

**IPR Report**

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# **Uncharted Territory: Universal Credit, Couples and Money**

**Phase 1 Technical  
and Methodological Report**

**Marsha Wood, Rita Griffiths,  
Fran Bennett and Jane Millar**



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# 1

## Introduction

This is the technical and methodological report which accompanies the report on phase 1 of the project *Couples Balancing Work, Money and Care: Exploring the Shifting Landscape Under Universal Credit*, funded by the Economic and Social Research Council (ESRC (ES/R004811/1) for three years, March 2018 to March 2021<sup>1</sup> (<https://www.bath.ac.uk/publications/uncharted-territory-universal-credit-couples-and-money/>). This technical report has three main sections: the first summarises the research design and methodology; the second presents characteristics of the interviewed sample; and the third includes the information and consent documents.

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1. Griffiths, R., Wood, M., Bennett, F. and Millar, J. 2020. *Couples claiming Universal Credit: Design and Payment Issues*, University of Bath: Institute for Policy Research.

# 2

## **Research Design and Methodology**



In this section we describe the design and methods, including ethics, recruitment of the sample, the interviews and analysis.

## **Original Research Design**

The original research design is based on in-depth, qualitative, face-to-face interviews with women and men who are or have been partners in couples jointly claiming Universal Credit. The aims are to examine the ways in which couples make decisions about work and care and manage their household finances in the context of the developing policy landscape. We selected four fieldwork areas in England and Scotland in which Universal Credit had been rolled out at an early stage in the ongoing implementation timetable, so would include couples who had been claiming for some time. The areas included a mixture of urban and rural locations, together with a variety of socio-economic labour market and housing conditions. The plan was to conduct separate face-to-face interviews with each partner in couples with children, followed by a joint interview with both partners present. The intention was to address the individual and joint elements of Universal Credit and to capture the couple/gender dynamic around work/care and money-related decision-making.

The research design included two phases of fieldwork approximately 12 months apart (in 2018/19 and 2020). The original target was for 150 achieved interviews with research participants (approximately 100 in phase 1, and 50 new participants in phase 2), with at least half the original sample followed up in phase 2, topped up with a new sample of Universal Credit claimants who had been migrated from legacy benefits or tax credits by the Department for Work and Pensions (DWP) under its managed migration programme (now called the 'move to Universal Credit'). The original sampling criteria were that participants should have dependent children and a joint claim for Universal Credit of at least six months' duration at the time of the interview, in order to avoid a focus on the initial stages of the claim.

## **Ethical Clearance, Incentives and Consent**

Ethical approval was secured from the University of Bath Social Science Research Ethics Committee (SSREC – reference number S18-003) in June 2018. This process included ethical clearance of our research materials including the participation information sheet and consent form which we ensured were GDPR compliant, and the phase 1 individual and joint topic guides.

Our participant information sheet and consent form (see page 32) explain the standards of data protection and ethics governing the research, the purpose of the study, the uses to which the findings will be put, and the dissemination strategy (including plans to publish and make research findings available online), together with an explanation of the informed consent process and procedures. A two-part consent

form was designed to cover the two different components of consent: consent to participate in the research; and consent for anonymised and redacted data from transcripts to be stored and potentially shared with other researchers in the future. All participants consented to both parts of the consent form.

Each member of the couple was required to consent to participation in the research and to separately opt into data storing and sharing. We made clear in the consent form that each participant could withdraw their consent at any time if they so desired. It was also made clear that the individual interviews with each member of the couple were confidential and would not be disclosed to their partner (for example during the joint interview). If a partner entered the room for any reason during an individual interview, the interview would be paused until they left. A clear verbal explanation of the consent form, and an information sheet about what informed consent and anonymised data sharing actually mean, were also prepared and given to each individual partner prior to the start of any interview.

We also sought consent to digitally record the interviews using password protected digital audio recorders. The recordings were then encrypted using proprietary software. Only minimal personal data that was absolutely necessary to meet the research objectives was collected from individual participants. There was no direct questioning of participants on matters of a highly personal or sensitive nature. However, we had prepared an information leaflet to pass to participants with details of support organisations they could access if they did disclose any issues that might require advice or counselling. To protect personal identities and to reassure participants about complete confidentiality, all documents, recordings and transcripts containing personal data were coded with unique identifiers to guarantee anonymity. Any equipment used in the field or during other phases of research, including digital recorders and laptops, which may contain personal details or sensitive information about participants, were encrypted and password protected.

## **Achieving a Sample Using the Original Sampling Criteria**

From August 2018, we engaged in a recruitment strategy which included community outreach, liaising with local intermediary organisations (housing associations, welfare advice and support organisations etc.), door knocking (via a recruitment agency) and distribution of flyers in local job centres (via the DWP). Local intermediary organisations and snowballing techniques were used in the areas nearer to where the researchers were located (Greater Merseyside and Somerset), focusing on housing associations and family and children's centres – rather than advice agencies and foodbanks, which might have skewed our sample towards those known to be experiencing difficulties. Due to the challenges of conducting community outreach in more distant fieldwork areas (Cumbria and Scotland), a decision was taken to use

a professional recruitment agency in these areas to help us to achieve our sample. The recruitment agency that we used at this stage used door-to-door techniques.

