they had sometimes actively decided to remain engaged with external services to ensure they were prioritised for support:

I'm still down as being at the [DV] refuge so the refuge take my mail and I collect it so I've not told them [UC that she had moved in with parents]. Now, obviously you can get done for that. [But] I didn't tell them because ...then I could get the council house so if I told UC then it could affect my housing. It's for a faster, it's a speed up. (Steph, Wb)

Others indicated how they had actively positioned themselves in disadvantaged circumstances in order to secure assistance or had accepted further interventions and treatment plans by external services to ensure they continued to be provided with support:

Tom, Wa: I was with the council and I was bidding on houses and I weren't getting them because it was overcrowded, so I thought - You know what, I'll just put myself homeless. So I went homeless and within 4 weeks I were in a house.

Researcher: What do you mean – "You put yourself homeless"?

Tom, Wa: I just went to the council and told them I've been chucked out my mam's and I've got nowhere else to go. Obviously, they put me in a bed and breakfast for 4 days and then I went to a hostel for 2 week and then I moved into where I am now.

This evidence suggests that some of the respondents had been aware of the need to be seen as 'vulnerable' by external services in order to be prioritised for local welfare resources. This conceivably adds further weight to research by Levy-Vroelant (2010) who notes that, as housing policies have increasingly sought to target so-called 'vulnerable groups', there has been an escalation in the competition between 'vulnerable' individuals for limited resources. These actions, as clearly illustrated in the quotes from Steph and Tom above, had therefore often ensured that respondents had been prioritised for support. Receiving timely help therefore enabled some of the respondents to achieve a sense of longer term stability by the end of the study.

However, at times, reliance upon external services had led to additional constraints and conditions being imposed on the respondents. For instance, Jess had longstanding difficulties paying her rent due to insufficient UC payments, and had eventually been referred by her local council to social services who then enquired about her capacity to care for her child:

Jess, Wa: I had a social worker but I don't have her anymore, I binned her off because she was bloody useless. ...I think it was sometime early on this year that I had her. I didn't know her for that long, I found her totally useless. [I was referred] because they [local council] said I was struggling and I needed help. ...The counsellor from my housing office, he helped me the most but I don't have him anymore because he said "I'm limited in what I can give you" and he come to his end on where he could give me anymore help and advice.

Researcher: And what was she [social worker] supposed to help you with?

Jess, Wa: Finances. [But] she wanted to know I'm coping with the kids, I said "Look, my kids are not involved in this". She wanted to know if I could cope with the kids. I said "Well, I'm coping as much as I can". ...If you're helping me, I'm going to take advice from you because you are helping me. If you're useless, I just walk away, I don't need it.

Similarly, Mark was unable to pay the service charge attached to his temporary housing due to significant deductions to his already inadequate UC payments. This led him to report facing increased pressure from the resettlement organisation over the course of the study. The initial benefits offered by some external support services had therefore led, sometimes, to new financial and social pressures, and exposed some respondents to further interventions in their lives:

Last week I said “Look [resettlement officer], you know my financial situation. ...You know my last arrears, what my financial situations is and the only people who are giving me any pressure or putting any pressure on me are the people that are supposed to be here to help me!” I said, “I’ve got nothing in my head pressuring except for – it’s getting near Friday ...because I know exactly what [resettlement officer] is going to do”. And I said, “I’m getting to the stage [name] where I’m dodging you because I can’t be arsed with it” ...They’re supposed to help me and that’s one of my problems [financial issues] and they’re supposed to work around it not put pressure on you more! ...I hate him coming now. I dread him coming because I know he’s just going to mither me to death (Mark, Wb)

Importantly, Mark’s words also illustrate how the constraints imposed by some external services had led a number of the respondents to start to disengage from these forms of support altogether by the end of the study. This analysis highlights how, in the longer term, some claimants who are unwilling, or unable to depend on support provided by external services may be exposed to some of the harsher consequences of current UC system.

In contrast, prioritising support on the basis of perceived ‘vulnerability’ meant that some respondents had continued to confront considerable difficulties trying to gain the help they needed from external services. Some of the homeless respondents who had substantial rent arrears, for example, had been routinely denied social housing by their local authority throughout the study. Often these respondents made comments that indicated how their inability to set up a repayment plan for their rent arrears due to insufficiencies of their UC payments had been considered by their local authority as further evidence of financial ‘irresponsibility’ rather than indication of their enduring poverty:

I’ve got arrears on an old property where I used to live in the council and I’m offering them [council] £25 a week and they turned around and said “We can’t accept that because it’s a minimum offer” (Ben, Wb)

The refusal by local authorities to support some of the homeless respondents meant that a few had little choice but to turn to charitable organisations for housing support. This had enabled Ben to move into private rented housing by the end of the study, although he remained frustrated that, as a result, he continued to have limited long-term housing and financial security and had to pay higher rent (cf. Shelter, 2017; Reeve et al., 2016). However, Mark had been unsuccessful in securing private or social housing, and, coming to the end of his contracted tenancy in supported housing was facing the possibility of, once again, having to rely on sofa surfing with family, using overnight shelters or sleeping rough:

[The] council ... won't put me on the housing list... – but yet they get [resettlement organisation] to rent to me, which because I'm a special needs person, I qualify for them to pay the rent to themselves! I've got all the paperwork at home, it's really crazy.All I've got to pay is £5 a week water rates and I have fallen behind with it, I'm about £90 in arrears. ...After 12 months if you've got no arrear, they'll [resettlement organisation] go to the council again and if there is no neighbour nuisance stuff or anything like that, then basically you are tenant ready. I don't know what they're doing with me. ...The accommodation [I'm in now] is for 12 months but in that time their [resettlement organisation] job is to get you tenant ready so you can go into a tenancy. That's not happening with me. Now, every time he [resettlement officer] comes ...he'll be like "You really need to start looking for somewhere". ...And I'm thinking in my head - That's your job! That's why I'm living there. And he'll come and say "Oh we're signing someone else up tomorrow so I may not be able to make it tomorrow". And these are people who are proper alcoholics, dying of it and they'll have the flat for about a week and just walk away from it. And [yet] they're all tenant-ready and I'm thinking - Well what's the problem with me? I'm not like that but they can't get me anywhere to live. It's crazy. (Mark, Wb)

Ongoing inadequate UC payments, in combination with discretionary local homelessness policy, consequently meant that respondents who had often reported complex pathways to homelessness, that had played out over many years (see 5.2), continued to face considerable longer-term housing insecurity (cf. Joyce, 2017; Simcock, 2017). This evidence supports research by Dwyer et al. (2015: 19) who argue that current homelessness policy often leads homeless individuals who are unable to "get with the programme" to be largely abandoned by wider society.

Similarly, the limits to emergency aid provided by food banks led many of the respondents to report how it had helped them to manage their most immediate financial crisis but ultimately, did little to address the underlying inadequacies of their UC payments, often compounded by sanctions, benefit delays and low wages, that had led them to increasingly rely on this forms of support (cf. Trussel Trust, 2018; Prayogo et al., 2017; Loopstra et al., 2015):

[Going to a food bank] that's not a long term situation. It's not even a week's solution. It's just a 2 day solution. It's just papering over a crack, it's not doing anything. It's just a temporary measure. (Matt, Wa)

As a result, some respondents explained how their continued reliance on foodbanks meant that they had confronted moralised judgements by volunteers about the ‘genuineness’ of their need (cf. Garthwaite, 2017; 2016; Williams et al., 2016):

If you ring UC, they'll say go to the foodbank. But it's embarrassing going to the foodbank because I know people in the shop where I go and get me food and this girl talks to me sister. And I don't want no one knowing where I go. ...And I tell them [volunteers] that I go to work and they say "What do you spend your money on?" and I'm thinking, I've got bills to pay! "Don't borrow off friends". So I said to the lady, "If it wasn't for me friend, I wouldn't be going to work and then I'd have no money coming in". "Oh you shouldn't be borrowing off friends, your bills are more important first". Well, I do pay me bills. My bills are always paid first and then I'm left with like £200 to last me to the end of the month.
(Sarah, Wa)

Others explained how they had little choice but to eat foods that exacerbated their underlying poor health or struggled to find food that their children would readily eat:

I went to a foodbank once before that was in [community centre], the back of [street name] and they give me a big bag of fucking apples ...I didn't have no proper teeth to eat them with! (Ben, Wa)

I had to ask for foodbank vouchers but my two boys, they will not eat chickpeas and pasta and anything that's not normal food. Anything with different writing or foreign packaging, they wouldn't eat it. It got to the point [where] we were losing a lot of weigh basically.
(Lauren, Wa)

In some cases, continued reliance on the short-term support provided by foodbanks had led some respondents to discover by the end of the study that they had exhausted their eligibility to even use these emergency measures:

They're [foodbanks] out the question till next year. ...The last time I went, the lady went "I think this is your 7th visit on paper. ...You're only allowed 6". And I went "Oh right" and she went "But don't worry, we'll give you it alright but I'm just alerting you to the fact that you'll probably get refused next time". So I said to the woman – I said "What is it with the government? If you're in this position where you've got 6 chances of surviving and come the 7th one and you're off?" and she went "When it boils down to it...yeah". Because they're [foodbanks] the last point of anywhere that you can get food, you don't get money, you get food so people can't waste it on beer and excuses. People who genuinely want

food that's where you go. And then when you go 6 times – you've not even got that! [Now] I do without sometimes or my mate helps me out a lot with everything. My son is a great help but without their help I'd be going hungry quite a lot. (Mark, Wb)

Such limits to the emergency support offered by foodbanks meant several respondents expressed that the most helpful forms of support tended to be those that they knew they could access daily and unconditionally, such as soup kitchens, breakfast clubs or donations by food outlets. This evidence suggests that the insufficiencies of the current UC system may, over time, increase the longer term reliance of many claimants on these forms of unconditional support.

The evidence emerging from this study therefore indicates that although many external support services currently perform a critical role in compensating for, and mediating the detrimental impact that the UC system has on the lives of claimants, these external services are still too limited and conditional to provide longer term stability. This suggests that claimants who have little choice but to remain reliant upon these external services, due to the insufficiencies of the current UC system, may eventually be no longer able to depend upon these external and wider forms of assistance, and may face increased adversity.

7.5 Conclusion

Evidence from this study has demonstrated that key elements of UC policy, including monthly payments to the household, direct housing element payments and the tapered withdrawal of UC, are currently inappropriate and insufficient for the basic needs of many vulnerable claimants. This counters the expectation that UC delivery mechanisms will reflect the experience of being in paid work and therefore foster financial independence and support movements into, and progression within, paid work. Instead, it illustrates that 'vulnerable' claimants are likely to rely increasingly heavily upon the current system of discretionary financial loans and modified payments designed to mediate the detrimental impact of UC. The analysis presented in this chapter, however, indicates that the provision of financial loans and modified payments can often, in practice, act counterintuitively to deny both the "vulnerable circumstances" (DWP, 2013d: Para. 7) and the autonomy of the individual, potentially giving rise to new 'pathogenic vulnerabilities' (Mackenzie, 2014; see also: 2.3.2), such as increased debt. Throughout the study, many of the respondents relied on and received much needed support from external services but it was shown that in the longer-term such support proved to be limited and could not compensate for the ongoing inadequacies of the UC system.

Reflecting back to the key challenges reported by respondents at the start of the study and their ambitions for the upcoming six months (see: Chapter 5), it is clear from the discussions in chapter 6 and 7 that current UC policies and practices had not supported most respondents to achieve their aspirations to move out of poverty, find secure housing, improve their health and move into work. Instead, UC had often led the respondents to become increasingly dependent upon family, friends and external services to meet their basic and essential needs. Moreover, frequently, UC had resulted in respondents feeling further disempowered as they struggled to gain control over their present-day adversities and secure a sense of certainty about their future. Evidence from this research indicates that, rather than lessening the pressure many respondents experienced as they sought to prepare for, manage, and overcome the difficulties they faced. In other words, UC often exacerbated rather than mitigated vulnerability across the duration of the study.

Chapter Eight: Conclusion

8.1 Introduction

This thesis has explored how behavioural conditionality impacted the lives of 'vulnerable' UC claimants over a six month period. The study was undertaken by investigating and drawing together several strands. Firstly, a literature review explored how behavioural conditionality and vulnerability operate and are experienced within the contemporary welfare system. Secondly, a desk based analysis and critique of UC policies and regulations examined how behavioural conditionality in UC responds to, and impacts on, the vulnerability of claimants. Thirdly, an empirical qualitative longitudinal study which examined how UC shaped the lives of a group of 'vulnerable' claimants living in the Greater Manchester region was conducted over a six month period. The insights presented in this chapter will indicate that behavioural conditionality often fails to identify and address underlying vulnerabilities, and consequently, frequently results in worsening outcomes for 'vulnerable' claimants, such as escalating levels of debt, deteriorations in health and housing instability.

