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Summary
Uncharted Territory: Universal Credit, Couples and Money

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Summary

Universal Credit is a fundamental reform of means-tested working age benefits in the UK, replacing six benefits and tax credits with one monthly payment per individual or couple. It aims to simplify benefits, reduce administrative costs and fraud and error, and tackle poverty by improving take-up and increasing employment. Its rollout has been repeatedly delayed and beset by controversy.

Universal Credit removes the distinction between being in and out of paid work and imposes work conditionality requirements on most claimants, including – for the first time – many partners in couples with children, and people in work on a low income.

The first stages of the rollout involved single people, meaning that we know less about the experiences of couples on Universal Credit – in relation to either issues with an impact on all claimants, or those specific to couples. This research helps to fill that gap.

The Research and the Report

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Our research, entitled *Couples balancing work, money and care under the shifting landscape of Universal Credit*,[1] is a three-year (2018–2021), two phase, longitudinal qualitative study conducted by the Institute for Policy Research (IPR) at the University of Bath and the University of Oxford. The research explores how couples deal with work, care and money in the context of Universal Credit. The report, *Uncharted Territory: Universal Credit, Couples and Money*,[2] sets out findings from phase 1, conducted between 2018 and 2020, focusing on design and payment. Our analysis draws on the experiences and views of our 90 interview participants to identify issues relevant to couples, especially in accessing benefit and managing and negotiating their finances. Participants will be interviewed again in 2020 about how life has changed and how well the system has responded.

Analysis and modelling of the impact of Universal Credit have often focused on gains and losses in entitlement for different groups compared to the 'legacy' system. But in addition to the amount

1. Couples balancing work, money and care under the shifting landscape of Universal Credit (2018–2021), ESRC ES/R004811/1 www.bath.ac.uk/projects/couples-balancing-work-money-and-care-exploring-the-shifting-landscape-under-universal-credit/

2. Uncharted Territory: Universal Credit, Couples and Money www.bath.ac.uk/publications/uncharted-territory-universal-credit-couples-and-money/

of Universal Credit its rules and conditions, and how it is designed and paid, also affect people's lives. Research has also tended to treat the household as an undifferentiated unit. Our interviews with couples instead explore how both partners responded to different aspects of Universal Credit.

Research and reports based on 'lived experience' have concentrated on more vulnerable groups, especially those on the lowest incomes and reliant on Universal Credit as their main income, and claimants experiencing difficulties. Our varied recruitment methods resulted in a diverse sample, including many claimants in paid work or recently employed. Many had claimed Working Tax Credit and some had incomes at the upper end of Universal Credit eligibility. They had not generally approached organisations for help or advice on problems. The report is thus based on a more varied group of claimants and labour market situations, reinforcing but also augmenting previous findings. Our fieldwork was before the unprecedented surge in applications to Universal Credit due to the economic impact of the COVID-19 pandemic. The pool of claimants is being significantly widened in this context, and so will include more diversity, making this research even more relevant.

The report is based on thematic analysis of individual and joint interviews with partners in couples (with and without children) who had claimed Universal Credit jointly. Some interviews also took place with single claimants and lone parents who had previously made joint claims with partners for Universal Credit and/or tax credits. Participants had received Universal Credit for over six months, so were experiencing its longer-term rather than initial effects.

123 individual and joint face to face interviews were conducted with 90 research participants in 53 households between June 2018 and January 2019, in four areas in England and Scotland that were amongst the first to roll out Universal Credit Full Service. Participants had a range of previous work and education experiences, and some were affected by mental or physical ill-health or disability. At the time of interview, in just over half of the 53 households (29) there was no-one in work, while just under half (24) had at least one earner. For 31 households, Universal Credit was the main income source. Of the 41 couples ten were dual-earner, 13 were one-earner and 18 had no earners. 30 couples had dependent children. There were nine lone parents and three single claimants. Only 12 couples were married, and there were several 'blended' families and step-families. All interviewees described themselves as white.[3] All couples were female/male.

3. This reflected our fieldwork ares, which were chosen in part as areas early in the Universal Credit roll out to couples.