Originally, we also explored with the DWP the option of generating a sample from the Universal Credit claimant database. Although the Department initially offered in good faith to provide us with contact details of suitable Universal Credit couple claimants using administrative data, this proved to be too challenging and resource-intensive, due to concerns around the new General Data Protection Regulation (GDPR) rules and the absence at that time of an official protocol for transferring personal data to third parties.

## **Revision to Sampling Criteria**

After three months of using community-based methods, this was found to be effective in terms of recruitment in only one of our research areas (Somerset) where a large housing provider was helping to identify the sample. For the recruitment agency who used door knocking techniques, progress was very slow and only small numbers of participants had been recruited. Although fieldwork areas were selected to reflect the earlier roll out of Universal Credit to families with children in those areas, the number of couple claimants with children was still relatively low and their locations widely dispersed, which was making recruitment challenging. In addition, we found that some intermediaries were sometimes reluctant to pass over contact details of potential participants because of concerns arising from the new GDPR data protection regulation. Delays announced to the timetable for managed migration of Universal Credit – intended to be our phase 2 ‘top-up’ sample of couple claimants who had been ‘manage migrated’ on to Universal Credit from legacy benefits and tax credits – also meant that it would no longer fit within the timescale of the project.

Therefore, in November 2018, it was decided to widen the sampling frame to include the following claimant types in addition to couples with dependent children on Universal Credit:

- Couples without dependent children currently claiming Universal Credit.
- Lone parents or single Universal Credit claimants who have previously claimed Universal Credit as a couple.
- Lone parents or single claimants currently claiming Universal Credit, who have previously claimed legacy benefits or tax credits as a couple.

The decision to expand the sample was also taken to benefit the overall study, for the following reasons:

- Lone parents and single claimants who have previous experience of claiming Universal Credit as part of a couple might be more inclined to speak about any difficult experiences (for example,

financial abuse) during their joint claim because they do not fear any repercussions from doing so. This would also allow us to compare participant experiences of claiming Universal Credit as a single adult with their previous Universal Credit claim as a couple.

- Lone parents or single claimants who have previous experience of claiming legacy benefits or tax credits as a couple will be able to provide a comparison of these experiences with those of others who have claimed Universal Credit jointly.
- Couples without dependent children are also affected by the joint means test, the impact of conditionality on couples, the incentives for one or both partners in the couple to earn or earn more, and the single monthly payment of Universal Credit for couples, and so could provide us with an opportunity to explore how claiming Universal Credit jointly may differ at least in some aspects where there are no dependent children in the household.

Nonetheless, our primary focus remained couples with dependent children claiming Universal Credit, who comprised the majority of our interviewees.

Despite expanding our sample as above, this still produced only a small increase in recruitment numbers, however. At this point we conducted some data work using the (publicly available) DWP statistics database to identify postcode areas with higher numbers of couples already claiming Universal Credit, so that we could advise the recruitment agency to focus on those areas. This was helpful to some extent and did help the recruitment agency to find participants in the Cumbria area, but we were still struggling to reach our target recruitment numbers in Merseyside and Scotland.

In the light of continued recruitment challenges, at this point we approached a different recruitment agency, which used targeted advertisements on Facebook as its primary recruitment method. We also decided to broaden out our fieldwork within the four main areas: Cumbria, Somerset, Greater Merseyside and Scotland. The new strategy proved to be much more fruitful and, by December 2018, the agency had managed to recruit the remainder of the target sample. Following a degree of attrition, and with a foreshortened period of fieldwork available to us (due to the slow start), by the end of January 2019 we had an achieved sample of 90 individuals.

## **Achieved Sample by Recruitment Method**

Our sample was recruited via the variety of methods mentioned above. As Table 1 shows, there was some variation in the number of participants recruited by each method in each fieldwork area. For example, in the Greater Merseyside area and in Scotland, Facebook was the main method of recruitment. In Somerset, where we had the support of a large social housing provider to find participants,

community outreach was more common. In Cumbria, most participants were recruited through a market research agency who used door knocking techniques.

**Table 1: Recruitment Method by Household Type (Individual Participants/Households)**

	Somerset	Cumbria	Greater Merseyside	Scotland	Total individual participants/ households
<b>Community outreach</b>	22/13	0/0	2/2	2/1	26/16
<b>Door to door</b>	0/0	12/7	0/0	3/2	15/9
<b>Facebook</b>	0/0	5/3	17/10	16/9	38/22
<b>Jobcentre flyer</b>	0/0	0/0	4/2	0/0	4/2
<b>Personal contacts</b>	2/1	0/0	0/0	0/0	2/1
<b>Snowballing</b>	3/2	0/0	0/0	2/1	5/3
<b>Total</b>	27/16	17/10	23/14	23/13	90/53

The achieved sample was a diverse mix of family sizes and no-earner, single-earner and dual-earner households. There was a possibility that the use of Facebook as a recruitment technique might exclude the less technologically capable. However, not all participants recruited via Facebook actually saw the advertisement; sometimes a family member or a friend had seen this information and suggested to them that they might be interested in taking part. Given that access to the internet via a mobile phone, tablet or other device is a pre-requisite of claiming Universal Credit, online techniques were also considered to be appropriate for recruiting our sample, particularly given the use of other methods in addition.

## Conducting Pilot and Main Stage Interviews

Pilot interviews were conducted with two couples in June 2018. The content and structure of the topic guides worked well in the pilot interviews and only required minor modification. These pilot interviews were therefore transcribed and used as part of the overall sample – a common research practice.

