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Summary
Couples Navigating Work, Care and Universal Credit

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Summary

Universal Credit is a fundamental reform of means-tested working age benefits in the UK. It aims to simplify benefits, reduce administrative costs and fraud and error, increase work entry and encourage higher earnings among low-income people. The first stages of the rollout involved single people, meaning that we know much less about the experiences of couples on Universal Credit – in relation to either issues with a potential impact on all claimants, or those specific to couples. Our three-year, two phase, ESRC-funded (ES/R004811/1) longitudinal qualitative research project, entitled *Couples balancing work, money and care: Exploring the shifting landscape under Universal Credit*, helps to fill that gap.

Based on the lived experience of 90 research participants interviewed in 2018–19, 63 of whom were then interviewed again in 2020, the project examined how couples claiming Universal Credit – with and without dependent children, and in and out of employment – made decisions about work and care and dealt with their household finances. Their first-person accounts offer a unique insight into the experiences of a group of Universal Credit claimants which has, thus far, received too little attention in policy research and discussion.

This summary presents findings from the second of two reports arising from our research

This is the second of two major reports. The first of these reports focused on household money and budgeting in the context of monthly assessment and a single monthly Universal Credit award (Griffiths et al., 2020). Here we summarise the phase 2 findings focusing on work-care decisions and experiences of employment transitions over time in the context of Universal Credit.

Policy Context

Universal Credit works differently for couples, with many rules, requirements, and conditions that differ for people claiming jointly compared with those claiming without a partner. Couples living together are treated as a single assessment unit and cannot claim Universal Credit as individuals. The income and earnings of both partners are aggregated for the purposes of entitlement, and the couple is jointly responsible for repaying loans and benefit and tax credit debts, including from previous claims by either or both partners. This was generally also the case under the legacy system of benefits and tax credits. However, Universal Credit entitlement is assessed and awarded monthly and paid in the form of a single household payment into one bank account (individual or joint). Most couples must also fulfil individual work conditionality requirements that sometimes affect the other partner's conditionality too, in part because these requirements are based on specified household as well as individual earnings thresholds.

Couples with children must nominate a 'lead carer' and the work requirements for that person are determined by the age of the youngest child. Individual partners with the capacity to work are required to engage with employment and, depending on their circumstances, supported by a work coach to prepare for work, to seek work or, for some, to increase working hours/earnings. Couples with dependent children in which both parents work are entitled to a financial contribution of up to 85 per cent towards childcare costs (within certain maximum limits), but only one work allowance applies. Couples with no dependent children are not entitled to a work allowance unless one of the partners is assessed as having limited capability for work.

There is a lot for couples to disentangle, and our research set out to examine how couples claiming Universal Credit make decisions about work and care and deal with their household finances in this new policy landscape.

Research Methods, Sample and Analysis

We conducted two waves of in-depth interviews approximately two years apart. The first phase of the research comprised 123 individual and joint face-to-face interviews with 90 Universal Credit joint claimants in 53 households, in four areas in England and Scotland, between June 2018 and January 2019. Participants were recruited using outreach, door to door, snowballing and social media techniques. Follow-up interviews were conducted by telephone (due to COVID-19 restrictions) with 63 participants in 39 households between August and October 2020.

For our longitudinal analysis, we categorised the sample of 39 households according to their earner status when they were couples at, or in a few cases before, phase 1. This gave us three main groups: two-earner couples (10 households), one-earner couples (13 households) and no-earner couples (16 households). Drawing on longitudinal data from 157 interview transcripts, we tracked employment transitions over time, and the reasons for this. For each couple, we produced a detailed case summary which examined continuity and change in employment status, gender roles and couple relationships. We were particularly interested to explore participants' experiences of the different policy levers in Universal Credit and the ways in which these are delivered, to encourage claimants to enter work and earn more – including financial incentives (the work allowance, the taper and help with childcare costs), the conditionality regime, and employment support from a work coach. Below we draw out the key themes and issues (some cross-cutting) which emerged. We then reflect on implications for policy.

Two-Earner Couples: Balancing Work and Care With Universal Credit When Both Parents Earn

Ten of the 39 households in our longitudinal sample had two earners in paid work when they were in couples at or, for a few, before phase 1 in 2018–19. At phase 2 of the research in 2020, six of the couples still had two earners, one couple had one earner, and another had none. The ninth couple had split up and formed two separate working households by 2020, making 10 households in this category.

Findings for this group show that, rather than facilitating a manageable mix of work and care and helping to support progress in employment, in many cases Universal Credit had added to the burden of balancing work and childcare responsibilities in two-earner families. Three issues stood out.

Firstly, difficulties were experienced with child care, especially paid-for child care. The childcare costs element of Universal Credit – the main policy lever for encouraging both parents in a couple to work, which is rigidly tied to monthly assessment and the means testing of earnings – was ill-suited to the needs of these couples, particularly those with irregular hours and earnings. Of the six couples in this research who had accessed the childcare costs element of Universal Credit in 2018–19, only one was still receiving it in 2020.