1. Introduction

Universal Credit was proposed in 2010, its rollout began in 2013, and, at the time of writing, was expected to be fully in place by late 2024. Key design and delivery features include:

- automated monthly assessment;
- one monthly award, paid in arrears, resulting in an initial five-week wait, though claimants can access repayable advances;
- for couples, payment of Universal Credit by default into one bank account, joint or individual, nominated by them;
- a disregard of some earnings (work allowance) for those with children or with limited capability for work;
- integration of help with childcare and housing costs into the single award;
- monthly calculation of Universal Credit, with entitlement reduced if appropriate by a single taper in line with (increased) earnings, reported for most claimants by employers through PAYE via HMRC's Real Time Information system;
- reporting of changes of circumstances, with only those circumstances applying on the assessment date counting for that month's award (paid a few days later); and
- online claiming for most, and management of the claim via an online account and journal.

For couples, Universal Credit has a complex mix of individual and joint aspects, with potentially far-reaching consequences

For couples, Universal Credit has a complex mix of individual and joint aspects (see Box 1), with potentially far-reaching consequences for choices about paid work and care, and for the distribution of resources and power inside the household. In many ways – and even more than under the previous means-tested system – the presence, resources and needs, and actions of one partner affect the other. By the end of the rollout, some three million couples will be claiming Universal Credit. Its features and effects on couples are therefore of wide, and increasing, significance.

The design of Universal Credit for couples raised concerns for women's organisations and others, given gender inequalities in roles and resources, and research about access to income for individuals in couples. Research also showed the recipient, frequency, and labelling of benefits were key for low-income families' budgeting, with women often the 'shock-absorbers' of poverty and managers of household money. Financial autonomy was often found to be important for women in particular.

These issues were discussed as the Universal Credit legislation was debated; but much later commentary examined issues such as online access and the hardship caused in particular by the five-week wait for payment. In our research the focus is on gender, couple and relationship issues, going beyond the first few months of the claim, to examine roles and relationships, decisions and dynamics in the context of the key features of Universal Credit.

Box 1: Joint and Individual Aspects of Universal Credit for Couples

Universal Credit is jointly assessed for couples, like other means-tested benefits. A claim is a joint claim, as for some other benefits and tax credits. Both partners must agree an individual claimant commitment for the claim to go ahead as a joint claim.

Work conditionality is now extended to both partners in couples with dependent children, depending on the age of the youngest child; for the 'lead carer', this replicates arrangements for lone parents. Couples with children have to nominate the 'lead carer', and the online claims process now suggests payment should be made to them. Whilst conditionality is in principle individual, the earnings thresholds governing what conditionality regime is applied are both individual and joint.

Partners are jointly responsible for the claim, including reporting changes and repaying any overpayments. There is only one work allowance (earnings disregard) for a couple.

2. Claiming Universal Credit as a Couple

All participants had claimed Universal Credit and/or means-tested benefits or tax credits in a couple. Four-fifths had a joint Universal Credit claim when interviewed, most having moved from out-of-work benefits or tax credits, with the joint claim most often triggered by moving in together.

Couples claiming Universal Credit must each create a separate online account, which are linked for the joint claim. Couples' experiences varied; but many found the process of linking accounts challenging, and it did not always work well. This was often for similar reasons to other claimants (including the digital claim and problems of identity verification). But for some couples – for example, with the tenancy and bills in one partner's name – such problems were exacerbated, and this could delay the claim starting.

In 27 out of the 30 couples with children, the woman was nominated as 'lead carer', usually on the grounds that she was at home more, though some worked part-time. Some couples, however, objected to this enforced designation of differing roles because they saw it reinforcing traditional gendered patterns of work and caring. They criticised the resulting imbalance in work conditionality, with no recognition of the parenting role of the other partner or the realities of modern, more equal families. In many couples, the woman took on the main responsibility for managing the online account and other aspects of the claim, with men in paid work generally less engaged.