All the Phase 1 interviews were conducted by Rita Griffiths and Marsha Wood. In the vast majority of cases interviews were conducted in participants' homes, but in three cases, the interview took place elsewhere, at the request of the participant.

It was our original intention that two researchers would be present for the interviews, with each conducting simultaneous individual interviews followed by one researcher conducting a joint interview with both partners in a couple together, whilst the other observed and took notes. However, due to the challenges in achieving the sample it was not practical for both interviewers to attend all interviews. In the end, we conducted all interviews but one separately, with one researcher undertaking consecutive interviews with each partner and then a joint interview with both partners together (in the case of couple interviews).

A benefit of this approach was that in cases in which young children were at home during the interviews, one partner could look after the children in another room, leaving the other partner freer to participate. However, in some instances, children preferred to remain with the partner being interviewed (often in part because they were fascinated by the presence of the researcher in the house). Of course, lone parents had no partner to care for their children whilst they were being interviewed. When young children were present during the interviews, this did present some challenges, as parents (and the researcher) could be distracted as a result. For couples, this also sometimes meant that the other parent would enter the room whilst their partner was being interviewed because the child wanted to see the parent who was being interviewed. As each partner's interview was confidential from their partner, this meant that the interview had to stop until the partner left the room again.

## **Individual and Joint Interviews**

As discussed above, our aim was to conduct both individual and joint interviews with the couples. This would result in three interviews per household. But the inclusion of some lone parents and single people meant that, in these instances, there was just one interview. And, although most of the couples did have three interviews, there were some cases in which we were only able to interview individually or jointly but not necessarily both.

Table 2 shows that we interviewed 90 individual participants, in a total of 123 interviews (88 solo and 35 joint). In describing the characteristics of the sample (see section 2) below, we are therefore focusing on the 90 people living in 53 households. In analysing the interview data (in the main report) we draw on material from all 123 interviews.

**Table 2: Participants and Interviews: Phase 1**

Participants	Interviews	
<b>41 two-person households:</b>	34 households with 3 interviews	102 interviews
78 participants	2 households with 2 interviews	4 interviews
(2 participants in 37 households and 1 participant in 4 households)	4 households with 1 sole interview	4 interviews
	1 household with 1 joint interview	1 interview
<b>12 one-person households:</b>	Lone parents	9 interviews
12 participants	Single people	3 interviews
<b>53 households:</b>	<b>Total number:</b>	
90 participants	123 interviews (88 solo and 35 joint)	

## Transcription and Analysis

Using the unique, coded identifier, anonymised recordings of interviews were downloaded electronically using encrypted proprietary software for communicating personal data or sensitive information. Recordings were transcribed by a reliable, experienced and quality assured transcriber (JC Porter Secretarial Services) who had signed a non-disclosure agreement to ensure participant confidentiality. Coded transcripts were imported into MAXQDA, a secure, qualitative data analysis software package designed specifically to aid the management, manipulation and interpretation of large volumes of transcribed data.

The analytical strategy comprised three different levels and methods. A first level analysis involved reading through transcripts/ notation and completing a separate pro forma of key variables – essentially the measurable aspects of participants and their responses. The aim was to enable us to define our sampling frame according to different demographic and policy-relevant characteristics, and (whilst always bearing in mind that this is a qualitative study) to contribute towards aspects of the analysis by cross-tabulating characteristics with responses. Data from completed pro formas were input into an excel file. The dataset was then analysed in SPSS and used to produce a report on the characteristics of the sample. The excel data set can also be imported into MAXQDA to allow us to identify subgroups for more detailed analysis later in the project.

A second level analysis involved coding the transcripts loaded on to MAXQDA to identify key themes and issues. The coding was developed in a largely grounded manner, based on the reading and interpretation of transcripts. The broad framework of the coding structure which emerged reflected the research questions in the context of Universal Credit design and policy.

The coded text segments from transcripts were developed into a thematic classification system. In MAXQDA, coded segments are not decontextualised but remain embedded in the source transcript which remains visible on screen. Coded segments can thus be read

in situ or printed out and organised according to thematic headings along with 'sticky' notes and memos. This flexibility is particularly well suited to a dynamic, iterative approach to analysis; codes were not fixed or immutable but were highly plastic, continually being revised, added to and restructured throughout the analysis and even the writing up process. The final thematic coding system which emerged was a structured hierarchy of themes, topics and issues.

The third level of analysis involved the production of printed reports comprising extracts of coded segments output from MAXQDA around key themes and issues. The reports provided source material and quotes for further analysis and the basis for structuring early findings. Where relevant, themes and sub-themes were explored in relation to the sample characteristics to identify any common traits among participants who shared experiences or opinions.

Emerging findings were disseminated to members of the project's Advisory Group in the form of a short paper and presentation followed by a discussion. The feedback and comments received contributed to some recoding of interview transcripts and helped to confirm the validity of emerging findings.

The culmination of analysis was the production of the report. Analysed data was used as source material for writing up a series of chapters based on the key aspects of the design of Universal Credit. As each draft chapter was written, the text was reviewed and commented on by members of the research team, and amended as appropriate. In this way, the analytical process was highly iterative throughout.



# 3

## **Sample Characteristics**

In this section we summarise some of the key characteristics of the achieved sample. The tables show the number of individual participants (90 in total), the number of households (53 in total), and the number of couples (41), as appropriate.