Childcare costs in Universal Credit must be paid upfront by claimants, with the outlay only later being reimbursed. This is difficult enough for low-paid parents; indeed, as covered in our phase 1 report (Griffiths et al., 2020), many couples in this research were put off accessing the help on offer for this very reason. For the families here who had struggled to overcome this hurdle, the inclusion of the childcare costs element in the monthly means test, and the administrative burden of reclaiming childcare costs monthly, placed further barriers in their way. Contributions towards childcare costs, absorbed within the single integrated monthly payment and tapered away as earnings (and often childcare hours) rose, were difficult to manage in practice. The complex relationship between monthly earnings and entitlement – made worse for couples with two working parents – made it virtually impossible to calculate the financial impact that working additional hours would have on the Universal Credit payment.

Childcare costs in Universal Credit must be paid upfront by claimants, with the outlay only later being reimbursed

The unwieldy and unreliable nature of financial help towards childcare costs led some 'second earners' – who were mainly women – to leave their jobs or reduce their hours of work, avoiding the need for paid child care. When they did this, the Universal Credit payment and household budgets often stabilised, and work-life balance improved. Other working couples whose children qualified for the free 30 hours per week of childcare for three- and four-year-olds preferred to use, or switched to using, this provision. In making these adjustments, there was little evidence that parents had benefitted from support from a work coach. If one or both parents were 'working enough', this appeared to exclude all possibility of contact and help. Even prior to the COVID-19 pandemic, there was virtually no contact between two-earner couples and work coaches – mainly, they assumed, because their joint earnings took them well above the conditionality earnings threshold.

The second significant issue for couples with two earners was work incentives. While the 63 per cent taper (at that time) was frequently seen as unfair and demotivating, work decisions of 'first earners' were often indifferent to, or made in spite of, any effects that their earnings might have on the Universal Credit payment. People who increased their working hours also often did so for contractual, professional, and other employment-related reasons unconnected with Universal Credit – to help an employer out by covering staff shortages, for example. For second earners, who were more likely to be women, the taper was often viewed in a negative light, seeming to penalise rather than reward work and additional hours. Because women were more likely to be the payee for Universal Credit, it was often women's income that fell when their partner's earnings rose. Knowing that the Universal Credit payment received by their partner would be reduced or might cease altogether if they earned more could also disincentivise additional hours among first earners. The difficulty of predicting drops in the payment, and the fear of a reduced amount in future months, also discouraged couples from working more hours, taking on extra shifts or accepting offers of overtime.

Another complicating factor was that decisions about working hours were often closely tied to job characteristics and employment conditions. Those with agency jobs or zero-hour contracts often had little say over work patterns. Offers of overtime or additional hours, when made, also often meant accepting a full shift – sometimes 12 hours long – rather than a few hours tagged on to a standard '9 to 5' working day. But only in rare instances was financial gain, or maximising earnings, a key driver of employment behaviour or the decisions the partners made about their working hours. Income stability, and a reliable Universal Credit payment, were often much more important than maximising household income. When the net increase in monthly household income from working longer hours is relatively small (which it usually was), extra time spent with children, and partners, generally trumped higher earnings.

Not all couples responded to the unpredictability of Universal Credit by reducing hours of work or giving up jobs; some did the opposite. Couples with older children and those in jobs giving them greater influence over work patterns sometimes increased their hours, allowing them to leave Universal Credit altogether. Wanting to eliminate the looming presence of Universal Credit in their lives was an important part of the overall picture. When Universal Credit was implicated in the decision to increase earnings, it was thus often to escape the ongoing scrutiny, administrative burden and budgeting difficulties associated with dealing with a benefit that is assessed and adjusted monthly.

This brings us to the third major issue – the administrative burden of dealing with a fluctuating benefit payment. With two sets of wages to contend with, monthly variability in the Universal Credit payment in response to changes in earnings could be particularly hard to forecast and to budget. As highlighted in the phase 1 report, for working mothers juggling work and child care, the added responsibility of dealing with an unreliable payment (and often the online Universal Credit claim as well) imposed significant, ongoing administrative burdens. Income uncertainty, too, was highly stressful, affecting emotional as well as financial wellbeing, which often spilled over into relationships. One two-earner couple, who had fallen into debt after claiming the childcare element of Universal Credit, split up under the strain. The female partner reclaimed Universal Credit as a lone parent and started working part time, while her ex-partner continued working full time.

There were some positive views expressed. Couples appreciated the ability to choose to work fewer hours without being heavily penalised financially, and to receive some compensation when unable to work if they, or their children, were ill – money few were entitled to receive from their employer. Automatic adjustment of the payment using Real Time Information (RTI) data fed directly from HM Revenue & Customs (HMRC), when correct, was also seen as an improvement on the previous requirement to produce wage slips as proof of earnings. Not having to reapply for Universal Credit within six months of the last payment was similarly welcome. Some couples said that they liked and preferred Universal Credit because it reduced the risk of overpayment compared with tax credits. One couple found that Universal Credit was more generous than tax credits and better accommodated their preferred work-care arrangement of both parents working part time, which allowed them to share responsibility for looking after children equally without the need for paid child care. However, this was only possible because their earnings were high enough to take them above the conditionality earnings threshold.