3. Getting to the First Payment

The five-week wait between a Universal Credit claim and the first month's payment in arrears has been extensively debated. It affected almost all couples negatively, though to varying degrees. Many had claimed before arrangements for accessing and repaying advances (loans) were improved. Experiences were largely similar to those reported for single claimants and lone parents, but unexpectedly some families with one or both partners in employment also struggled during the wait. Advances helped some, but many were wary of taking on a debt with repayments deducted from a much-needed benefit. For those with children, Child Benefit – regular and reliable – could be a 'life-saver'. Both partners must now agree to an advance, but some participants were still living with the consequences of the previous policy of allowing one partner to apply without the other's consent.

4. After the Wait, a Steady State?

The situation of some couples improved after receiving the first payment, but for many it did not. Important factors included deductions taken at source from the Universal Credit payment (the rules for which are stricter than under the legacy system), and benefit cuts. Again, many experiences were shared with other claimants, and have been documented elsewhere. Families with children with no historical benefit or tax credit debts and one or two earners seemed to manage best, and often found Universal Credit helpful for topping up low incomes, though some resented having to claim benefit at all in full-time work. Many single-earner couples were better off than under the legacy system but some dual-earner families were generally worse off – reflecting the incentives structure under Universal Credit designed to encourage the first earner in a couple into employment.

But many participants continued to struggle months after the first payment. There was often a gap between Universal Credit entitlement and the amount paid, largely due to the size and number of deductions. Couples found benefit and tax credit overpayments and third-party debts, even from before their relationship began, aggregated and deducted automatically from Universal Credit. A problem specific to Universal Credit is that claimants only know a week or so before payment how much they will get. This made budgeting challenging for all couples regardless of employment status.

Some couples resented the lower Universal Credit amount received when living together than when living apart. This is meant to reflect economies of scale, but only applies to partners living together. Other participants were affected by benefit cuts and the higher contributions they needed to make to rent and council tax, and inadequate incomes overall. The threat of sanctions hung over many couples. These issues reflect the wider social security system and affect other claimants too.

But joint means testing, with partners' incomes and needs aggregated to assess entitlement, and the disproportionate impact of austerity on women and families with children, seriously affected many.

5. Getting Paid Monthly

Many agreed with monthly payment, though only two-thirds of workers were paid monthly. Those with other incomes (earnings and other benefits), often paid at different times, adapted best, with some preferring monthly frequency. Equal numbers, however, preferred weekly or fortnightly payments, especially if Universal Credit was their main or only income. Previously, benefits paid at different intervals had helped tide them over, and their budgeting strategies gave them tight control over limited household money. Even some with monthly earnings preferred to budget weekly.

Others who struggled had lost out by moving from tax credits. For some, the exact timing of the Universal Credit payment was critical, as late payment could cause overdraft or bank penalty charges. Bulk purchases and direct debits from monthly benefit were often impracticable. More frequent payment was the improvement most commonly suggested by participants. Claimants in Scotland can opt for twice monthly Universal Credit payments; but some of our Scottish participants who chose this arrangement found it did not necessarily help, because of their low overall income.

There was little evidence of poor budgeting, and virtually all prioritised rent payment. Rather, inadequate income was a key issue in ability to manage household finances; indeed, for couples reliant on Universal Credit, once their basic costs were paid there was little income left to 'budget'.

Women were more likely to manage household finances. Some fitted this around caring for children and paid work. Men often had jobs, and a conviction that women managed money better. There was no let-up for many women. Many liaised with the service centre and managed the Universal Credit online account too, taking on compliance costs for the couple. Several lone parents said arguments with their partner about misappropriation of the joint claim was key in the relationship breakdown.

6. Managing an Integrated Single Payment

Universal Credit is paid as an integrated single payment into one account monthly by default. Opinions were split about whether this was helpful; families with earnings were generally keenest. A small minority said an integrated payment made no difference as they pooled all income in a joint account. But many preferred multiple payments paid at intervals through the month, and different sources and amounts going to each partner in particular meant women having a personal income.

Paying housing costs was a priority for all household types, but some had not realised initially how to claim them, and the wait for payment meant many fell into arrears. Being responsible for rent was largely seen as fair. Many preferred it to payment to the landlord as it gave them greater control and peace of mind knowing the rent had been paid. Some arranged for managed payments to their landlord; but in England and Wales this is discretionary and decided case by case, and the time lag in payment left some in continual arrears. Large deductions for rent and arrears meant some couples had insufficient money to live on. Social landlords were usually more flexible than private landlords in dealing with arrears; but arrears were a constant source of stress and prevented people moving.