This concluding chapter revisits the aims of this study and summarises its key findings. The first part of this chapter contributes to knowledge through an exploration of the recalibration of 'vulnerability' in UC and its impact on the 'rights and responsibilities' of 'vulnerable' claimants (8.2). This is followed by further insight into how and why behavioural conditionality in UC often fails to facilitate movements into sustained employment for many 'vulnerable' claimants (8.3). The chapter then moves on to explore the tensions between UC and the experiences of low paid work for 'vulnerable' claimants, revealing that currently UC has the potential to trap many 'vulnerable' claimants within in-work poverty (8.4). Finally, refuting Government reassurances that UC protects 'the most vulnerable', it will be asserted that UC is insufficient to meet the basic and essential needs of 'vulnerable' claimants and, therefore, often results in longer term difficulties, such as worsening health, further debts and increasing dependence on family, friends and external services (8.6). The second part of this chapter explores some of the strengths and limitations of employing a qualitative longitudinal methodology when researching 'vulnerability' (8.7), before providing a number of practical recommendations to help improve how UC is experienced by 'vulnerable' claimants (8.7). The chapter then ends with some final reflections on the future roll-out of UC across the UK (8.8).

8.2 The recalibration of vulnerability in UC

A significant finding that emerged from this research is that there has been a disinclination by successive Governments to define ‘vulnerable groups’ in UC policy and practice (see Chapter 3; Stinson, 2019). This unwillingness to define ‘vulnerability’ was noted to be underpinned by two assertions. Firstly, that not every member of defined ‘vulnerable’ claimant groups will necessarily have difficulties managing the UC system. Secondly, any attempt to define ‘vulnerability’ has the potential to result in some individuals with complex needs, who fall outside the prescribed definition, being excluded from the help they may genuinely need (DWP, 2013d). As a result, ‘vulnerability’ in UC policy does not refer to specific claimant groups, but is broadly indicated by any capabilities or circumstances that negatively impact on a claimant’s capacity to access and engage with the UC system (DWP, 2013b; DWP, 2015l).

As ‘vulnerability’ is not associated with any particular claimant group, the desk-based analysis revealed that it is Work Coaches who now perform a critical role in identifying and addressing the needs, capabilities and circumstances of ‘vulnerable’ claimants. In doing so, UC seems to have extended greater discretionary powers to Work Coaches (see: WPC, 2016b), allowing them to adjudicate on the work-related conditions that can ‘reasonably’ be expected of each claimant. The emphasis in UC on seeking to understand the specific needs of the claimant rather than making assumptions based on ‘vulnerability’ labels means that it is, increasingly, Work Coaches who are expected to “strike the right balance between coaching and conditionality” (DWP, 2017b: Para. 1; DWP/DoH, 2016: Para. 86), and ensure that ‘vulnerable’ claimants are only sanctioned when they are unwilling, rather than unable to comply with the work-related requirements attached to their UC claim.

Significantly, the reluctance to define particular ‘vulnerable groups’ in UC policy appears to justify the extension of behavioural conditionality to the emergent discretionary system of financial loans and modified payments, such as UC Advances and Budgeting Advances. Such additional support is intended to temporarily mediate the detrimental impact of UC for ‘vulnerable’ claimants but is nonetheless underpinned by the expectation that these individuals should still continue to strive to overcome the difficulties they face managing UC, and take all reasonable steps to move into paid work (see: SSAC/SSDWP, 2015a: Para. 32; WPC, 2012b). A ‘vulnerable’ claimant’s right to additional support in UC, therefore, appears firmly contingent on their capacity and intention to assume ownership for, and overcome, their particular adverse circumstances (DWP, 2017d).

The evidence in this thesis consequently suggests that the recalibration of 'vulnerability' in UC has significant implications for the 'rights and responsibilities' associated with the benefit claims of 'vulnerable' individuals. In particular, UC appears to represent a further shift away from Marshall's (1950) conceptualisation of social citizenship which emphasised the necessity for the provision of entitlement based social rights in order to address the unacceptable inequalities of a capitalist system through the provision of minimum right of citizens to social benefit regardless of their conduct or level of personal responsibility (see chapter two for further details). Instead, UC arguably further reinforces the growing political expectation that individuals in need of welfare support should first meet their individual responsibilities to the State. Importantly, this finding questions the ongoing political reassurances that those 'most vulnerable' in society will continue to be provided sufficient social protection. Rather it suggests that, through the recalibration of vulnerability, the vast majority of 'vulnerable' individuals are now held increasingly personally responsible for the causes of, and solution to, their social disadvantage.

In doing so, this research further reinforces the assertion by Dwyer and Wright (2014) that UC advances the 'creeping conditionality' (Dwyer, 2008; 2004) of welfare reforms under New Labour and establishes a new era of 'ubiquitous conditionality' which appears to have particularly harsh implications for 'vulnerable' individuals. The pervasiveness and intensity of behavioural conditionality in UC arguably raises critical questions about the role of the contemporary UK welfare system in the lives of 'vulnerable' individuals in society. The evidence in this thesis appears to cast further doubt on political claims that the protection of 'the vulnerable' is one of the key functions of the welfare system (see: Goodin, 1999; 1985). Instead, behavioural conditionality works to both justify and the steady withdrawal and reduction of the collective social rights of 'vulnerable' people to publically funded welfare and intensify the extent to which many 'vulnerable' people now confront disciplinary and regulatory mechanisms.

8.3 Responsibilising 'vulnerable' claimants

In this research, behavioural conditionality was found to be largely ineffective at facilitating movements into, and progression within stable employment. The majority of respondents experienced little significant or sustained change in their employment status over the course of the study (cf. Dwyer's 2018 discussion of stasis). As a result, although a minority had experienced some form of paid work by the end of the research, employment tended to be routinely short-term and insecure in character, with little opportunity for further in work progression and with

any periods of work frequently interspersed with long periods of unemployment (see section 6.3 for further details; Appendix One: Table 15).

Importantly, it emerged from this study that behavioural conditionality often constrained the development of personalised Claimant Commitments tailored to the needs, capabilities and circumstances of the individual (see 6.2). The power held by front-line Work Coaches to monitor and punish non-compliance with behavioural conditionality, together with the hostile environment of the JCP in which sensitive conversation had been expected to take place, frequently resulted in respondents expressing that they were unable or unwilling to disclose and discuss any 'vulnerabilities' that undermined their capacity to achieve and remain in paid work. Respondents who had experienced considerable bullying, abuse or discrimination throughout their lives appeared to be particularly affected. Such negative experiences seemed to result in respondents becoming hyper-vigilant to the strategies of surveillance, sanctions and deterrents adopted by their Work Coaches. Therefore, many had actively avoided personal conversations with their Work Coach if they believed that these would result in punitive measures, such as benefit sanctions (cf. Fletcher and Wight, 2018; Fletcher and Flint, 2018; Patrick, 2016a).

As a result, the testimony from doctors, resettlement organisations or treatment and recovery services was often noted to perform a key role in highlighting and providing evidence of the challenges respondents confronted when attempting to move into and remain in employment (see Chapter 6). The provision of external evidence appeared to enable some respondents to more easily explain to their Work Coach why they could not start particular jobs, or why they required certain work-related easements, with a few respondents reporting that they had been able to develop a shared understanding of their needs, capacity and capabilities with their Work Coach by the end of the study. Evidence provided by external practitioners, such as a fit note from doctors, in conjunction with greater personal discussions, consequently often appears to enable and justify the initiation of temporary work-related easements by Work Coaches.

However, the analysis also revealed that the greater discretionary powers provided to Work Coaches in UC frequently led to considerable inconsistencies in the application of work-related easements during the study (cf. Dwyer, 2018a). This appeared to particularly occur when a respondent reported longstanding health issues. In these cases, Work Coaches often eased the number of hours that a respondent should look and apply for work, and yet still required that they apply for unsuitable jobs. The inconsistent and frequent application of unrealistic work-related conditions were noted to contribute regularly to the considerable stress that many respondents reported over the course of the study (see 6.2) as easements continued to fail to

recognise, acknowledge or make adjustments for the multitude of structural and personal barriers that prevented the majority of respondents from moving into, or progressing within paid work (see both Chapter 5 and 6). As a result, most continued to confront the same obstacles to employment that had prevented them from successfully achieving paid work six months earlier, and were no closer to the paid labour market by the end of the study (see Chapter 6, Appendix One: Table 15). Transitions into employment when they had occurred could therefore rarely be attributed to behavioural conditionality but instead appeared to be the result of improvements in key areas of the respondents' lives which had previously prevented them from entering or returning to paid work at the start of the study, such as homelessness or poor health (see chapter 5 and 6).

The findings from this research reinforces growing evidence that behavioural conditionality does very little to enable vulnerable individuals to achieve sustained employment but, instead, leads to, at best, sporadic, short-term, low-paid and insecure jobs (cf. Dwyer, 2018a). In doing so, this study illustrates the considerable discrepancy between the intentions of UC and the lived realities of many 'vulnerable' claimants. In particular, the findings indicate that eased behavioural conditionality on the basis of acknowledged 'vulnerabilities' continues to emphasise the personal deficits and 'dependent' lifestyles of socially disadvantaged claimants (see: Mead, 1997; 1986) rather than the structural and social inequalities which frequently prevent individuals in adverse circumstances from being able to move into, and progress with paid work. As a result, this study demonstrates that any non-compliance with eased work-related conditions continues to be perceived as indication of 'irresponsible' behaviour rather than an outcome of social disadvantage and structural inequalities (cf. Fletcher and Wright, 2018; Dwyer, 2018a). In this research, this meant that 'vulnerable' respondents were often sanctioned or confronted with the threat of a sanction, for the same issues, such as poor health, that had led to the initial implementation of work-related easements. This evidence supports wider conclusions that many 'vulnerable' claimants are now set behavioural conditions that far exceed their capabilities and confront a multitude of systemic barriers which prevent them from complying (cf. Reeves, 2017). The importance of the evidence presented in this thesis should not be underestimated as it powerfully illustrates how the extension of behavioural conditionality, through the discourse of personalisation, currently acts to mask the personal and structural barriers to employment faced by many 'vulnerable' individuals.

Moreover, reveals that benefit sanctions often led respondents into a 'vulnerability spiral' (see 6.4), in which they found it progressively more difficult to continue to comply with their ongoing behavioural conditions. Critically, this 'vulnerability spiral' was noted to lead some of the

respondents to confront repeated sanctions, and, consequently, to become further alienated from welfare support (cf. Fletcher and Flint, 2018). Disengagement from welfare assistance appeared particularly acute for those respondents in poor health, who had not been expected to move into paid work at the time of their sanction. Following a sanction, these respondents often appeared to focus more intensely on efforts to reduce the detrimental impact of their benefit sanction rather than on continued re-compliance with the work-related conditions intended to move them closer to paid work. Such alienation and disengagement of 'vulnerable' groups from the welfare system following the threat of, or application of a benefit sanction is a well-documented detrimental effect of behavioural conditionality, with evidence revealing that many 'vulnerable' groups are often unable to alter their behaviour in such a way as to avoid benefit sanctions (see: Fletcher and Flint, 2018; Dwyer, 2018a; Griggs and Evans, 2010; Griggs and Bennett, 2009). The findings from this research reinforce evidence which refutes the argument that behavioural conditionality offers an effective approach through which to dismantle the social isolation of individuals in need of welfare assistance and support their engagement in mainstream society (see: Mead, 1992). Instead, it reveals that behavioural conditionality often leads to welfare support being delivered and distributed in such a way that further marginalises those already most socially disadvantaged in society (Fletcher and Flint, 2018).

Significantly, in a few cases, benefit sanctions were also found in this research to trigger new 'pathogenic vulnerabilities' (Mackenzie, 2014), such as a return to substance misuse or criminal fines. This finding reflects growing evidence of the 'scarring effects' (Watts and Fitzpatrick, 2018) of sanctions, such as worsening health outcomes, homelessness and a rise in the use of foodbanks (see: Dwyer, 2018a; Wright et al., 2016a; Wright and Stewart, 2016; Griggs and Evans, 2010). The drive towards criminality as 'vulnerable' people try to manage the financial hardships associated with benefit sanctions is often articulated as one of the most concerning outcomes of behavioural conditionality (cf. Watts and Fitzpatrick, 2018). Evidence of 'survival crimes' reveal that intensified behavioural conditionality in the contemporary welfare system has the potential to lead to the problematic behaviour it intends to 'correct' and to create additional barriers to paid employment (cf. Adler, 2018; Fletcher et al., 2016; Webster, 2014). The evidence from this current research therefore appears to contest the argument by proponents of behavioural conditionality that, in the longer term, the association of conditions of conduct with receipt of welfare support will enable individuals to rise out of poverty (see: Dunn, 2014; Mead, 2011). Instead, it reveals the sanction-based behavioural conditionality has the potential to push many 'vulnerable' individuals yet further from the paid labour market and equal citizenship status. Consequently, the evidence from this study raises important questions regarding the current purpose, effectiveness and

implications of sanction-based behavioural conditionality, particularly for individuals whose vulnerabilities, especially poor health, has already been recognised to temporarily prevent movement into paid work (cf. Field, 2018).