It is important to note that in four couple households we only interviewed one partner. Therefore in the tables the number of couple households does not always correspond to half the number of individuals in those couple households. (For example, 16 individuals in couples with dependent children interviewed would not necessarily relate to eight households, but could relate to nine households if in two of those households we only interviewed one partner in the couple.) For lone parents and single claimants, the person interviewed equates to one household.

## Overall Sample and Fieldwork Areas

There was roughly equal coverage in terms of numbers of participants and households across the four fieldwork areas.

Of the 53 households, 30 comprised couples with dependent children<sup>2</sup> and 11 were couples without dependent children. Twelve households<sup>3</sup> comprised individuals who had previously claimed as a couple; nine of these were lone parents and three were single claimants. The tables presented below provide the different data organised by these household types. In Somerset, nearly all the participants were in couples with dependent children (22 of 27 individual participants, or 11 of 16 households), whereas in other areas there were more participants in couples without dependent children. This was because fieldwork began earlier in Somerset as it was the location of the pilot interviews, when the main sampling criterion was limited to couples with dependent children on Universal Credit.

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2. Dependent children are normally aged 0–16 years and must reside in the same household as the claimant(s) to be included in the claim. Who counts as a dependent child is the same for Universal Credit as it is for other benefits and tax credits. Where a child lives in two separate households, the parents will be expected to agree who has main responsibility and claim accordingly. In general, if a person is able to claim Child Benefit for a child, they should normally be included in the Universal Credit claim. Children aged 16–19 may be included in the claim if they remain in full-time non-advanced education or approved training.

3. Households refer to those living together.

**Table 3: Fieldwork Area by Household Type  
(Individual Participants/Households)**

	<b>Couple with dependent children</b>	<b>Couple without dependent children</b>	<b>Lone Parent</b>	<b>Single claimant</b>	<b>Total individual participants/households</b>
<b>Somerset</b>	22/11	1/1	3/3	1/1	27/16
<b>Cumbria</b>	10/5	4/2	2/2	1/1	17/10
<b>Greater Merseyside</b>	11/6	8/4	3/3	1/1	23/14
<b>Scotland</b>	15/8	7/4	1/1	0/0	23/13
<b>Total</b>	58/30	20/11	9/9	3/3	90/53

### **Background Information about Individual Participants/Households**

The following tables provide some key background information about the characteristics of the sample – for example, on their demographics, education, and employment status. As table 4 shows, we interviewed more women than men (52 compared to 38) overall. This was because all the lone parents we interviewed were female and in the five cases where we did only interview one partner in the couple, these participants were also female.

The youngest person that we interviewed was 18 years old and the eldest was 55 years old. All our participants described themselves as white.

**Table 4: Demographic Characteristics by Household Type (Individual Participants)**

	Couple with dependent children	Couple without dependent children	Lone Parent	Single claimant	Total individual participants
<b>Gender</b>					
<b>Female</b>	30	11	9	2	52
<b>Male</b>	28	9	0	1	38
<b>Total</b>	58	20	9	3	90
<b>Age</b>					
<b>18-24</b>	12	1	0	0	13
<b>25-29</b>	16	3	4	0	23
<b>30-34</b>	12	4	3	2	21
<b>35-39</b>	9	4	1	0	14
<b>40-55</b>	9	8	1	1	19
<b>Total</b>	58	20	9	3	90
<b>Ethnicity</b>					
<b>White British</b>	51	17	9	2	79
<b>White Irish</b>	0	1	0	0	1
<b>White Other</b>	7	2	0	1	10
<b>Total</b>	58	20	9	3	90

In addition to the information reported in table 4, all the participants in couples were in male/female relationships and all the lone parents and single claimants interviewed had previously also been in male/female relationships when claiming Universal Credit or legacy benefits as a couple.

Table 5 shows that almost two thirds of our interviewees (57 individual participants) said that they were 16 or under when they left school.

**Table 5: Age on Leaving Secondary Education (Individual Participants)**

	<b>Couple with dependent children</b>	<b>Couple without dependent children</b>	<b>Lone Parent</b>	<b>Single claimant</b>	<b>Total individual participants</b>
<b>16 or under</b>	35	14	6	2	57
<b>17-18</b>	16	3	2	1	22
<b>19-21</b>	5	0	0	0	5
<b>Not asked</b>	2	3	1	0	6
<b>Total</b>	58	20	9	3	90

In table 6 we can see that thirty-six said that they had a disability or long-term health condition. Just over a quarter of participants (24) said that they cared for a long-term sick or disabled child or partner. One was caring for their long-term sick or disabled child and partner.

**Table 6: Disability, Caring Responsibilities and Social Services Contact (Individual Participants)**

	<b>Couple with dependent children</b>	<b>Couple without dependent children</b>	<b>Lone Parent</b>	<b>Single claimant</b>	<b>Total individual participants</b>
<b>Any disability or not</b>					
<b>Any disability or long-term health condition</b>	12	15	6	3	36
<b>No disability or long term health condition</b>	46	5	3	0	54
<b>Total</b>	58	20	9	3	90
<b>Type of disability or health condition*</b>					
<b>Physical disability</b>	4	4	1	0	9
<b>Mental health condition</b>	10	11	6	3	30
<b>Learning difficulty</b>	1	2	0	1	4
<b>Serious ill health</b>	1	3	2	0	6
<b>Any caring responsibilities for long term sick or disabled children, partner or other adult</b>					
<b>Yes</b>	14	6	4	0	24
<b>No</b>	44	14	5	3	66
<b>Total</b>	58	20	9	3	90

\*Categories not exclusive.