Some participants valued the ring-fencing and labelling of payments for children under Child Tax Credit, finding it more reliable and predictable, as the amount did not change. Under Universal Credit, absorbing the child element into the single payment risked it being spent on general household expenditure. Others were less concerned about labelling than about the payee, arguing that payment to the main carer in couples with children helped give both partners an income. So there was some agreement about the advantages of paying the child element to the lead carer. Others argued for payment to the Child Benefit recipient (often the same). Some felt this would make misappropriation or mismanagement of Universal Credit less likely (though some thought who paid the rent and bills was more important in deciding the payee or bank account). Payment to the children's mother was seen as key in stepfamilies in which the partner was not the child/ren's father, and in cases of financial abuse.

Overall, the integrated, 'lump sum' nature of the Universal Credit payment could be more problematic than its frequency

Few participants were aware of, or using, the childcare costs element of Universal Credit. All but one reported difficulty in using it, in particular the need to pay upfront and then recover the costs. Having to validate costs added to the administrative burden of the responsible parent, typically the woman. With childcare contributions part of the monthly payment and tapered with (aggregated) earnings, it was hard to work out what was paid. Participants preferred the legacy system, or free childcare provision. If the woman received the Universal Credit, it was her income that was reduced as earnings rose; some experienced this as arbitrary. Some mothers got into debt with their provider and stopped claiming for child care as a result; others had to give up jobs or reduce working hours.

Overall, the integrated, 'lump sum' nature of the Universal Credit payment could be more problematic than its frequency. If it was stopped, this was only known a week or so before payment, and could leave people with little or no income. Algorithmic decision-making and automated assessment were contrasted unfavourably with the face-to-face methods claimants used to use.

7. Monthly Assessment and Means Testing

The automated monthly assessment of Universal Credit affected those with earnings the most. The aim of adjusting benefit monthly through one withdrawal rate (taper) was to make gains from work clearer, whilst incentivising entry to work and earning more. Participants had diverse experiences, with those relying less on Universal Credit accepting the balancing of benefit and earnings and appreciating the lower overpayment risk. Others were more equivocal. Contrary to the policy intent, some found the 63 per cent taper 'demotivating', seeming to penalise not reward earning more.

All of the two-earner and most one-earner couples said that Universal Credit fluctuated each month, sometimes significantly. Even those with fixed salaries paid monthly reported that their Universal Credit sometimes fluctuated in unpredictable and seemingly arbitrary ways. It was therefore difficult to anticipate drops in the payment and set aside 'surplus' earnings, and even harder to cope with if two sets of wages were involved. It was also hard for many to understand the amount paid, especially with a time lag built in and aggregation of earnings. This could deter people from working more hours or doing overtime. Knowing Universal Credit would be lower for the payee (often, in a couple, the non-waged or lower-earning woman) could be a disincentive for the main earner as well.

The lack of fit between timing of wages and the Universal Credit assessment period was problematic. For dual-earner couples, the risk of multiple wage payments being included in one assessment and so losing entitlement was higher, and spotting errors harder. For those with children, a month with no Universal Credit meant losing that month's work allowance for good. Some fell foul of complex surplus earnings rules which could mean losing entitlement for several months. Fluctuations could affect passported benefits and council tax support entitlement for anyone.

The inability to reliably predict Universal Credit caused financial distress, especially for payees and those responsible for budgeting (often women). Other benefits, in contrast, were dependable. Working Tax Credit might be lower, but was fixed and could be relied on for managing household finances. Many preferred annual assessment even if this could mean overpayments. The unpredictability of fluctuating payments challenged assumptions behind Universal Credit's design.

8. Who Gets Paid Universal Credit?

Our research explored the extent to which concerns about moving from differing payment arrangements for benefits and tax credits to a one payment default for Universal Credit were borne out. For five joint claims a joint account was nominated for payment; for 24 couples the payee was the woman and for 11 the man.