8.4 In-work poverty and 'vulnerability'

Paid work is often asserted politically as a route out of poverty for those in receipt of out-of-work benefits (see: McVey, 2018b; DWP, 2010a). However, the evidence in this research reveals that the insufficient earnings achieved through low skilled and insecure employment often led respondents who had moved into, or increased their hours of work over the course of the study to continue to rely heavily on their UC payments to 'top up' their low wages. Transitions into employment therefore may have provided a temporary boost to overall income but had nonetheless still frequently resulted in the vast majority of respondents becoming trapped within in-work poverty. Consequently, the extent to which paid work provides a route out of poverty for 'vulnerable' people appears to be lot more nuanced than politically declared (see: McVey, 2018b; DWP, 2010a).

A key finding from this study was that the tapered withdrawal of UC during transitions into paid work, together with the removal of the work allowance²⁰, often performed a critical role in shaping the extent to which many low skilled and low paid jobs are considered financially sustainable by many 'vulnerable' people (see 7.2 for further details; see also: Citizen Advice, 2018; Brewer et al., 2017; Browne et al., 2016a). Removal of the income 'top up' provided by UC payments whilst in-work resulted in considerable financial instability, and had led in a number of cases to respondents questioning the financial benefits of employment. This evidence is pertinent as it clearly reveals the extent to which current earnings in low skilled and low paid jobs are often not sufficient to meet basic living costs (cf. Tucker and Norris, 2018). Overarching experiences of insecure, short-term and low paid employment is argued by Wright and Patrick (2019) to challenge the legitimacy and justification for behavioural conditionality. They suggest that collective experiences of poor work casts considerable doubt on the expectation that behavioural

²⁰ A work allowance is the amount an individual can earn before their UC payment is affected. In 2016, work allowances were removed for everyone unless they have childcare responsibilities or have a limited capability for work (Keen and Kennedy, 2016a, see chapter 3). However, the recent 2018 Budget has set out an increased work allowance threshold for families with children and disabled claimants.

conditionality will provide a route out of poverty through movements from welfare into paid work. Evidence from this study provides further support to this conclusion, as it indicates that intensified and extended behavioural conditionality has the potential to push many 'vulnerable' individuals to move into, or increase their hours of paid work, despite the fact that such jobs may often fail to provide a route out of poverty and can even escalate financial difficulties.

In this study, movements into low paid and temporary work were found to have particularly detrimental implications for those 'vulnerable' claimants already acknowledged to confront financial difficulties when managing their UC claim. Analysis revealed that often transitions into short-term and low paid jobs or any increase in earnings from overtime hours left many 'vulnerable' respondents, already recognised as unable to directly pay their rent and with an APA in place, with little choice but to try to 'top up' their rent payments (see: 7.3 for further details). These in-work respondents frequently reported how they tried to save money from their limited earnings each month to try to ensure they did not fall into rent arrears, but that this action made it increasingly impossible to stretch their already inadequate earnings to meet their most basic and essential needs. These ongoing financial difficulties to pay for the cost of living on inadequate wages was noted to have left one of the respondents, Sarah, confronting considerable and increasing pressure from her landlord to reduce the number of overtime hours she worked by the end of the study to ensure that her rent was fully paid directly by UC (see 7.3). This evidence reveals that often insufficient earnings acted to undermine the rationale for managed APAs and may result in this form of additional support not acting to adequately "safeguard the claimant's home" (Wilson, 2014a: 7). Moreover, it suggests that the escalation of behavioural conditionality combined with inadequate wages has the potential to further undermine and dismantle many current forms of welfare protection, and, in doing so, lead increasing numbers of 'vulnerable' individuals to be denied the support they desperately need.

The current political drive to ensure that greater numbers of individuals in receipt of welfare achieve 'a job, any job' is exemplified in the expansion and rollout of in-work conditionality in UC (DWP, 2018b). In-work conditionality represents a profound shift in welfare distribution and delivery, with critics asserting that it acts to undermine crude distinctions made in the past by policymakers between 'hard working families' and caricatures of the 'irresponsible' out of work welfare claimants (Abbas and Jones, 2018; Dwyer and Wright, 2014). Evidence from this research indicates that in-work conditionality is likely have a disproportionately detrimental impact on the lives of many 'vulnerable' individuals, with its application recognised to potentially lead many 'vulnerable' people to confront increasing pressure to assume employment even when such work may both destabilise them financially and further limit the provision of wider forms of welfare

support. Moreover, the rollout of in-work conditionality to 'vulnerable' claimants raises considerable questions regarding the role of the welfare system, and its potential to position greater numbers of 'vulnerable' individuals at risk of punitive and disciplinary measures. The evidence from this research indicates that there is an urgent need to evaluate the effectiveness and impact of in-work conditionality for 'vulnerable' claimants, especially given that there is currently limited research that explores how in-work conditionality interacts with both the current financial incentives to work and the personal and structural barriers that often constrain the capacity of 'vulnerable' individuals to increase their hours of paid work and level of earnings.

8.5 Rhetoric versus reality: Failing to protect 'the most vulnerable'

Successive Governments have claimed that UC will continue to protect those 'most vulnerable' in society. However, evidence from this research reveals that many of the respondents had witnessed deterioration in their lived experiences of vulnerability by the end of the study. Core elements of UC policy, such as monthly UC payments to the household, the direct payment of the housing element to the individual, and the tapered withdrawal of UC with movements into paid work was frequently noted to undermine the financial autonomy of respondents, constrain how they had historically sought to manage the challenges of living on a low income and had even pushed some yet further from paid employment. A key conclusion from this study is consequently that UC is often an inappropriate and inadequate welfare system for meeting the basic needs of many 'vulnerable' claimants (see Chapter 7 for further details).

Transitions to monthly UC payments appeared to particularly affect the financial stability of respondents, leading the majority to encounter significant financial hardship (see 7.2). Often the initial 5-6 week wait for their first UC payment had come at a time when most had no final wages or redundancy payments to rely on and their overall cost of living had increased. An extended period without access to any money had, therefore, frequently escalated levels of debt and rent arrears, and had resulted in the majority of respondents reporting considerable financial difficulties for many months, and often years later. Compounding the financial hardship confronted by the respondents had been the variability and inadequacy of retrospective UC payments. Benefit sanctions and payment deductions made it difficult for respondents to predict future income, and, therefore, often constrained their ability to manage and budget their limited UC payments effectively (cf. Tucker and Norris, 2018). As a result, the majority had confronted ongoing and often escalating daily financial struggles, and continued to live in entrenched poverty by the end of the study.

The evidence from this research is noteworthy as it reveals the current incompatibility between the political expectation that all claimants should learn to manage their finances independently with limited interference from the government, and the extent to which personal and wider structural forces frequently act to constrain the capacity of 'vulnerable' individuals. Bennett and Miller (2018) have similarly argued that the political aim to make UC like paid work fails to reflect extensive research to date which provides insight into life on a low income and within insecure and poorly paid employment. They suggest that this mismatch between policy design and evidence is, nonetheless, not a misguided political 'blunder' but expected to further reinforce behavioural changes to diminish welfare 'dependency'. Awareness of the behavioural change rationale underpinning the current UC design further explains why women who experience domestic violence and respondents who had substance misuse issues appeared to be particularly detrimentally effected in this research study (cf. Howard, 2018; Bennett, 2018b; 2012; EHRC, 2018; MEAM, 2017; Engender, 2016a). Evidence from this study indicates how the current design of UC fails to account for, and build on the ways in which these groups often seek to manage on a low income and then positions individuals unable to successfully manage their finances as 'exceptions' in need of temporary additional support (cf. Bennett and Miller, 2018). This finding raises fundamental issues about the purpose and nature of the welfare system in contemporary society as either a 'safety net' or mechanism for behavioural change; a particularly significant debate to be resolved given that the Government has recently admitted that some claimants will be financially "worse off" claiming UC (McVey, 2018d).

Inadequate UC payments which failed to meet the most basic and essential needs of the 'vulnerable' respondents involved in this research clearly illustrates the close relationship between issues of generosity and behavioural conditionality in the contemporary welfare system (see 7.3; see 2.2 for further details on parameters of generosity). The insufficient income provided by UC appeared to further compound the negative impact of policy design expected to drive behaviour change, and make it necessary for the vast majority to rely on discretionary financial loans and modified payments intended to temporarily mediate UC (DWP, 2013d; see also 3.5). Such measures, however, were noted in this research to frequently fail in the immediate and longer term to offer adequate levels of support but to, instead, trap many 'vulnerable' respondents in worsening cycles of financial dependency and debt, sometimes from the very start of their UC claim (cf. WPC, 2018b; 2017b; NAO, 2018; Trussell Trust, 2018; DWP, 2018). The evidence in this study indicates that the inconsistent, short-term and conditional provision of UC Advances, Budgeting Advances and Hardship Payments often acted to undermine and further

constrain the present day and future financial choices of respondents, leading several yet to receive their full UC payment by the end of the study (see 7.3).

The behavioural conditions attached to support measures intended to be provided to 'vulnerable' claimants seemingly indicate the extent to which conditions of conduct have become a core tenet of the contemporary welfare system. Behavioural conditions were identified in this study to have resulted in some of the 'vulnerable' respondents being denied further financial help if it was considered that they were unable to assume responsibility for its repayment or deciding not to request any additional financial support but to go without their most essential needs, such as food and shelter (see 7.3). These findings are important because they suggest that the extension and intensification of behavioural conditionality has the potential to lead those 'vulnerable' claimants without the financial means to repay any additional support provided, who struggle to become financially independent over time or who are unwilling to comply with the conditions of conduct attached to such assistance to fail to receive the help that they may desperately need. Such evidence appears to reveal a considerable weakening of the post-war recognition that the welfare system must address and reduce the social injustices and structural forces that often lead to and escalate 'vulnerabilities'. Instead, it seems to indicate that the steady decline in the generosity of welfare, in parallel with stricter behavioural conditions and harsh benefit sanctions, has considerable detrimental implications for the lives of many 'vulnerable' individuals in need of welfare support in the UK.

The failure of UC to provide sufficient social protection to 'vulnerable' claimants was often noted in the research to result in greater reliance on wider statutory and non-statutory support services, such as local authorities, charitable organisations and emergency aid (see 7.4). Currently, such organisations appear to be bridging the gap between some of the most inappropriate and insufficient aspects of UC distribution and delivery and the needs of those most 'vulnerable' in society. As a result, these services can be recognised to perform a crucial role mediating some of the more detrimental effects on the lives of 'vulnerable' individuals. The rise of the third sector and its function in delivering the much needed resources and services no longer offered within the contemporary UK welfare system has been argued by Lumbie-Mumford (2015) to further indicate a shift from ideas of welfare entitlement to charity. Growth of the third sector and charities reflects the recent political drive to establish alternatives to the UK welfare system, with communities, families and the third sector increasingly encouraged to meet the needs of 'vulnerable' individuals.

Reliance on such forms of support are nonetheless noted in this study to often lead to problematic outcomes for many 'vulnerable' individuals, as the majority of third sector and charitable organisations do not have the capacity or resources to adequately address, and shore up, the longer term insufficiencies of UC. Evidence from this research reveals that the limited, and frequently conditional assistance provided by many third sector or charitable organisations in the wake of large-scale welfare retrenchment and reform led, in some cases, to respondents confronting the further denial of much needed support, and leading to further exacerbation of underlying vulnerabilities. This finding clearly indicates the considerable challenges and detrimental effects on 'vulnerable' individuals when, often poorly resourced third sector and charitable organisations are increasingly depended upon to bridge the gaps in welfare provision brought about by harsh behavioural conditions and inadequate benefit payments. Consequently, the evidence in this study reveals that many 'vulnerable' individuals currently confront insufficient access to, and inadequate levels of support from both the welfare system and external support services, and, as a result, are likely to experience further social disadvantage over time.

8.6 Temporal analysis of vulnerability in research

Time is often discussed in theories of vulnerability, with references frequently made to how vulnerability can be episodic, fluctuate and also shift over time (see: Mackenzie, 2014; Fineman, 2010). Emmel (2017) suggests that a focus on temporality in research offers the potential to investigate the causal structures of vulnerability and may also indicate how chronological time, which underwrites many social policies, can be at odds with temporal lived experiences of vulnerability (see also: Emmel and Hughes, 2014).

In this study, the two waves of interviews over six months enabled respondents to reflect forward and back on their experiences of UC, and offered understanding about how they made sense of, and responded to their lived experiences of vulnerability. This furthered the data analysis as it provided useful insight into the ways in which vulnerability is often engendered by, and shaped through the interactions between welfare services and social structures, such as the paid labour market, and also the varying responses and strategies of the respondents over time.

In particular, the past experiences and future aspirations reported by the respondents indicated that vulnerability cannot be understood solely as a set of circumstances (e.g. homelessness). Instead, it appeared to be an outcome of longstanding trajectories of social and economic disadvantage that are manifest in ebbs and flows in everyday 'getting by' and had a profound influence on the respondents' capacity to undertake paid work. Exploring vulnerability during this

study revealed that there was a close relationship between the agency of the respondent and the structural forces that often disadvantage and socially exclude 'vulnerable' individuals.