Table 7 shows that 24 of our participants had had some contact with social services. Although not included in the table, seven participants said that one or more of their children were being looked after by the local authority or foster carers, or had been placed for adoption; and nine participants had themselves been cared for by the local authority as a child.

**Table 7: Any Contact with Social Services  
(Individual Participants)**

	<b>Couple with dependent children</b>	<b>Couple without dependent children</b>	<b>Lone Parent</b>	<b>Single claimant</b>	<b>Total individual participants</b>
<b>No</b>	46	12	6	2	66
<b>Yes</b>	12	8	3	1	24
<b>Total</b>	58	20	9	3	90

Table 8 shows that around a third of participants (32) were in paid employment at the time of the interview, among whom a large majority (29) were from couples with dependent children. In just over half the 53 households, no-one was working (29), and in just under half (24) at least one person was working. Ten couple households had two earners and 13 had one. In addition, 12 couples and two lone parents had children in paid child care.

**Table 8: Employment and Earner Status by Household Type (Individual Participants/Households)**

	<b>Couple with dependent children</b>	<b>Couple without dependent children</b>	<b>Lone Parent</b>	<b>Single claimant</b>	<b>Total individual participants/households</b>
<b>Employment status*</b>					
<b>Full-time</b>	14	1	0	0	15
<b>Part-time</b>	15	1	1	0	17
<b>Variable hours</b>	2	0	0	0	2
<b>Zero-hours</b>	2	1	0	0	3
<b>Self-employed</b>	2	0	0	0	2
<b>Employed in more than one job</b>	0	1	0	0	1
<b>In work or not</b>					
<b>Not in paid work</b>	29	18	8	3	58
<b>In paid work</b>	29	2	1	0	32
<b>Total</b>	58	20	9	3	90
<b>Earner status</b>					
<b>Dual earner couple</b>	18/9	1/1	0/0	0/0	19/10
<b>No earner couple</b>	17/9	18/9	0/0	0/0	35/18
<b>Non-working lone parent</b>	0/0	0/0	8/8	0/0	8/8
<b>Non-working single claimant</b>	0/0	0/0	0/0	3/3	3/3
<b>Single earner couple</b>	23/12	1/1	0/0	0/0	24/13
<b>Working lone parent</b>	0/0	0/0	1/1	0/0	1/1
<b>Total</b>	58/30	20/11	9/9	3/3	90/53

\*categories not exclusive



## Universal Credit Claim

Tables 9 to 11 give information about the characteristics of those claiming Universal Credit. The majority of households in our sample (44) had been claiming for over six months. Seventy participants had experience of claiming legacy benefits prior to claiming Universal Credit. Forty-two households received help with their rent and 18 had this paid to the landlord in a 'managed payment'.

**Table 9: Length of Time Claiming UC as a Couple (Individual Participants/Households)**

	Couple with dependent children	Couple without dependent children	Lone Parent	Single claimant	Total individual participants/households
<b>0-5 months</b>	6/3	1/1	3/3	2/2	12/9
<b>6-11 months</b>	18/9	5/3	1/1	1/1	25/14
<b>12-23 months</b>	12/6	8/4	1/1	0/0	21/11
<b>24-35 months</b>	14/8	2/1	3/3	0/0	19/12
<b>36-48 months</b>	8/4	4/2	1/1	0/0	13/7
<b>Total</b>	58/30	20/11	9/9	3/3	90/53

**Table 10: Experience of Claiming Legacy Benefits or Tax Credits as a Couple or a Lone Parent (Individual Participants)**

	Couple with dependent children	Couple without dependent children	Lone Parent	Single claimant	Total individual participants
<b>Couple</b>	35	7	5	2	49
<b>Couple and lone parent</b>	6	2	2	0	10
<b>Lone parent</b>	0	1	0	0	1
<b>No</b>	15	4	1	0	20
<b>Single claimant</b>	2	6	1	1	10
<b>Total</b>	58	20	9	3	90

**Table 11: Housing Support Through Universal Credit by Household Type (Individual Participants/Households)**

	<b>Couple with dependent children</b>	<b>Couple without dependent children</b>	<b>Lone Parent</b>	<b>Single claimant</b>	<b>Total individual participants/households</b>
<b>Do they receive Universal Credit financial help towards the rent or support for their mortgage interest loan?</b>					
<b>No</b>	16/8	1/1	0/0	0/0	17/9
<b>Not asked</b>	4/2	0/0	0/0	0/0	4/2
<b>Help with rent</b>	38/20	19/10	9/9	3/3	69/42
<b>Total</b>	58/30	20/11	9/9	3/3	90/53
<b>Is the housing element of Universal Credit paid to the landlord?</b>					
<b>Yes</b>	24/13	7/4	7/7	0/0	38/24
<b>No</b>	14/7	12/6	2/2	3/3	31/18
<b>Total</b>	38/20	19/10	9/9	3/3	69/42

In addition to the information in the tables:

- Three couples were receiving the childcare element of Universal Credit at the time of the interview.
- Three participants mentioned that they were receiving the limited capability for work related activity element of Universal Credit.
- Four participants (in three households) said that they were receiving the disability element of Universal Credit for their child.
- Nine participants said they were getting either the carer’s element of Universal Credit (3) or Carer’s Allowance (5). One person said that they were receiving both, (although this is not possible within current rules).