One couple had a split payment. Little can be inferred from this about intra-household distribution of resources; but receipt of income can be significant in itself.

Some couples decided the payee according to who managed the household finances – more often the woman (a third of couples said they shared responsibility). Generally men were seen by both sexes as less reliable with money. This often left the partner with responsibility for budgeting – usually the woman – with a heavy burden. There were other practical reasons for the choice, such as the bank account from which rent and bills were paid.

Many couples shared PIN numbers and bank cards and could do instant transfers between accounts, meaning that in trusting relationships the choice of payee or account made little practical difference. But if one partner had no regular income whilst the other had earnings, having some personal income mattered more, and nominating them as the payee could be seen as balancing up. The financial abuse experienced by some women could also lead to a determination to be the payee. Having to ask the other partner for money could change the relationship dynamic and undermine a sense of equality; it was described by some as demeaning and infantilising, though partners might not realise this. So ensuring each partner had their own income was seen as key. And if one partner had no income, they could not contribute to the household finances or learn financial management skills. Some lone parents who had previously had a joint claim felt that the inability of one partner to access a share of household income had contributed to the breakdown of the relationship.

Women in particular valued an individual bank account, and were wary of joint accounts unless they had their own too. This also gave a financial 'footprint' for residency, loans and benefits in their own right, if needed. Several said having one's own account was important in case of possible separation, and one woman who had re-partnered wanted financial independence this time. Re-partnering with someone who was not the biological father of your child/ren meant that half and half was seen as the wrong division of money. And whilst most relationships were described as stable and equal, there was concern about one payment in relationships which might be less stable, or be controlling or abusive.

About one in three women had experienced controlling behaviour or financial abuse, in three cases on Universal Credit. Seven of nine lone parents and one single person said this, or intimate partner violence, during a benefit claim had been a key reason for separation. Some felt better off as a lone parent or single claimant on Universal Credit with more autonomy and financial independence. Suggestions for change included notifications to both partners about each Universal Credit payment.

Views differed about how to make payments to couples. Some saw one payment as symbolising dependence – particularly relevant to partnered women, though many earned, and some were the main breadwinner. Couples with no dependent children suggested separate payments; some with children agreed. This could be seen as a *quid pro quo* for individual conditionality. But there was less agreement on how to do this in practice. Those with children, especially women, felt the lead carer would be disadvantaged by an equal split. Others thought half the standard allowance and the child element should go to the lead carer, though some thought low-earning partners should see at least some of their pay. A division according to financial responsibilities and liabilities was another idea.

The single monthly payment was only one issue among many, including the Universal Credit amount and its variability; and its impact depended on various factors, including trust between partners.

9. Accessing Budgeting Support

Claimants in need of additional support with managing the single monthly payment, or who are struggling financially, may be able to defer the repayment of deductions for a short time, although the decision is discretionary. They may also be offered personal budgeting support, including money advice, and Alternative Payment Arrangements (APAs). The three APAs include: paying the housing cost element of Universal Credit as a managed payment direct to the landlord; more frequent payments (typically, twice monthly but also weekly); and split payment of an award between partners with a joint claim. No-one in this research had been referred by their work coach for specialist budgeting or money advice but some had accessed an APA. In England and Wales, APAs are discretionary and claimants must demonstrate the need for any alternative payment to be agreed.

The commonest APA, involving 18 of the 42 households getting help with rent, was payment of housing costs to the landlord. Both partners were required to consent, even when the tenancy was in one name. The majority were in Scotland, where payment of the housing element to a landlord is more widely available; some people in England had had requests refused. More frequent payment – usually twice monthly – was also more common in Scotland where claimants may choose this as an alternative to a monthly award. Both partners must consent. Among those opting for more frequent payments, experiences were mixed. Some had switched back to monthly payment, as twice-monthly payment could interfere with the payment of rent and other household bills, usually due monthly or four-weekly. Only one couple had a split payment, paid weekly, which had been granted, along with direct payment of the housing element, due to their very exceptional personal circumstances.