The longitudinal approach, nonetheless, often presented a challenge when seeking to draw clear conclusions about how and why UC policies and practices mediated, or did not, lived experiences of vulnerability (see: Corden and Millar, 2007; Corden and Nice, 2007). Interviews across the six months frequently revealed shifts in the ways respondents reflected on, and reported their experiences of UC as their circumstances changed. Researching over an extended period, therefore, offered insight into the various triggers, transitions and turning points that underpin the causal structures of vulnerability (Emmel, 2017; see also: Thomson et al., 2003; Neale and Flowerdew, 2003). The longitudinal element of this study suggests that the present-day temporality of lived experiences of vulnerability are rooted in overarching historical, social and personal contexts. Therefore, ensuring that time is positioned central to future research exploring vulnerability may help to generate explanatory accounts which can challenge ongoing popular normative ideas of vulnerability (see Chapter 2).

The longitudinal methodology also offered an approach by which to examine how chronological time in UC policy and practice interacted with the lives of 'vulnerable' claimants over time. Investigating the interplay between macro UC policy (e.g. monthly payments) and the micro individual experiences and responses of individuals over time was useful as it indicated the considerable discrepancy between the 'tempo' of UC and respondents' vulnerability over time (cf. Millar and Bennett, 2017; see also: Neale, 2018; Corden and Millar, 2007). For instance, it revealed that insufficient UC payments in monthly arrears did not often align with the immediacy of the respondents' financial concerns, and had frequently exacerbated their experiences of poverty and led to new pathogenic vulnerabilities, such as homelessness.

In addition, repeated interviews across six months allowed particular events, such as benefit sanctions, to be contextualised and interpreted within an extended timeframe. The longitudinal approach undertaken was able to illustrate how continued reliance on additional financial support, such as Budgeting Advances, had often been a rational response to enduring experiences of poverty engendered by insufficient UC payments, low paid weekly wages, lack of access to adequate social housing and temporary unforeseen life events, rather than 'irresponsible' lifestyle choices. The longitudinal qualitative approach therefore enabled the research to further explore and highlight the detrimental implications that the current disparity between UC policy design and the temporality of vulnerability for 'vulnerable' claimants.

By employing a longitudinal qualitative approach, this study has articulated some of the temporal aspects of vulnerability which may not be so readily captured by alternative research methodologies. The longitudinal research may prove a useful approach to engage with studies that seek to provide further conceptual analysis of vulnerability. This is particularly important given that the concept of vulnerability is nebulous, and frequently contested in social policy and practice, and also in research.

8.7 Potential implications for UC policy and practice

This thesis adds to an expanding body of research that has critiqued the negative impact of UC on the lives of 'vulnerable' claimants, such as increased poverty, worsening health and impairments, and, on occasions, disengagement from the welfare system (see also: Dwyer, 2018a; Wright et al., 2018; Fletcher and Flint, 2018; Fletcher and Wright, 2018; Reeve, 2017; Wright et al., 2016a; McCarthy et al., 2015; Oakley, 2014 etc.). It has illustrated the need to rebalance behavioural conditionality in UC so that further emphasis is placed on providing 'vulnerable' individuals with support measures that facilitate positive movements towards, into and within paid work, rather than strategies of surveillance, sanction and deterrence (see: Dwyer, 2018a). Further policy recommendations that pertain particularly to the impact of UC on 'vulnerable' claimants are provided below.

- Key decisions, such as when a benefit sanction should be applied or determining an individual's eligibility to modified UC payments or financial loans, should be made together with the 'vulnerable' claimant so that any decision to provide or deny welfare support is made with greater awareness of their needs, capabilities and circumstances.
- There is an urgent need to remove benefit sanctions for 'vulnerable' claimants who are temporarily unable and not expected to return to paid work, such when an individual is considered unfit for work. The exclusion of these claimant groups from benefit sanctions would enable individuals to continue to focus on, and overcome, barriers that prevent them from moving into paid work. As a result, it is likely that they could more readily re-engage with paid employment over the longer-term.
- There is a need to increase the current level of UC payments provided to 'vulnerable' claimants. The additional costs of living that arise from poor health and experiences of

domestic violence necessitate that further financial support is made available, particularly at the start of UC claims.

- It is vital that the system of discretionary UC Advances, Budgeting Advances and Hardship Payments is reformed. These forms of financial support should not be loans whose provision leads to ongoing reductions of UC payments and additional debt, or whose denial prevents 'vulnerable' individuals from receiving the financial support they may desperately need.
- Additional research is required to explore how behavioural conditionality interacts both with current financial incentives to work and a 'vulnerable' individual's capacity to assume additional hours of work or higher paid work. Given the potential expansion of in-work conditionality in the next few years, it is critical that its impact upon 'vulnerable' claimants, unable to increase their overall waged income (e.g. due to poor health), is further understood.

8.8 Final reflections

Through an examination of how extended and intensified behavioural conditionality in UC impact the lives of 'vulnerable' claimants, the evidence presented in this thesis has countered the ongoing political reassurances that 'the vulnerable' will be protected and instead revealed that UC often leads to deteriorations in lived experiences of vulnerability over time. As UC continues to be rolled out across the UK, this study therefore ends with a call for future research and public discussion to turn the spotlight on the current assumptions that underpin the policies and practices within UC and their implications for 'vulnerable' individuals. There is an urgent need to shift the focus of public debate from one that contests the adequacy of UC delivery to an open dialogue that further unpacks the implications of a continuing and growing political rhetoric which emphasises the importance of personal responsibility, financial independence and engagement in paid work. Without this conversation, the evidence in this research suggests that increasing numbers of 'vulnerable' individuals, who already confront considerable social and economic disadvantage, are likely to face further exclusion from mainstream society.

Appendices

Appendix One: List of Tables

Table 12: Self-reported illnesses and disabilities reported by respondents

Respondents	Illness and/or disability	
	Short term	Long Term
Jack		Epilepsy
Adam		Alcohol misuse
John		Alcohol misuse and anxiety
Tom	Physical illness due to an accident	PTSD
Sarah		Learning disability, depression and self-harm
Mark		Depression, anxiety and drug misuse
Steph		Depression and anxiety
Lauren	None reported	None reported
Dan		Heart condition, depression and self-harm
Matt		Depression and physical health condition
Tim		Alcohol-related PTSD
Eric	None reported	None reported
Clare		Depression and anxiety
Amy		PCOS
Nick		Back condition, depression and alcohol misuse
Jess	Twisted ankle	Learning disability
Sean	Broken arm	
Ben		Hip problem and depression

Table 13: Pathways to Universal Credit

Respondent	Age	Pathway to UC			
		Change in Job Status	Change in Individual/Family Circumstances	Transition from Legacy Benefits	Exits from Criminal Justice System
Jack	23	•			
Adam	53				•
John	50s	•			
Tom	29		•		
Sarah	35			•	
Mark	50s				•
Steph	30	•			
Lauren	29	•			
Dan	25			•	
Matt	30		•		
Tim	50s				
Eric	40s		•		
Clare	45				
Amy	29	•			
Nick	45	•			
Jess	46	•			
Sean	34			•	
Ben	52	•			

Table 15: Movements in and out of paid work over the course of the study

Respondent	Wave A	Between Interviews	Wave B
Jack	Part-time work	Temporary work	Unemployed
Adam	Unemployed	Unemployed	Unemployed
John	Unemployed	Unemployed	Unemployed
Tom	Unemployed	Full time work	Self-employed
Sarah	Part-time work	Part-time work	Part-time work
Mark	Unemployed	Unemployed	Unemployed
Steph	Unemployed	Unemployed	Unemployed
Lauren	Unemployed	Withdrew	Withdrew
Dan	Unemployed	Withdrew	Withdrew
Matt	Unemployed	Withdrew	Withdrew
Tim	Unemployed	Unemployed	Unemployed
Eric	Unemployed	Sporadic work	Sporadic work
Clare	Part-time work	Withdrew	Withdrew
Amy	Unemployed	Full time	Full time (new job)
Nick	Full time work	Full time work	Full time work
Jess	Unemployed	Unemployed	Unemployed
Sean	Unemployed	Unemployed	Sporadic work
Ben	Unemployed	Unemployed	Full time work

Table 16: Additional Support Measures in place over the course of the study

Respondent	UC Advance	Budgeting Advance	Managed APA	Frequency APA	Hardship Payment
Jack	•	•	•		
Adam					
John	•		•		
Tom	•	•	•		
Sarah		•	•		
Mark	•	•	•		
Steph	•			•	
Lauren	•				
Dan	•	•	•		
Matt		•	•		•
Tim			•		
Eric					
Clare	•		•		
Amy	•	•	•		
Nick			•		
Jess	•			•	
Sean			•		
Ben					

Appendix Two: Information Letter to Gatekeeper Organisations



Research Study: Experiences of Universal Credit Initial Contact letter for Gatekeeper Organisations

Dear Sir/Madam,

My name is Helen Stinson and I am a PhD student at the University of York. My research is co-funded by the Economic and Social Research Council and the Joseph Rowntree Foundation. My project is a stand-alone study that is linked to the wider 'Welfare Conditionality: Sanctions, Support and Behavioural Change' project that you may already know about.

Why is this research important?

The purpose of this research is to investigate the impact that Universal Credit is having on the daily lives of the people who claim it. I am interested in trying to understand how Universal Credit may mediate or compound the vulnerability of those claimants who you offer services too.

How will the research be conducted?

Qualitative data will be gathered from two main sources:

- Repeat (i.e. two) semi-structured interviews with a total of 20 'vulnerable' people who are currently claiming or who have claimed Universal Credit in the recent past
- Semi-structured interviews with a total of 10 professionals who support or routinely work with Universal Credit claimants.

These interviews will be combined in analysis to examine how the structure and delivery of Universal Credit impacts upon the lives of different claimants.

How can you, and your organisation, help?

I am keen to interview Universal Credit claimants and professionals who regularly support or work with Universal Credit claimants. You can facilitate with this in two ways:

- 1) Would you be willing to be offer me permission to recruit two or three individuals who use your services to take part in these interviews?
- 2) Would you, or a suitable colleague, be willing to take part in a practitioner interview?

For further details about what the interview process involves for any individuals who express an interest in being involved in this project, please see the attached the information leaflets.

Will the involvement of the organisation and individual be confidential?

The name of your organisation will be treated as confidential. At the start of the project, you will be asked to choose an agreed general descriptor for your organisation. This will be used during the writing and dissemination of the research findings. Every effort will also be made to retract any details or information that the researcher believes could lead to the identification of the organisation or any individuals involved with the service.

The anonymity of both Universal Credit claimants and practitioners involved in this project will be protected. All Universal Credit claimants will be assigned a code number and practitioners will be asked to agree to a general descriptor at the time of the interview. Everyone interviewed will be informed that the only time I may have to disclose information to someone else what they have said is if they tell me that either they or someone else is at risk of harm.

Who will benefit from this research?

The outputs will include:

- A PhD thesis
- Presentations to academics, students and the wider public
- Various academic articles and potentially a book

On completion of the project anonymised copies interview transcripts will be stored on the Economic and Social Research Council UK Data Archive.

Who should I contact?

If you are able and willing to help facilitate the research as outlined, or if you require any more information, please contact Helen Stinson on 07759446718 or by email on hls555@york.ac.uk.

Yours Sincerely,
Helen Stinson

N.B: If you want to check that I am a student at the University of York or speak to my PhD supervisor about my project, please contact:

Prof. Peter Dwyer
Professor of Social Policy
Department of Social Policy and Social Work
University of York
York
Telephone: 01904 321229
Email: peter.dwyer@york.ac.uk or <http://www.welfareconditionality.ac.uk>

Why should I take part?

This study is trying to find out how claiming Universal Credit impacts upon the lives of different people.

You have experience of Universal Credit services and can describe how it has effected your life.

What happens after the interview?

I will type up the interviews so that I can analyse them for my PhD. Your words might be used in my PhD or other publications but it will not be possible to identify you as all data generated in the interview will be anonymised.

If I want to take part ...

Just speak to the person who gave you this leaflet or you can email/phone Helen Stinson on the contact details below

If I don't want to take part ...

It's not a problem. I won't assume you want to take part unless you tell me.

What if I'm not sure?

If you need anything explained, please contact first:

Helen Stinson, 07759446718, hls555@york.ac.uk

Or her PhD supervisor at the University of York:

Professor Peter Dwyer, 01904 321229

peter.dwyer@york.ac.uk

PhD Research
Project into
**Experiences of
Universal Credit**

Funded by:



UNIVERSITY of York

What is this about?

My name is Helen Stinson and I am a PhD student at the University of York. I want to learn more about:

- Your experiences of claiming Universal Credit
- If Universal Credit has made your life better or worse
- What has happened when you have tried to get help from services
- How you have felt about seeking help

Who can take part?