## **The Universal Credit Payment**

The following table gives information about the Universal Credit payment. For 31 of the 53 households, Universal Credit was the main source of income. Six households said that their Universal Credit payment was paid more frequently than monthly. Half the households said that they received fluctuating Universal Credit payments each month.

**Table 12: Information About the Universal Credit Payment by Household Type (Individual Participants/Households)**

	<b>Couple with dependent children</b>	<b>Couple without dependent children</b>	<b>Lone Parent</b>	<b>Single claimant</b>	<b>Total individual participants/households</b>
<b>Is Universal Credit the main source of household income?</b>					
<b>No</b>	36/18	2/2	1/1	1/1	40/22
<b>Yes</b>	22/12	18/9	8/8	2/2	50/31
<b>Total</b>	58/30	20/11	9/9	3/3	90/53
<b>Is the Universal Credit paid more frequently than monthly?</b>					
<b>No</b>	52/27	14/8	9/9	3/3	78/47
<b>Yes</b>	6/3	6/3	0/0	0/0	12/6
<b>Total</b>	58/30	20/11	9/9	3/3	90/53
<b>Were the Universal Credit payments each month similar or fluctuating?</b>					
<b>Don't know</b>	0/0	0/0	1/1	0/0	1/1
<b>Fluctuating payments</b>	42/21	5/3	1/1	1/1	49/26
<b>Similar payments each month</b>	16/9	15/8	7/7	2/2	40/26
<b>Total</b>	58/30	20/11	9/9	3/3	90/53

In addition to the information reported in the above table:

- One lone parent said that their Universal Credit payment was affected by the benefit cap.
- Three participants said that their Universal Credit payment had been affected by the two child limit (one couple with dependent children and one lone parent).
- One couple without dependent children and one lone parent mentioned that they were affected by the 'bedroom tax' (or abolition of the spare room subsidy).

However, it is important to note that our study used qualitative, semi-structured interviews and we did not systematically ask participants exactly the same questions. Therefore, we did not ask every participant about every different type of welfare reform. Other participants affected by these or other welfare reform measures may not have mentioned them during the interview.

Table 13 shows the bank account into which the Universal Credit payment was made. Fourteen participants had their Universal Credit money paid into a joint account. Although not reported in the table, of the 41 couples, in 24 the Universal Credit was paid into the female partner's account, in 11 the Universal Credit was paid into the male partner's account and in five it was paid into a joint account. For one couple, the payment was split between two separate accounts.

**Table 13: Bank Account into Which the Universal Credit Payment is Made by Household Type (Individual Participants/Households)**

	<b>Couple with dependent children</b>	<b>Couple without dependent children</b>	<b>Lone Parent</b>	<b>Single claimant</b>	<b>Total individual participants/households</b>
<b>Bank account the Universal Credit is paid into</b>					
<b>Joint account</b>	4/2	6/3	0/0	0/0	10/5
<b>Never claimed Universal Credit as a couple</b>	0/0	0/0	2/2	0/0	2/2
<b>Individual account</b>	54/28	12/7	7/7	3/3	76/45
<b>UC payment split between both partners</b>	0/0	2/1	0/0	0/0	2/1
<b>Total</b>	58/30	20/11	9/9	3/3	90/53

## Participant Experiences of Universal Credit Loans/Debt/Foodbanks

The following tables 14 to 16 show our participants' experiences of Universal Credit loans and debt and their use of foodbanks. Thirty-four households had received a Universal Credit advance (at the start of the claim), 17 households had applied for or received a budgeting advance, 28 households had fallen into rent arrears since getting Universal Credit, and 28 households were repaying benefit or tax credit, rent arrears or any other debts through deductions from Universal Credit. Thirty-eight participants had used a food bank since starting Universal Credit.

**Table 14: Experiences of Universal Credit Advances and Budgeting Advances (Individual Participants/Households)**

	Couple with dependent children	Couple without dependent children	Lone Parent	Single claimant	Total individual participants/households
<b>Did they get a Universal Credit advance?</b>					
<b>No</b>	30/15	2/2	0/0	0/0	32/17
<b>Not asked</b>	0/0	0/0	1/1	1/1	2/2
<b>Yes</b>	28/15	18/9	8/8	2/2	56/34
<b>Total</b>	58/30	20/11	9/9	3/3	90/53
<b>Have they applied for or received a budgeting advance?</b>					
<b>No</b>	44/22	8/5	5/5	2/2	59/34
<b>Not asked</b>	2/1	2/1	0/0	0/0	4/2
<b>Yes</b>	12/7	10/5	4/4	1/1	27/17
<b>Total</b>	58/30	20/11	9/9	3/3	90/53

**Table 15: Experiences of Rent Arrears and Other Debts Since Claiming Universal Credit (Individual Participants/Households)**