Because earnings generally disqualify working claimants from getting budgeting advances (loans for one-off costs), couples without earnings were more likely to have been granted these. Some found them easier to access than the previous system of loans but others disliked the inflexibility, including a minimum amount of borrowing and stricter repayment terms. The rules meant that claimants sometimes borrowed more money than they needed at the time because a further budgeting advance could not be granted until the outstanding debt had been fully repaid.

10. 'A Nice, Comprehensible, Simple, Straightforward, Personal Benefit'?

Participants' experiences challenge the extent to which Universal Credit is 'a nice, comprehensible, simple, straightforward, personal benefit'

Our study explored aspects of Universal Credit a decade since it was proposed, and investigated an under-researched area: how couples are responding. Participants' experiences challenge the extent to which Universal Credit is 'a nice, comprehensible, simple, straightforward, personal benefit',[4] as its architects intended. Our focus is on couples; but many issues explored in this research apply to other claimants as well.

The ability to manage a single monthly payment was only partly shaped by its frequency; also important were the (lack of) generosity of allowances, the (in)adequacy of the amount received and the presence (or absence) of other sources of income. Couples in particular found their benefit level low, and partners were less likely than before to have some personal income each.

The volatility and unpredictability of the monthly payment, especially for those affected by wages interacting with the fixed monthly assessment period, was exacerbated for dual-earning couples. The arrangements for reclaiming childcare costs and the tapering of childcare contributions as part of the monthly assessment were also problematic for such couples. Both issues could undermine the policy priority within Universal Credit of incentivising work and making more work pay.

One integrated payment appeared simpler. But simplification is a matter of perspective. Budgeting could be harder without smaller, more frequent payments. Without labelling indicating the purpose of benefits, and the potential loss of (almost) all household income if something went wrong, the risks of one large lump sum payment were significantly greater. For trusting partners the payee mattered less. But past experience made some women, in particular, wary of partners controlling resources. Financial dependence was seen as out of step with modern relationships by many.

But for many women in couples, the responsibility of managing the Universal Credit payment (and often the online claim) imposed significant, ongoing administrative and compliance burdens. Universal Credit was not just 'like work'; it was work, and often onerous and stressful. These are perhaps some of the less well-known, unintended gendered consequences of Universal Credit.

4. Interview with Lord Freud, Minister for Welfare Reform, cited in Sainsbury, R. (2014) 'Talking Universal Credit: In conversation with Lord Freud', *Journal of Poverty and Social Justice* 22(1): 37–44.

Policy Implications

Our research suggests that more consideration should be given to the needs, circumstances and treatment of couples in general, partnered women, and those in controlling or abusive relationships. More specifically, we would suggest the following policy implications from the issues discussed.

There is a need to revisit deductions policy and rules – including, for couples, partner inherited debt. Deductions should be included in assessing the financial impact of Universal Credit to give a more realistic picture. The relationship between single and couple Universal Credit rates should be reviewed, especially given the flat-rate temporary addition to standard allowances due to COVID-19.

The adverse impact on access to individual income caused by Universal Credit suggests some elements should be separated out, ensuring personal access to some income for both partners in couples and improving incentives for second earners.

In relation to the increased volatility of incomes for some, policy should be guided by the principle that Universal Credit claimants should be able to predict and manage their household income, and make decisions about work and working hours, with greater confidence. The treatment of childcare costs also requires reform, to reduce the uncertainty and hardship caused by upfront payment, and to prevent the undermining of incentives to earn or earn more, for both partners.

Non-means-tested benefits such as Child Benefit should be maintained and improved, to lessen reliance on the one Universal Credit payment. More frequent Universal Credit payments would be useful, though probably of only limited help if this is the main income source. More radical reform would separate and label benefits for different purposes rather than include them in one payment.

Separate payments of Universal Credit to both partners in couples would help mitigate risks of power imbalances and control and abuse. They could address contradictions in Universal Credit design, including individual conditionality without individual payment, and an emphasis on self-reliance whilst encouraging financial dependence in couples. Separate payments could redistribute not just income in couples but also the tasks of managing a large monthly lump sum for the household, mainly done by women in our research. At a minimum, the administrative and compliance costs imposed by Universal Credit should be reviewed, to better understand their (gendered) impact and how to reduce these.

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