I am very interested in speaking to people who are currently or who have recently claimed Universal Credit.

How can I take part?

If you want to take part, you will be invited to be involved in two interviews over a six to nine-month period.

I will get in touch with you to arrange a time and place for the interview that suits you. It can be in the daytime, evenings or at the weekend. I am happy to meet you somewhere familiar to you, like at a café.

I will then get in touch with you to arrange an interview but you can tell me at any time if you want to leave the study.

Will I get paid?

You will be given a voucher worth £20 that you can spend at a number of selected high street shops at the end of each interview.

What happens in an interview?

You will be asked about your experiences of Universal Credit and how it has impacted on your life.

The interview will last for about an hour but you can decide how much you want to say and which questions you want to answer.

With your permission, I will record our conversation on an audio tape. This will make sure that I have a true record of what you say.

The only time something you say may be passed on is if you tell me that there is a serious risk to you or another person.

Appendix Four: Research Consent Form for Gatekeeper Organisation

Department of Social Policy and Social Work



CONSENT FORM FOR: Experiences of Universal Credit

Please answer the questions below by putting a tick in the box marked "yes" or "no".

I have read and understood the information sheet [dated XX/XX/XX] provided on the above research project	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I understand that this is a PhD project and that it is not linked to any other research being undertaken in the region	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I have been told the objectives for this research and been able to ask questions about the project.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I am aware that this is a longitudinal study that will be conducted over a 6 to 9 month period	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I agree to be a gatekeeper organisation for this project. I understand that this means that Universal Credit claimants and staff may be recruited through, and from, this organisation	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I understand that the participation of this organisation in the research project is entirely voluntary and involvement can be withdrawn at any time	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I understand that name of this organisation will be anonymised within any research reports, publications and other research outputs for this study and that it will only be referenced to via a pre-specified general descriptor	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I understand that any personal information gathered will be confidential in this study	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I agree for the anonymous data to be archived [e.g. at the University of York] and for other researchers to be able to use it only if they agree to the terms I have pre-specified in this form	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I consent to other researchers using any archived data from this study in publications, reports, and other research outputs if they have agreed to the terms I have pre-specified in this form.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Name of Organisation: _____ Name: _____

Position in Organisation: _____

Signature: _____ Date: _____

Researcher signature: _____ Researcher name: _____

Appendix Five: Research Consent Form for Respondents

Department of Social Policy and Social Work



CONSENT FORM FOR: Experiences of Universal Credit

Please answer the questions below by putting a tick in the box marked "yes" or "no".

I am over the age of 18 years old	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I understand that this is a PhD project and that it is not linked to any other research being undertaken in the region	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I am aware that this is a project that is taking place over 6 to 9 months	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I agree to take part in this research. This means I will be interviewed.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I agree to you recording me. (You can still take part without being recorded).	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I understand that I do not have to take part in the research and withdrawing won't affect any of the services I receive.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I have been told what this research is about, who is doing it and why it's being done. I've been given an information sheet [dated XX/XX/XX].	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I've been able to ask questions about the research.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I can refuse to answer any question and can withdraw at any time.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I understand that if the researcher thinks that I or someone else might be at risk of harm, they will have to contact the relevant authorities. But they will try and talk to me first about the best thing to do.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I will not be named in any research reports, and my personal information will remain confidential.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I agree for my anonymous data to be archived [e.g. at the University of York] and for other researchers to be able to use it only if they agree to the terms I have outlined in this form	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I give consent for you to use my words in any research output.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I understand that other researchers may use my words in publications, reports, web pages, and other research outputs if they agree to the terms I have outlined in this form.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Participant signature: _____

Date: _____

Researcher signature: _____

Researcher name: _____

Appendix Six: Wave A Interview Topic Guide

Research Study: Lived Experiences of Universal Credit

First Wave Interviews with Universal Credit Claimants

Introduction to the Research Project

- Introduce intentions of the project and the researcher (refer to information sheets as required)
- Emphasise informed consent and confidentiality/anonymity (refer to consent forms as required) and explain that there is no need to answer all the questions and that the interview can be stopped at any time
- Explain the interview will take approximately one hour and check if it is okay to record for later transcription
- Explain process for the second wave interviews and that there will be a need to gain contact details to arrange this at a later date
- Advise that a gift voucher will be offered as a thank you at the end of each interview
- Complete the consent form and contact details form

Background/'Getting to Know You' Questions

Q1. Can you tell me a little bit about yourself?

Prompts:

- Living situation – own home, rent, homeless etc.
- Family – married, partner, any dependents, any caring responsibilities
- Friends – living nearby, similar situation?
- Employment
- Current receipt of benefits – how long, which
- Health/Disability
- Local Services they're in contact with currently – e.g. welfare advice, foodbanks etc.

Process of Claiming Universal Credit

Q2. Can you tell me a bit about your experience of claiming Universal Credit?

Prompts:

- Do you remember how and why you first started to claim UC?
- Can you describe to me your experience of making a claim for UC?
- What were the processes you had to go through to make a UC claim?
 - Application – online/in person/appointment with JCP advisor
 - Additional requirements – bank account/housing benefit transfers

Q3. Can you tell me about your experience of agreeing to your Claimant Commitment/Job contract?

Prompts:

- What were the steps you had to take when you were agreeing to your Claimant Commitment/Job contract?
- Can you tell me about any discussion you had with the JCP advisor about any requirements you have to fulfil to be paid UC? E.g. 35 hrs job search, CV writing, training, mandatory work activities, attendance at the Work Programme etc.
 - How well do you feel these conversations were reflected in your Claimant Commitment?
 - How realistic do you think your Claimant Commitment was at this time?
- Was there any discussion about the types of help/training you could be given to help you? E.g. skills workshops, work placements, training, job search, cv writing
 - What did you think about the help you were offered?
- Can you tell me about any discussions you had about your need to comply with these requirements and what might happen if you didn't? E.g. how and when to highlight change in circumstances, how to evidence 'good reason', financial sanctions
- Do you feel your [factors/circumstances] (from listed above e.g. disability) were taken into consideration within your Claimant Commitment?
 - How? Why?
 - Can you tell me about whether you were offered any additional help/training due to [factor/circumstance]?
 - How useful was the help/training you were given?
- Can you describe to me what it was like talking about [factor/circumstance] with the JCP advisor?
 - How well do you feel the JCP advisor understood your situation and needs?
 - What was your relationship like with your JCP advisor at the time?
 - Was there anything that was particularly helpful or made it harder to talk to the JCP advisor?
 - Did your relationship with your JCP advisor change through these conversations? How? Why?

Subsequent Experiences of Universal Credit

Q4. In what ways, if any, has claiming/being on Universal Credit affected your day to day life?

Prompts:

- Can you describe a typical week for you?
- Are there any ways in which claiming UC impacts on this weekly routine? How? Why?

- What have been the positive and negative effects of claiming UC on your life?
- You mentioned [factor/circumstance] earlier, how has that been affected by claiming UC?
- Can you talk me through what you find particularly helpful or hard about the process of claiming UC?

Q5. Have you faced any particular difficult times while you've been claiming UC?

Prompts:

- How? Why?
- What was happening in your life at the time?
- Can you tell me about how this situation happened?
- Did the process of claiming UC effect this situation?
- How did claiming UC impact on this situation?
- To what extent, did claiming UC help or make worse this situation?
- What type of help did you feel you needed at this time?
- Can you tell me about what got better and what got worse for you during this time?
- Can you explain to me why you think [worsened/better situation] happened?

Q6. To what extent do you feel that your Job Centre Plus advisor made allowances for [particular situation/issues - specify as appropriate]?

Prompts

- Can you tell me about any discussions you had with your JCP advisor during this time?
- How well do you feel your JCP advisor understood your situation and needs at this time?
- Was there anything that helped or prevented you from talking about [particular situation – specify as appropriate] with you JCP advisor?
- Were there any changes to your Claimant Commitment during this time?
- Can you explain to me how these changes came about?
- How was it going through the process of getting these changes?
- How well do you feel these changes were able to reflect the help you needed during this time?
- Sometimes someone experiencing [above difficult situation] can have the requirements in their Claimant Commitment/Job contract temporarily relaxed, do you have any experience you have of this?
- Can you talk me through what happened? How you were offered it? Why?
- Was the easing of your requirements helpful or did it make life more difficult for you?

- What impact did the temporary relaxation of the requirements in your Claimant Commitment/Job contract have on your life at the time and in the longer term? Why?
- In what ways has [particular circumstance – specify as appropriate] effected your current requirements?

Q7. What support have you received from your Job Centre Plus advisor while you've been claiming UC?

Prompts:

- Can you tell me a bit about how you got this support?
- Were there any discussions with your JCP advisor about [particular support – specify as appropriate]? Can you tell me more about these?
- To what extent do you think that [particular situation – specify as appropriate] was considered when you were offered [particular support – specify as appropriate]? Why?
- How useful was it getting [particular support – specify as appropriate]? Why?
- How much choice do you feel you had in engaging with the support you were given?
- Can you tell me about anything you have to do to get support through UC?
- How is this for you?
- Why do you feel there are requirements linked to you getting support?
- Has there been anything or anyone that was particularly helpful or made it harder to access [particular support – specify as appropriate]?
- What would have made the support more helpful to you?
- Do you feel that this support helped or made [particular situation – specify as appropriate] worse? How? Why?

Q8. Have you ever been sanctioned when you've been claiming UC?

Prompts:

- Can you explain to me what happened? – e.g. who by, what for, why, how you found out about it
- What impact did being sanctioned have on you at the time? Longer term?
- How did you cope during the time that you were sanctioned?
- In what ways has being sanctioned affected how you cope in the longer term?
- How did you feel about being sanctioned at the time? How do you feel about it now?
- To what extent did being sanctioned impact upon [particular situation – specify as appropriate]?
- How did you feel about this at the time? How do you feel about it now?
- To what extent do you feel your JCP advisor considered [particular situation – specify as appropriate] when they referred you to be sanctioned?

- Do you think it affected the sanction you were given? How? Why?
- Did the sanction affect your relationship with your JCP advisor? How? Why?
- Has being sanctioned impacted on the way you claim UC now? How? Why?
- Has being sanctioned affected your ability to fulfil the requirements in your Claimant Commitment at all? How? Why?
- Have you ever stopped claiming UC completely because of a sanction?
- Can you tell me about how and why you stopped your UC claim? E.g. when, circumstances, how long
- How did you cope during this time? Short-term/Longer-term?

Q9. What support did you receive from your Job Centre Plus advisor during the time that you were sanctioned?

Prompts:

- Can you tell me about the support that you were given? E.g. who, when, what, and how was it offered (such as discussions with JCP advisor etc., advice from third sector services)
- Why were you given this [particular support – specify as appropriate]?
- To what extent do you think that [particular situation – specify as appropriate] was considered when you offered this support? How? Why?
- How did you feel about being given [particular support – specify as appropriate]? E.g. was it useful/helpful?
- Were there any conditions linked to this support? What? Why?
- Can you tell me about how this affected the way you were able to cope during this time?

Q10. Have you ever been offered a hardship payment when you've been sanctioned? (if not already mentioned in previous question)

Prompts:

- Can you tell me about how and why you were given a hardship payment? E.g. who, when, how was it offered, how much etc.
- Was [particular situation – specify as appropriate] considered when you offered a hardship payment? How? Why?
- Were there any conditions linked to the hardship payment? What? How?
- How was this for you?
- In what ways was being offered a hardship payment helpful and not helpful? How? Why?
- Can you tell me about whether it affected the way you were able to cope during this time? How? Why?
- What, if any, impact has this had on you in the longer term?

External Support Beyond UC System

Q11. Can you tell me about any other support or services you've been involved with during the time you've been claiming UC? (e.g. foodbanks, family, friends, local council, community services, pay day loans etc.).

Prompts:

- Can you tell me a bit about what support you have had from other people outside of the JCP? – e.g. what support, what circumstances, how long
- Can you explain to me how you accessed this support?
- How was this experience for you?
- Were there any discussions of [factor/circumstances] during the process of getting this support?
- In what ways do you feel this was considered?
- Can you tell me about anything that was expected of you in order to get this support?
- How did you feel about that?
- How did you cope with these expectations?
- Can you tell me about the impact that this support had on your life?
- Was there anything especially helpful or difficult about getting this support?
- How do you feel [organisation/individual] understood your situation?
- Do you think that this effected the type of support that you were offered?
- Were there any limits/conditions attached to the support that you were offered? What? Why?
- What impact did these conditions have?
- Can you describe to me how this support effected your UC claim? In what ways was it helpful and not helpful?

Round-up/End of Interview

Q12. How would you feel if someone said that you were 'vulnerable'?

Prompts:

- What does "being vulnerable" mean to you?
- Have you ever been called 'vulnerable'?
- Can you tell me about a time when someone has said that you're 'vulnerable'?
- Why do you think that they felt this way about you?
- How did it make you feel to be thought of as 'vulnerable'?
- Do you feel as though you are 'vulnerable'?
- In what ways do you feel you are 'vulnerable' or not and why?
- Can you tell me of a time when you've felt particularly 'vulnerable'?