	<b>Couple with dependent children</b>	<b>Couple without dependent children</b>	<b>Lone Parent</b>	<b>Single claimant</b>	<b>Total individual participants/households</b>
<b>Have they fallen into rent arrears since getting Universal Credit?</b>					
<b>No</b>	30/15	1/1	1/1	0/0	32/17
<b>Not asked</b>	4/3	2/1	3/3	1/1	10/8
<b>Yes</b>	24/12	17/9	5/5	2/2	48/28
<b>Total</b>	58/30	20/11	9/9	3/3	90/53
<b>Were they or are they repaying benefit or tax credit, rent arrears or any other overpayments through deductions from Universal Credit?</b>					
<b>No</b>	32/17	7/4	2/2	0/0	41/23
<b>Not asked</b>	0/0	0/0	1/1	1/1	2/2
<b>Yes</b>	26/13	13/7	6/6	2/2	47/28
<b>Total</b>	58/30	20/11	9/9	3/3	90/53
<b>Did they get into serious debt or have they been to court for reasons of debt/rent arrears/non-payment of council tax since getting Universal Credit?</b>					
<b>No</b>	36	14	3	0	53
<b>Not asked</b>	13	2	3	1	19
<b>Yes</b>	9	4	3	2	18
<b>Total</b>	58	20	9	3	90

In addition, seven participants said that they had had an Individual Voluntary Agreement (IVA)<sup>4</sup>, Debt Relief Order (DRO)<sup>5</sup> or bankruptcy order since getting Universal Credit. We did not systematically ask about this in the interviews, so other participants may have also been involved in similar schemes.

**Table 16: Ever Used a Foodbank Since Starting Universal Credit (Individual Participant)**

	<b>Couple with dependent children</b>	<b>Couple without dependent children</b>	<b>Lone Parent</b>	<b>Single claimant</b>	<b>Total individual participants/ households</b>
<b>Ever used a foodbank since starting Universal Credit?</b>					
<b>No</b>	29	10	3	1	43
<b>Not asked</b>	7	1	1	0	9
<b>Yes</b>	22	9	5	2	38
<b>Total</b>	58	20	9	3	90

4. An individual voluntary arrangement (IVA) is a legally binding agreement between an individual and their creditors to pay back debts over an agreed period of time.

5. A Debt Relief Order (DRO) is a way to have your debts written off if you have a relatively low level of debt and have few assets.

## Other Benefits Claimed

Table 17 shows the other benefits that our participants were claiming. Again, as our interviews were participant led, we did not systematically ask about every other type of benefit that they received, so they may not have mentioned all the benefits they were getting.

As might be expected, the most common type of other benefit or support received was Child Benefit.

**Table 17: Other Benefits Claimed by Household Type**

	<b>Couple with dependent children</b>	<b>Couple without dependent children</b>	<b>Lone Parent</b>	<b>Single claimant</b>	<b>Total individual participants/ households</b>
<b>PIP</b>	3	2	2	1	8
<b>DLA</b>	1	0	1	0	2
<b>Carer's allowance</b>	2	2	1	0	5
<b>Child benefit</b>	32*/30	0	9/9	0	41/39
<b>Maternity allowance</b>	0	0	0	0	0
<b>Support for mortgage interest (loan)</b>	0	0	0	0	0
<b>'New style' JSA</b>	0	0	0	0	0
<b>'New style' ESA</b>	0	0	0	0	0
<b>Pension credit</b>	0	0	0	0	0
<b>Council tax support</b>	15	6	5	0	26
<b>Other</b>	0	0	1	0	1
<b>Child receives DLA</b>	2	0	1	0	3

\*Note – in two couples Child Benefit was paid into a joint account.



# 4

## **Consent Form and Information Sheet**

# Research Participant Consent Form

## Unique Identifier

## 1. Taking Part in the Research

### Am I obliged to take part?

Taking part in the research is completely voluntary. You can change your mind and withdraw your consent at any time until the end of the project in March 2021. If you wish to have your data removed, just get in touch with one of the researchers named on the project information sheet and also on the back of this form.

- 1a. Can you confirm that you've been informed about the research and understand that taking part is voluntary?

Please circle yes or no, then sign your initials in the box

**YES NO**

### What information will be collected from me?

Using a recorder, we will ask you a series of questions about how, as a couple, you and your partner make decisions about paid work, childcare arrangements, managing the household budget, and the impact of Universal Credit on different aspects of family life and relationships. Only minimal personal data will be collected and no questions will be asked of a sensitive or highly confidential nature. We will only collect information that you are happy to tell us during the interview and you can refuse to answer any question. Everything you say in your individual or joint interview will remain confidential.

- 1b. Do you give your consent to be interviewed and recorded?

Please circle yes or no, then sign your initials in the box

**YES NO**

## 2. Use of the Information I Provide

### What will happen to the information that I give you?

Your recorded interview will be typed up and analysed, along with those of other participants, and the results, including anonymised quotes from interviews, will be written up in a series of papers, reports and publications. These may be in printed or electronic format to allow others to read and learn from the findings.

2a. Do you give your consent to the interview being transcribed, analysed and written up?

Please circle yes or no, then sign your initials in the box

**YES NO**

### How can I be sure that anything I say will remain anonymous?

We will not use your name or address on any interview recordings or transcripts. Nothing which could identify you, your partner or your children to other people will be used in any presentation, document or publication generated as a result of the research. All your personal data and any information you give will be disguised or 'anonymised' using special codes and other techniques which conceal your identity, even to your partner and people who may know you. Nothing you say in your interview will be disclosed to your partner. Any quotes used from your interviews will also be 'anonymised' and neither you, nor any family members, will be identifiable.