Q13. Overall do you think UC has made your life better or worse? Why?

Q14. What do you hope will happen in the next six months?

Prompts:

- Discuss hopes/aspirations/expectations
- Changes to housing, job status, health, family status, finances etc.
- Can you tell me what you hope to have changed about your situation?
- How do you think this will be achieved?
- What do you think will help or stop this happening?

Q15. Would like to clear up or expand on anything you've said today?

Q16. Is there anything else you feel is important for us to talk about to better understand your experiences of Universal Credit?

Q17. What is the most important thing you want me to take away from this discussion?

Completion of Interview

Explain wish to re-interview in 6-9 months' time and ask permission to fill/check contact form

Thank individual for their time to be interviewed and distribute gift voucher

Ensure consent form is completed

Appendix Seven: Wave B Interview Topic Guide

Research Study: Lived Experiences of Universal Credit

Second Wave Interviews with Universal Credit Claimants

Introduction to the Research Project

- Introduce intentions of the project and the researcher (refer to information sheets as required)
- Emphasise informed consent and confidentiality/anonymity (refer to consent forms as required) and explain that there is no need to answer all the questions and that the interview can be stopped at any time
- Explain the interview will take approximately one hour and check if it is okay to record for later transcription
- Advise that a gift voucher will be offered as a thank you at the end of each interview
- Complete the consent form and contact details form

Background/'Getting to Know You' Questions

Q1. Can you tell me a little bit about any key changes in your life over the past six months? Ask specifically about [factors/circumstances] raised at last interview if these aren't addressed.

Prompts:

- Living situation – own home, rent, homeless etc.
- Family – married, partner, any dependents, any caring responsibilities
- Friends – living nearby, similar situation?
- Employment
- Current receipt of benefits – how long, which
- Health/Disability
- Local Services they're in contact with currently – e.g. welfare advice, foodbanks etc.

Changes to Universal Credit

Q2. Can you tell me what has changed in relation to claiming UC in the past six months?

Prompts:

- Can you describe to me what has happened with your UC claim over the past six months?
- Can you tell me about any important discussions you've had with your Work Coach/UC advisor in the past six months? Why were they important? What happened?

Q3. Last time you told me you had to [Claimant Commitment], has this changed?

Prompts:

- Potential Claimant Commitment – hours of job search, appointments with Work Coach
- How? Why has your Claimant Commitment been changed?
- Can you tell me about any discussion you've had with the Work Coach about any changes?
 - How well do you feel these conversations are reflected in your current Claimant Commitment?
 - How realistic do you think your Claimant Commitment is now?

For unemployed respondents:

Q4. Have you started work or been in work since we last met?

Prompts:

- *If yes* – can you tell me a bit more about how you found and when you started work?
- How did being on UC affect your ability to find work?
- Can you tell me a bit about any discussions you had with your Work Coach about finding and starting work?
- What was it/is it like working?
- Has starting work changed your UC benefit at all? In what ways?
- *If no* – can you tell me what's prevented you from finding/going into work?
- What impact has that had on your UC claim? Why?
- Can you tell me about any discussions you had with your Work Coach about finding work since we last met?
- What were those discussions like?

Q5. Have you been asked to attend any mandatory activities in the past six months? E.g. workshops/courses, work placements, training, Work Programme

Prompts:

- Can you tell me about any discussions you had with your Work Coach about this?
- Why were you asked to attend this activity/course/placement etc.?
- What did you think about what you were offered/asked to do?
 - How useful was the help/training you were given?
- Were you aware that you had to attend this activity or be sanctioned? What was that like?
- Last time you told me about [factor/circumstance], can you describe to me if and how that had any impact on going to the activity? Why do you think that was the case?
- Was your Work Coach aware of this situation/your needs?
 - How well do you feel the Work Coach understood your situation and needs?

- o What was your relationship like with your Work Coach at the time?
- o Was there anything that was particularly helpful or made it harder to talk to the Work Coach?
- o Did your relationship with your JCP advisor change through these conversations? How? Why?

Further Questions for respondents who had a fitness to work note/medical assessment appeal:

Q6. Last time you told me you had a sick note from the doctor, is this still the case?

- What happened? Why?
- What is it like having a sick note/no longer being 'on the sick'?
- What has changed/not changed in the last 6 months to mean you still have/no longer have a sick note?
- In what ways has this effected your current Claimant Commitment?
- Can you describe to me what it's like currently being 'on the sick'/no longer having a sick note?
- Looking back, can you tell me in what ways having a sick note helpful and not helpful for your UC claim?

Q7. When we last spoke you were waiting for the outcome of an appeal for your fitness to work assessment, can you tell me a bit about what happened with that?

Prompts:

- What was the outcome of your appeal? How do you feel about that?
- What does this outcome mean for you?
- Can you tell me about the process of going through the appeal?
- What was it like waiting for an outcome from your appeal?
- Can you tell me a bit about what it's been like for you after you found out the outcome to your appeal?
- Can you tell me about any discussions with your Work Coach about it?
- In what ways do you think the outcome of your appeal has changed your Claimant Commitment? Why do you think that is the case?

For respondents in employment:

Q8. When we last met you were working/about to start work at [place], has this changed at all?

Prompts:

- *If yes* – can you describe to me how and why your work has changed? What happened?
- Can you tell me about any discussions you had with your Work Coach about these changes? How did your Work Coach react to the changes in your job?
- How have the changes in your work effected your UC payments/Claimant Commitment?
- Can you describe to me what it's been like for you on a day to day basis since the changes in your job?
- You mentioned [factor/circumstance] when we last spoke, how has that been affected by these changes? Was it a reason for the changes in your job?
- *If no* – can you tell me a bit about what it's been like working and claiming UC the last six months?
- You mentioned [factor/circumstance] being an issue due to being in work and on UC, is that still the case? Can you tell me a bit more about what impact that's had on you over the past six months?
- Can you tell me a bit about any discussions you've had with your Work Coach about these issues?

Follow up of Particular Experiences of Universal Credit

Q4. Last time we met you told me about [situation with UC], can you tell me about what's happened with this issue over the past six months? E.g. impact of work on UC, budgeting issues, debt, eviction notices, lack of UC payments, delays in payment, housing issues/homelessness

Prompts:

- How and what has changed in the last six months? Why?
- Can you tell me what it is like for you now?
- What have been the positive and negative effects of these changes on your life?
- Can you describe a typical week for you?
- Are there any ways in which claiming UC continues to impact on this weekly routine? How? Why?
- Can you talk me through what you find particularly helpful or hard about the process of claiming UC since these changes?

Q5. When we last met you told me that you received [type of support], is this still in place? E.g. direct payment APA, frequency payment, budgeting skills support

Prompts:

- Can you tell me a bit more about what happened with this support? E.g. has it been reassessed/changed/been removed
- Why is this support still in place/been removed?
- Can you tell me about any discussions you've had about this support? What made this discussion easier/harder?
- Can you tell me about what it's like/was like to receive this form of support? What impact does it have/has it had on your life, if any? Why?

Q6. When we last met, you told me you had a pretty good/poor/no existent relationship with your Work Coach, how has your relationship been in the past six months?

Prompts:

- Can you tell me about any changes in your relationship? What? Why?
- How regularly do you see your Work Coach? Why?
- What's enabled/prevented you from having a positive relationship with your Work Coach?
- Why is that important?
- Is there anything that would improve or make your relationship more difficult? E.g. more/less meetings, different setting, more time, seeing the same person regularly?
- In what ways is it important or not important for you to have a good relationship with your Work Coach?
- Last time you told me you didn't speak to your Work Coach about [factor/circumstance], can you tell me more about why you didn't tell her/him about this?

Q7. When we met you said you hoped to [summarise last interview], in what ways have you been able to achieve these goals? (may not be relevant if already discussed as a lot of goals were getting a job)

Prompts:

- How has UC helped or prevented you from achieving these goals? Why?
- What else has helped or prevented you from achieving these goals?
- Have your goals changed over the past six months? How? Why?
- Looking back, how realistic do you think your goals were? Why?
- If you were to go back to when we last met, would you choose these goals again? Why? Why not?

Exploration of New Difficulties in Past Six Months

Q8. Have you faced any other particular difficult times while you've been claiming UC in the past six months?

Prompts:

- How? Why?
- What was happening in your life at the time?
- Can you tell me about how this situation happened?
- Did the process of claiming UC affect this situation?
- How did claiming UC impact on this situation?
- To what extent, did claiming UC help or make worse this situation?
- What type of help did you feel you needed at this time?
- Can you tell me about what got better and what got worse for you during this time?
- Can you explain to me why you think [worsened/better situation] happened?

Q9. Can you tell me about any type of support that you received during this period?

Prompts

- How? Why?
- Can you tell me about how you came to receive this support? What process did you have to go through to get this support?
- Can you tell me about any discussions you've had about this support?
- To what extent do you feel you had choice in the type of support that was offered to you during this time?
- In what ways did this support affect the difficulties you were having at the time?
- Is there anything else that would have been helpful for you during this situation?
- Can you tell me about anything you have to do to get support through UC?
- How is this for you?
- Why do you feel there are requirements linked to you getting support?
- Has there been anything or anyone that was particularly helpful or made it harder to access [particular support – specify as appropriate]?
- What would have made the support more helpful to you?
- Do you feel that this support helped or made [particular situation – specify as appropriate] worse? How? Why?

Q10. To what extent do you feel that your Work Coach has made allowances for [particular situation/issues - specify as appropriate]?

Prompts

- Can you tell me about any discussions you had with your Work Coach during this time?
- How well do you feel your Work Coach understood your situation and needs at this time?
- Was there anything that helped or prevented you from talking about [particular situation – specify as appropriate] with your Work Coach?
- Were there any changes to your Claimant Commitment during this time?
- Can you explain to me how these changes came about?
- How was it going through the process of getting these changes?

- How well do you feel these changes were able to reflect the help you needed during this time?
- Sometimes someone experiencing [above difficult situation] can have the requirements in their Claimant Commitment/Job contract temporarily relaxed, do you have any experience you have of this?
- Can you talk me through what happened? How you were offered it? Why?
- Was the easing of your requirements helpful or did it make life more difficult for you?
- What impact did the temporary relaxation of the requirements in your Claimant Commitment/Job contract have on your life at the time and in the longer term? Why?
- In what ways has [particular circumstance – specify as appropriate] effected your current requirements?

Recent Experiences of Sanction

Q11. Have you been sanctioned in the past six months?

Prompts:

- Can you explain to me what happened? – e.g. who by, what for, why, how you found out about it
- What impact did being sanctioned have on you at the time? Longer term?
- How did you cope during the time that you were sanctioned?
- In what ways has being sanctioned affected how you cope in the longer term?
- How did you feel about being sanctioned at the time? How do you feel about it now?
- To what extent did being sanctioned impact upon [particular situation – specify as appropriate]?
- How did you feel about this at the time? How do you feel about it now?
- To what extent do you feel your Work Coaches considered [particular situation – specify as appropriate] when they referred you to be sanctioned?
- Do you think it affected the sanction you were given? How? Why?
- Did the sanction affect your relationship with your Work Coach? How? Why?
- Has being sanctioned impacted on the way you claim UC now? How? Why?
- Has being sanctioned affected your ability to fulfil the requirements in your Claimant Commitment at all? How? Why?
- Have you ever stopped claiming UC completely because of a sanction?
- Can you tell me about how and why you stopped your UC claim? E.g. when, circumstances, how long
- How did you cope during this time? Short-term/Longer-term?

Q12. What support did you receive from your Work Coach during the time that you were sanctioned?

Prompts:

- Can you tell me about the support that you were given? E.g. who, when, what, and how was it offered (such as discussions with Work Coach etc., advice from third sector services)
- Why were you given this [particular support – specify as appropriate]?
- To what extent do you think that [particular situation – specify as appropriate] was considered when you offered this support? How? Why?
- How did you feel about being given [particular support – specify as appropriate]? E.g. was it useful/helpful?
- Were there any conditions linked to this support? What? Why?
- Can you tell me about how this affected the way you were able to cope during this time?

Q13. Have you ever been offered a hardship payment when you've been sanctioned? (if not already mentioned in previous question)

Prompts:

- Can you tell me about how and why you were given a hardship payment? E.g. who, when, how was it offered, how much etc.
- Was [particular situation – specify as appropriate] considered when you offered a hardship payment? How? Why?
- Were there any conditions linked to the hardship payment? What? How?
- How was this for you?
- In what ways was being offered a hardship payment helpful and not helpful? How? Why?
- Can you tell me about whether it affected the way you were able to cope during this time? How? Why?
- What, if any, impact has this had on you in the longer term?

External Support Beyond UC System

Q14. When we met last you spoke about how you were engaged with [type of recovery/treatment/refuge/debt or money skills advice], can you tell me more about what's happened with this over the past six months?