2b. Do you give your consent to the possible use of anonymised quotes in reports and other printed or online materials?

Please circle yes or no, then sign your initials in the box

**YES NO**

### How do I know that my information will be held securely?

Protecting your personal data and identity is of the utmost importance to us. The research adheres to strict data protection laws and will be stored and used to comply with all relevant UK and European data regulations, including the GDPR (General Data Protection Regulation), as well as the University of Bath's own policies and codes of practice. All personal data, contact details, recordings

and transcripts will be stored securely on PIN and password protected devices using encrypted software that prevents unlawful or accidental access by others. Under no circumstances will your personal data, or any information that might identify you or your family, be passed to any other person or organisation for any reason.

2c. Do you give your consent to your personal data and contact details being held securely on PIN and password protected devices for the lifetime of the project?

Please circle yes or no, then sign your initials in the box

**YES NO**

### **Who will have access to the information I give during interviews?**

Access to interview recordings and transcripts will be restricted to staff directly involved in the project and used only for the purposes of the research. Recordings and transcripts will be held securely on PIN and password protected recording devices and computers which only members of the research team can access.

2d. Do you give your consent to recordings and transcripts being held securely on PIN and password protected recording devices and computers for the lifetime of the project?

Please circle yes or no, then sign your initials in the box

**YES NO**

## **3. Phase 2 of the Project**

To find out how Universal Credit may have affected you or your family longer term, we would like to interview you a second time in 2020 – this is called a ‘follow-up’ interview. We will contact you nearer the time and you can decide then whether you want to take part or not.

3a. Are you happy for us to keep in touch and make contact with you about a possible follow-up interview?

Please circle yes or no, then sign your initials in the box

**YES NO**

## 4. After the Project Ends

### What will happen to interview transcripts after the project ends?

No later than three months after the project ends, your interview transcript(s) will be thoroughly checked and any information of a personal or sensitive nature, or which could potentially identify you or any member of your family, will be removed (a process known as redaction). Once transcripts have been checked in this way, they will be stored in a highly secure research database or 'archive.' Under no circumstances will members of the public or commercial organisations have access to transcripts or to the archive.

4a. Do you give your consent to the long-term storing of your anonymised transcript after the projects ends?

Please circle yes or no, then sign your initials in the box

**YES NO**

With your consent, anonymised transcripts which contain no personal data may be used by researchers in the future, but only those who are properly vetted and approved.

4b. Do you give your consent to the future use of your anonymised transcript by approved researcher?

Please circle yes or no, then sign your initials in the box

**YES NO**

### What will happen to my personal data after the project ends?

No later than six months after the project ends in 2021, you will be contacted and asked whether you want your personal data to be deleted or whether you give us permission to store it securely for future research. If we are unable to make contact with you, or you do not give us your consent, your personal data will be deleted from all digital devices including computers, laptops and mobile phones. Any paper files containing your personal data will be securely destroyed.

4c. Do you give your consent to us re-contacting you no later than six months after the project ends?

Please circle yes or no, then sign your initials in the box

**YES NO**

I give my full and free consent to participate in the ESRC funded research project es/r004811/1 entitled, 'Couples Balancing Work, Money and Care Under the Shifting Landscape of Universal Credit,' as detailed above.

Name

---

Address & post code

---

Email address

---

Phone

---

Signed

---

Date

---

Witnessed and countersigned  
by [name of researcher]

---

---

Signed

---

Date

---

## Research Participant Information Leaflet

### Couples Balancing Work, Money and Care Under the Shifting Landscape of Universal Credit

#### What is the Research About?

Universal Credit (UC) is a new benefit which replaces six means-tested benefits with a single monthly payment per individual claimant or couple. UC is very different to the system of benefits and tax credits it replaces. The benefit has only recently been rolled-out to families and little is known about how it is affecting them. To fill this gap, this research is exploring how couples with children claiming Universal Credit make decisions about paid work, childcare arrangements and managing household finances. A sample of couples living in different parts of the UK will be interviewed face-to-face across two phases of research in 2018 and 2020. Some couples will be interviewed twice, with interviews about a year or so apart. Each partner will be interviewed separately, then a joint interview involving both partners together will be carried out. Joint interviews may be carried out by one or two researchers. If there are two researchers, one will ask the questions and the other may take notes. Interviews will be recorded and typed up so that the transcripts (typed up versions of the interview) can be analysed and the findings written up. All recordings and interviews will be 'anonymised' so none of the participants can be identified in research reports or publications. The results from this research will help researchers, policymakers, politicians and organisations who support low income families to better understand how Universal Credit is working and how it could be improved. Further information about the project can be found here: [www.bath.ac.uk/projects/couples-balancing-work-money-and-care-exploring-the-shifting-landscape-under-universal-credit/](http://www.bath.ac.uk/projects/couples-balancing-work-money-and-care-exploring-the-shifting-landscape-under-universal-credit/)

#### Who is Carrying out the Research?

The research is being carried out by the University of Bath and the University of Oxford. Below are the contact details of the research team.

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### **How is the research being funded?**


The research is being funded by the Economic and Social Research Council (ESRC) [www.esrc.ac.uk/project](http://www.esrc.ac.uk/project) number, ES/R004811/1. The project is funded for three years from March 2018 to March 2021.





## Discover more about the IPR

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