Prompts:

- Can you tell me if you are still involved with the service or has the situation changed?
- How? Why?
- How was this experience for you?
 - Can you describe to me how this support affected your UC claim? In what ways was it helpful and not helpful?
- Were there any limits/conditions attached to the support that you were offered? What? Why?
- What impact did these conditions have?

- Is your Work Coach aware that you're engaged/no longer engaged with [type of recovery/treatment/refuge]?
- Can you tell me about any discussions you've had about it?
- What made it easier/harder to talk about?
- Why have you not spoken to your Work Coach about it?
- How has being in [type of recovery/treatment/refuge] been helpful or worsened your current situation? Why?

Q15. Can you tell me about any other support or services you've been involved with during the time the past six months? (e.g. foodbanks, family, friends, local council, community services, pay day loans etc.).

Prompts:

- Can you tell me a bit about what support you have had from other people outside of the JCP? – e.g. what support, what circumstances, how long
- Can you explain to me how you accessed this support?
- How was this experience for you?
- Were there any discussions of [factor/circumstances] during the process of getting this support?
- In what ways do you feel this was considered?
- Can you tell me about anything that was expected of you in order to get this support?
- How did you feel about that?
- How did you cope with these expectations?
- Can you tell me about the impact that this support had on your life?
- Was there anything especially helpful or difficult about getting this support?
- How do you feel [organisation/individual] understood your situation?
- Do you think that this effected the type of support that you were offered?
- Were there any limits/conditions attached to the support that you were offered? What? Why?
- What impact did these conditions have?
- Can you describe to me how this support effected your UC claim? In what ways was it helpful and not helpful?

Clarification Questions

Q16. When we last spoke, I became aware that a lot of the changes to your UC benefit are done through phoning the UC service centre/UC journal, can you tell me what that's like for you?

Prompt:

- What is helpful/difficult about having to call the service centre?

- What is it like having discussions with advisors at the service centre? What makes it easier/harder to have these discussions?
- Can you tell me about a time when you had a difficult/helpful experience when you phoned the service centre? Why?
- What is their attitude usually on the phone? Why?
- What is the difference between talking to your Work Coach and an advisor on the service centre? Why?
- Can you tell me if, and how, your [factor/circumstance] impacts on these discussions?

Q17. We've spoken about 'being on the sick' or getting a fitness to work note from your doctor in the past, can you explain to me what impact that has on your UC claim?

Prompt:

- How long can you be 'on the sick for'?
- Does it automatically mean that your work requirements/Claimant Commitments are relaxed?
- How are these changed?
- Can you tell me about any discussions you've had with your Work Coach about 'being on the sick'?
- Were you aware that you'd be asked to attend a medical assessment? What do you feel about being asked to attend these? Why do you think you're asked to have a medical assessment?
- What's it like 'being on the sick' and claiming UC?
- How does/did claiming UC influence your decision to get a sick note from your doctor?

Round-up/End of Interview

Q18. Last time I asked you about vulnerability, how would you feel if someone said you were 'vulnerable'? Do you feel as though you are 'vulnerable'?

Prompts:

- What does "being vulnerable" mean to you?
- Have you ever been called 'vulnerable'?
- Can you tell me about a time when someone has said that you're 'vulnerable'?
- Why do you think that they felt this way about you?
- How did it make you feel to be thought of as 'vulnerable'?

- Do you feel as though you are 'vulnerable'?
- In what ways do you feel you are 'vulnerable' or not and why?
- Can you tell me of a time when you've felt particularly 'vulnerable'?

Q19. Can you summarise the overall effects that the easements to your work requirements and the additional financial loans/advances you've been provided have had on you in the last six months?

Prompt

- Can you tell me what impact, if any, they've had on [specific factor/circumstances]?
- Why?
- What ways have they enabled or worsened your ability to cope day to day?

Q20. Overall do you think UC has made your life better or worse? Why?

Q21. Thinking back over the last six months claiming UC, what has been the most helpful and what has been caused the biggest problems for you?

Q22. Would like to clear up or expand on anything you've said today?

Q23. Is there anything else you feel is important for us to talk about to better understand your experiences of Universal Credit?

Q24. What is the most important thing you want me to take away from this discussion?

Completion of Interview

Thank individual for their time to be interviewed and distribute gift voucher

Ensure consent form is completed

Appendix Eight: Pen Portraits of respondents

Jack

Jack is 23 years old and lives with his older brother and niece in a private rented house. Jack started claiming UC four months prior to his first interview because he had been asked to leave his previous house share and he needed UC to help pay his rent. At the time of his first interview, Jack was employed on a zero-hours contract but only regularly worked one shift a week. Previously Jack had worked for 35 hours a week but he believes that his hours have been substantially reduced following a period of sick leave when he was diagnosed with epilepsy. Jack was expected to complete 27 hours of job search each week (reduced from 35 due to his one day of paid work). He worries about finding suitable work in the future because of his epilepsy. Jack's goal at the start of the study is to find full-time employment.

At his second interview, Jack had left his one day a week job. He left because he had not been given any extra hours for several months. Jack now has to job search for 35 hours a week. He has attended a few job interviews but feels that most employers are concerned about the implications of his epilepsy. He has, however, completed two weeks of temporary work at a factory but because this finished suddenly, Jack is currently trying to gain proof from the employer that he did not leave or was fired for misconduct. If Jack is unable to prove this, he is aware that he will be sanctioned. Little has otherwise changed for Jack over the previous six months and therefore he ends the study still wanting to find a full-time job.

Adam

Adam is 53 years old and lives in a private rented flat. At the time of his first interview, Adam was almost a year into treatment for alcoholism. Adam has always worked but as his drinking escalated he was arrested for drink driving at his last job and fired. As Adam had been drinking heavily, he does not have a clear recollection of how or why he started UC. He believes he was sanctioned at the start of his claim because he continues to be in debt following a period without recourse to any benefits. Since he has been involved with the recovery service, Adam's mandatory conditions have been eased so he only has to attend the JCP every month. Adam says he can survive on UC if he limits all his expenses and is clear that he does not want to move into yet another 'poor' job that may potentially cause him to return to alcohol. Adam's goal at the start of the study was to sustain his recovery.

At his second interview, Adam continued to be in treatment. He, however, is now expected to look for part-time work but nonetheless remains clear that he does not want to return to

employment if it could undermine his recovery. Adam continues to struggle financially, and says he cannot reduce his expenditure any further. He worries that in the future his rent may increase and this will lead him into further debt. At the end of the study Adam's goals remain unchanged and his priority is survive from day to day and sustain his recovery.

John

John is in his 50s and lives in social housing. John was working full time until 2006 but was then fired for turning up to work intoxicated. He previously received Incapacity Benefit for 10 years. In late 2016, John was told by his Work Programme provider that he must either attend a computer training course or start employment, or he would be sanctioned. John decided to start work. However, he soon found it difficult to manage his job and, becoming increasingly anxious, started drinking heavily. He was later fired for being intoxicated at work. John had started his UC claim a few months prior to his first interview. The first UC payment that John received had been reduced because of his waged earnings during the assessment period. This forced John to rely on soup kitchens and foodbanks. It also caused him to accrue rent arrears for the first time in 10 years. In addition, John had never been paid his housing element directly before and so he spent this money on alcohol during the 2 months he had to wait before a managed APA could be initiated. John was initially expected to job search but due to the stress of his financial issues became so unwell he needed a 'fit note' from his doctor. This meant that John did not have to job search at the time of his first interview. John's goals for the future are to get his bills and recovery stabilised.

At his second interview, John was no longer in receipt of a 'fit note'. He had been advised to be assessed for PIP by a debt advisor but was instead assessed as fit for work. John now has to complete 22 hours of job search each week. This was eased after John told his Work Coach that he would return to drinking heavily due to the stress of his job search. John is about to start a training course to learn how to use the Universal JobMatch system because one of his main concerns at this time is that he still finds it difficult to use the computer and cannot complete his job search sufficiently. John's finances have improved but he continues to be in rent arrears and debt.

Tom

Tom is 29 years old and a single dad to 4 children. Two of his school aged children live with him. Tom was in the army for 8 years but requested to be discharged as his two oldest children had been taken into care. At the time of his first interview, Tom had PTSD from his time serving in the

army. Due to his illness, Tom has a 'fit note' and does not have to job search but must meet with his Work Coach every two weeks. He has however been sanctioned twice in the last year for failing to attend his mandatory appointments. These missed appointments were both after deaths in the family. As a lone parent with school aged children Tom finds it hard to find work because he feels there are not many jobs that will allow him to only work between 9-3pm. He finds it hard to manage on his UC payments. He frequently relies on borrowing money from his family. At the end of his first interview Tom's fit note was due to finish in the next month and his goals were to try to start employment and continue to care for his children.

At his second interview, Tom had become self-employed. He had been employed in a similar job during the six months between interviews but was then in a car accident and could not work for several months. During that time he was again in receipt of a fit note and had no job search conditions. However, due to these changes in his job status, Tom had to rely on a food bank to feed his children and support from his wider family. He finds that now he is working his income has improved but it is still difficult to budget each month. Tom is no longer expected to attend the JCP although he believes he may have been sanctioned because he was automatically booked an appointment despite being in work. Tom wants to expand his business in the future.

Sarah

Sarah is 35 years old. She lives on her own in a social housing flat. Sarah is scared of where she lives because she has been robbed in the past by a neighbour. At her first interview, Sarah had been in part time work a year and a half and had been claiming UC for several years. Since starting her job Sarah no longer receives any support from the JCP and does not need to attend any appointments. Sarah has experience bullying in her job and has tried to find another job but believes she is discriminated against because employers notice that she went to a school for students with learning disabilities. Sarah's landlord had applied for a managed APA in the few weeks before her first interview, although Sarah was unaware this had been initiated and it has caused her considerable financial instability. This means that Sarah has to rely fully on her low pay, but she says she is not paid enough and regularly has to attend the food bank, borrow money off friends or ask for a Budgeting Advance.

At her second interview, Sarah remained working 16 hours a week but regularly assumes overtime to try to manage financially. This has caused her additional pressures however as her overtime pay reduces the money her landlord received via the managed APA. He regularly calls telling her not to work overtime as otherwise he has to rely on Sarah to 'top up' the outstanding rent. Sarah however feels she has no choice but to work overtime in order to not fall further into

debt. She continues to struggle financially with little support. Sarah is no longer able to apply for any additional financial support because she has already received the maximum amount. This means she relies upon charitable support or financial help from the local council alongside medical support from her doctor for ongoing clinical depression.

Mark

Mark is in his early 50s. Mark worked full time until the death of his wife at age 40 and then left work in order to look after his 5 children. Several years prior to his first interview Mark relinquished his social housing tenancy and moved in with his then girlfriend. Mark was then much later found to have violated a restraining order held by this girlfriend and was placed on remand for about 4 months. When he was released, the break in his benefits due to being in prison meant that Mark had to claim UC. Mark was homeless after leaving prison and sofa surfed with family for 12 months. At the time of his first interview, Mark had just moved into a flat provided by a resettlement service but continued to struggle with drug addiction and depression and therefore was in receipt of a fit note and not expected to job search. A recent WCA had found Mark to be fit for work but this outcome was being appealed. Mark had been forced to use foodbanks to manage and often takes on cash in hand jobs for friends and family. His goals for the upcoming six months are to eventually have his own tenancy and to switch to ESA from UC.

At the time of his second interview Mark had handed in a new fit note and therefore was still not expected to job search. He continued to work with a substance misuse service and a resettlement organisation but found this support increasingly unhelpful as he had accrued debts on his water bills. Mark continued to struggle financially. His electricity had been switched off for several days but he was no longer able to go to the food bank because he had already been six times that year. Mark had still not found a permanent tenancy by the end of the study but was soon coming to the end of his 12 month temporary tenancy contract.

Steph

Steph is a 30-year-old mother of a 4-year-old and at the time of her first interview was 6 months pregnant and living in a domestic violence refuge. Steph had been in full time employment for the past ten years but had to leave her job six months prior to her first interview due to an abusive ex-partner. When Steph moved into the refuge she continued to pay the rent on her private house but was told by her landlady that the house was burgled and all the contents were taken. Steph is not expected to job search because she is pregnant but has had to cope financially by relying on staff at the refuge for clothes, borrowing money from her family and going to the foodbank. She

was denied a Budgeting Advance and was in the process of appealing this decision at the time of her first interview and says she does not know where else to go for support. Her goals for the upcoming six months are to have her baby and then return to part-time employment once the baby is six months old.

At the time of the second interview Steph had given birth. She had also been prioritised for social housing but was currently living with her parents until it became available. She continues to have financial difficulties and is now worried about how she will afford to furnish her house. An appeal for a Budgeting Advance was denied and this means Steph does not know where to turn for support. She continues to rely upon her parents for money, and wider support services (e.g. SureStart) for help feeding and clothing her children. Steph still wants to return to part time employment as soon as her baby is six months old.

Lauren

Lauren is a 29-year-old mum of two children aged 8 and 2 years old. At the time of her first interview Lauren had been in receipt of UC for approx. one year. Prior to this she had moved in and out of short-term paid work and on and off receipt of Income Support. Lauren had initially felt that UC was excellent because her claim continued as she moved in and out of work and was adjusted according to her wages. She was also given a nursery loan upfront and this helped her secure a nursery place for her child and enabled her return to work. However, shortly before her first interview Lauren had moved in with her partner. The first month after moving in, her partner lost his job and Lauren had to cover the whole rent herself. This meant she had no money left over. Her partner then became financially and emotionally abusive. After a few weeks, Lauren asked her family for help. She went back to live with her family but they were also abusive and so Lauren had to move into a domestic violence refuge. At the time of her first interview, Lauren had no conditions attached to her UC payments because, she believes, she has young children. Lauren, however, wants to return to full time employment but could not afford the increase in the service charge at the refuge that would occur on finding work. Her goals were to find a house and start full time work but she was unsure if this was possible due to the constraints of living in the refuge.

Lauren withdrew from the research and no second interview was undertaken.

Dan

Dan was 25 years old and living in a temporary homeless accommodation at the time of his first interview. Dan had become homeless 2 months earlier after he split from his girlfriend. He had

recently become a father. Dan has moved into and out of short-term work and on and off benefits for several years due to his depression, self-harm and a heart condition. At his last ESA medical Dan was found fit for work and told he had to start his UC claim. He was appealing this WCA decision. Initially, Dan says he was expected to job search for 40 hours per week but this was later eased to 10 hours a week after he was sanctioned for failing to attend his mandatory appointment. Dan eventually wants to work for 16 hours a week, and believes he will then have the opportunity to build up to full time as his health improves. Dan, however, does not believe starting work is viable while he is living in a homeless hostel. At the time of his interview, Dan had lots of deductions to his UC payments due to multiple Hardship Loans and Budgeting Advances he had been offered. He also had relied upon food parcels and help from his family. Dan's goals were to get his own social housing flat, start 16 hours of work and find out the outcome of his WCA appeal.

Dan withdrew from the research and no second interview was undertaken.

Matt

Matt is 30 years old and has never had consistent work. He has also been homeless for over ten years. At the time of his first interview, Matt had moved into his first social housing accommodation a few months earlier. He moved to a different city from Greater Manchester but soon started his UC claim because he could not find a job and, with no money for housing, had been forced to sleep rough. He later returned to Greater Manchester because he had local connections and knew he would be more likely to find suitable housing. Matt was not expected to job search at the time of his first interview because he had a fit note for his depression and anxiety. Matt had already been sanctioned at least 3 times for missing his mandatory appointments, often during times when he had otherwise been considered too unwell to job search. The financial difficulties caused by UC, and subsequent sanctions, meant that Matt has been forced to shop lift, attend daily breakfast clubs and rely upon foodbanks. His goal for the upcoming six months is to return to work.

Matt could not be contacted to arrange a second interview.

Tim

Tim is in his 50s and has been unemployed for approximately 10 years and has been claiming UC for several years. At the start of his claim, Tim was expected to complete 35 hours of job search each week but in the year prior to his first interview he had been in receipt of a fit note due to long-term depression and alcohol misuse. Tim was waiting the outcome of his WCA at his first

interview. He had already been sanctioned several times while claiming UC, mostly for failing to attend his mandatory appointments. Being sanctioned, together with insufficient UC payments, has meant that Tim has accrued significant rent arrears, has to rely on foodbanks and attends a daily breakfast club. His goals for the upcoming six months of the study were to continue in his recovery from his depression and alcoholism.

At his second interview, Tim had been found fit for work. His Work Coach had nonetheless continued to ease his work search conditions and Tim was expected to complete 10 hours per week. Tim had experienced another sanction for missing an appointment, again during a time when he continued to have an active fit note and had not yet received the outcome of his WCA. The further rent arrears accrued seem to have initiated a managed APA but otherwise there is little change in Tim's situation and he says he will keep looking for a suitable job but states the pressure of doing so will likely make him increasingly unwell.

Eric

Eric is a 40 odd year old married man with 3 young children. He has a MA degree and was working as a teacher in the UK for 20 years before leaving to live in Africa for 5 years. When Eric returned to the UK he applied for UC because he could not find a teaching position. Due to the time taken to process his claim, and with no money, Eric became homeless and had to move with his family to Greater Manchester to live with a friend before moving into temporary homelessness accommodation for seven months. At the time of his first interview, Eric had recently moved into his own social housing accommodation but continued to have lots of difficulties with the processing of his UC claim. For example, his wife is not a UK resident and this led him to be investigated for fraud because he did not include her on his initial UC application. In addition, as his wife is not on his UC claim, Eric is currently classed as a single parent to his young children and therefore has no job search conditions attached to his claim. His Work Coach, however, remains in London because he has a fully digital claim which was not rolled out across Greater Manchester at the time of his first interview. Eric often has to resort to borrowing money from a friend but his goal for the upcoming six months of the study was to start full time work as a teacher.

At the time of his second interview, Eric had completed a few days of sporadic supply work as a teacher and has also started a new MA course. Eric would like more work but now wants to work part-time so that he can support his wife and children and complete his studies. Eric has recently withdrawn some of his pension to buy a car to help his children get to and from school. In

addition, his Work Coach remains in London but Eric has very little contact with him and therefore most of his interaction with UC is via his online journal.

Clare

Clare is 45 years old and lives in social housing. At the time of her first interview, she worked 25 hours a week. Clare had moved into work from claiming ESA due to longstanding depression and anxiety but had decided a few months later that having work would likely be beneficial to her health. Originally, Clare found a job for 8 hours a week but, when she started her claim whilst in work, she was later told by her Work Coach that she should increase to 25 hours of work a week. This was eased working hours because Clare's Work Coach had been aware of her poor mental health. After increasing her hours of work a month earlier, however, Clare noticed that her standard allowance payment had now been fully withdrawn. This meant that only some of her rent was paid by UC directly to her landlord, and, unable to afford to pay the 'top up' of her rent and rent arrears, she had been issued with an eviction notice. This had further exacerbated Clare's anxiety and depression and she no longer found it financially viable to work. Clare has had no contact with her Work Coach, however, since increasing her hours although she relied on the support provided to her by a debt advisor and her family. In the upcoming six months of the study, Clare would like to have stabilised her finances.

Clare could not be contacted to arrange a second interview.

Amy

Amy is 29 years old and lives in social housing. Amy has been in and out of temporary work for several years. She started an initial claim for UC about a year ago but soon found a job. The company downsized however and as Amy's claim was still live, she re-started claiming UC. Amy had been in receipt of UC for 11 weeks at the time of her first interview and was waiting completion of references to start a new job soon. Amy is expected to job search for 35 hours a week. She keeps a lot of information about her job search just in case she needs these details for proof later if she is threatened with a sanction. Amy has been sanctioned once whilst in receipt of UC because she missed a mandatory appointment. She currently lives in social housing but cannot always afford the gas and electricity to live there so often lives with her parents. She receives a lot of financial and practical support from her family. Amy also receives help from a debt advisor as she has rent arrears and debts and has in the past been served an eviction notice. In six months' time, Amy wants to have settled in her new job, be mentally happier and to have lost weight.

At her second interview, Amy had started her new job but had decided to leave after a few weeks because it was not the role set out in the job description and too physically difficult. Amy was recently sanctioned and thinks this may have been because her reason for leaving this job was not accepted by UC. She continued to job search for 35 hours a week and recently started a new temporary job at the time of her second interview. This job is a seven week contract but Amy hopes it may be extended. She has found that moving in and out of work impacts on her UC payments, making it hard to predict how much rent she'll have to top up. Amy continued to struggle financially at the end of the study and therefore still relies heavily on her parents for financial support.

Nick

Nick is 45 year old man and lives in social housing. At the time of his first interview, Nick was halfway through a twelve month apprenticeship. Nick started claiming UC a year before his first interview after he left his job at a warehouse due to a deterioration in his back condition. Nick also has ongoing mental health issues, including depression, anxiety and paranoia. Nick had a substance misuse issue at the start of his UC claim which had led him to accrue substantial rent arrears because he was initially paid his housing element directly. Nick was about to be evicted but contacted Shelter who advised the council that due to his mental health issues he should be categorised as a 'vulnerable adult' and not evicted. Following this incident Nick had a managed APA initiated. To cope financially Nick limits his expenses but still reports that he could not survive on his paid wages alone without a 'top up' UC payment. Nick is still contacted by his Work Coach every few months to check on his progress in the job but has no concrete career plans for the future. In six months' time, Nick wants to lost weight, improve his health and no longer be single.

At his second interview Nick remained in his apprenticeship. His contract was nonetheless due to end in two months and, with no new job to move into, he explained that it was likely that he would return to full behavioural conditionality of 35 hours job search until he found a new job. There was very little change in Nick's situation over the six months, and he reported 'just about managing' financially on to his paid wages and UC payments.

Jess

Jess is 46 years old and has four children. At the time of her first interview, her youngest child and also one of her older sons were both living with her. Jess had started her UC claim following the completion of a six month trainee apprenticeship. She had found the application process difficult due to recently diagnosed dyslexia and cannot complete her 35 hours of job search conditions on

the Universal JobMatch system due to these difficulties. Jess has struggled financially since the start of her UC claim. In particular, she reported finding monthly payments and the direct payment of her housing element difficult, even with support from a money advice team. She had therefore accrued rent arrears but had nonetheless been denied a managed APA. At her first interview, Jess admitted her mood had worsened and she was finding it difficult to cope. Her goal for the upcoming six months of the study was to start full time paid work.

At the time of her second interview Jess remained unemployed despite securing a few interviews. Jess also continued to struggle financially. However, she had applied for, and was successful in securing more frequent UC payments which she reported alleviated some of her financial difficulties. She had, however, yet again, been refused a managed APA despite having considerable rent arrears and debt, such as council tax arrears. Jess continued to receive support from money advice organisations for her financial difficulties but remained concerned about her capacity to cope financially at the end of the study.

Sean

Sean is 34 years old and has a son who regularly stays with him. Sean had worked in lots of different jobs but had been unemployed for six months at the time of his first interview because he had broken his arm. It appears as though Sean was required to start claiming UC after he was sanctioned on JSA for not attending a training course. At the start of the study Sean had significant rent arrears because of the 'Bedroom Tax' and had a repayment plan put in place by the court. His sanction had however caused significant financial difficulties so Sean was threatened again with eviction and was attending court appointments at the time of his first interview. Sean had not been aware of how many hours he was supposed to job search but knew that he wanted to complete a CS security training course once the court procedure had finished. Sean had considerable financial difficulties and had been to a foodbank previously but also bought cheap food from local farms. His goals at the start of the study were to return to work and maybe go on holiday with his son.

At the time of his second interview, Sean had completed a few hours of paid employment, , mainly agency work. This had reduced his UC payment and caused him financial difficulties. In addition, Sean had also found out that the repayment plan put in place by the courts for his rent arrears had not been deducted from his UC payments because he already had several repayments in place (e.g. for his UC Advance) This meant that he had to pay his landlord a bulk payment to avoid another eviction process. Sean had however been eligible for a DHP which he reported as helping to reduce his rent arrears. He nonetheless believes that once this financial support ends

that he will likely continue to have financial issues because, although he cannot afford his 2 bedroom flat, he cannot find a new flat until his rent arrears have been paid off. Sean continued to complete 35 hours of job search each week but reported that he had been threatened with a sanction for not doing enough. Sean feels there is a currently lack of suitable jobs in his area of Greater Manchester.

Ben

Ben is 52 years old and had been fired from his last job because he failed a mandatory drug and alcohol test. Ben was supposed to be paid his full month of wages but his employer told him that as he was fired he would only be paid half of his wages. Ben then applied for UC but was told that because he was fired he would have to wait 26 weeks before his first UC payment. He had no advance payments during this period and so, unable to afford his rent, Ben was evicted. He tried to secure social housing but was told by the local council that he was not entitled to support because he had longstanding rent arrears. This meant that, at the time of his first interview, Ben was homeless and sleeping on a friend's sofa. He had been in receipt of a fit note for the past year whilst claiming UC due to a hip condition and depression, exacerbated by his housing situation. Ben therefore had no job search conditions attached to his UC claim. Despite his financial difficulties, Ben had refused any additional financial support (e.g. Budgeting Advance) because this, he felt, would only increase his level of debt. Ben reported how he often does not have enough money to buy food and has to starve. His goals for the upcoming six months were to secure housing and also learn how to use a computer.

At the time of his second interview, Ben had moved into a private flat with the support of a resettlement organisation. This secure housing had enabled Ben to look for paid work and he had recently started full time employment. Ben had already been found fit for work following his WCA appointment. Despite these significant changes, Ben had continued to have considerable financial difficulties over the six months between study interviews and had also been sanctioned for failing to attend one of his mandatory appointments. However, now in full time work, Ben says he has more money to buy food and clothes and is also able to start to save money to repay his rent arrears.

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