Those able to earn enough to move off Universal Credit were pleased to have done so; but, when low quality and poorly remunerated jobs are the only type of work people can realistically get, earning enough to leave means-tested benefits inevitably means long working hours for one or both partners, with corresponding sacrifices having to be made in terms of work-life balance, personal wellbeing, and relationship quality. Long working hours which limit the amount of time working parents are able to spend together as a couple and family can also be destabilising; not all these relationships survived.

One-Earner Couples: Achieving Work-Life Balance With One Earner?

Thirteen of the 39 couples in our longitudinal sample had one earner at or, in a few cases, before phase 1 in 2018–19. At phase 2 in 2020, seven of these 13 were still one-earner couples; three had become two-earner couples; and one had no earner. Two couples had separated; in both cases, the female partner was now claiming Universal Credit as a non-working lone parent while her ex-partner was working and no longer claiming benefits.

For many one-earner couples in this research, most of whom had pre-school aged children, the primary driver of work decisions was to ensure that one parent was always available to care for the children at home. Money matters were generally of secondary concern. Many were not keen on using paid child care, so had organised their working lives to avoid or minimise its use. This sometimes reflected concerns about the high cost of paid child care but, in most cases, couples simply expressed a strong preference to care for children themselves, particularly when children were of pre-school age. Some parents had a disability or mental health condition which further limited the amount of paid work they felt able to do.

Whether couples achieved their preferred arrangement with one full-time earner or one part-time earner, few in this group felt that both parents could or should engage in paid work until children were older, or their children's, their own or their partner's health improved. By phase 2 of the research, in 2020, several non-working partners in this group had been newly assessed as having limited capability for work and work-related activity. For them, this constraining context and the accompanying rationale for work-care decision making had, if anything, become more deeply entrenched.

In earlier studies, having only one working parent often indicated a greater propensity to conform to traditional gender roles. However, in our research, choices about which partner was the sole earner were rarely determined by gender. Though several couples said that they aspired to traditional roles of male full-time worker and female full-time carer, decisions about which partner in the couple works were often pragmatically rather than ideologically driven. Sometimes the better-qualified partner with higher earnings potential was the female. But who was the wage earner was frequently determined by factors other than earnings potential – which partner had fewer health limitations, who could drive and, ultimately, who succeeded in getting a job first. But whether lead carers were male or female, most parents wanted and expected to share responsibility for the care of their children. Several couples disliked the term and objected to a policy which obliged them to nominate one parent as lead, feeling that it harked back to a bygone era of breadwinning work for men and family care for women.

Several couples had rigidly stuck with a single part-time earner or reduced their hours of work explicitly to avoid the effects of the taper. Couples had also come to learn that increased earnings not only reduced the Universal Credit payment but also often resulted in a reduction in loss of entitlement to other forms of means-tested help, including budgeting loans, support with council tax and prescription charges and free school meals. The withdrawal of entitlement as earnings increase, together with greater understanding of how monthly assessment works in practice, had, by phase 2, thus persuaded several couples to minimise rather than maximise working hours. Some couples adjusted work behaviours by accepting offers of additional hours only when force of circumstance required it – to pay for costly items they could not otherwise afford, such as school uniforms, for example. The large, unfillable deficit in the household budget the following month, when the Universal Credit payment decreased, obliged some families to turn to food banks.

Experiences of the conditionality regime and employment support were mixed. Irrespective of their hours or earnings, most couples with one earner appeared to be being treated with the same 'light touch'. However, both work conditionality and employment support could be inconsistent, with couples in what appeared to be similar sets of circumstances treated differently. For example, some partners working part time were required to job search and had regular meetings with a work coach, while others did not. Often there seemed to be a mismatch between the conditionality groups and labour market regimes to which these couples had been assigned on the one hand, and their individual circumstances and work aspirations on the other.

Several participants made appreciative comments about their work coach, but sometimes this was due to couples 'not being hassled', as they described it. The suspension of work conditionality during the first COVID-19 lockdown undoubtedly contributed to low levels of contact with work coaches reported by all participants at phase 2. However, even before the pandemic, many one-earner couples said their meetings with a work coach were infrequent and generally cursory. Minimal contact suited most couples, allowing them to choose their preferred work-care arrangement without feeling pressurised to work more. However, there were others who clearly wanted and would have benefitted from personalised support to help them prepare for work, find a full-time or more secure job, or move on to better-paid work.

The ongoing stress of dealing with a low and unreliable monthly Universal Credit payment, together with unmanageable deductions, featured strongly in the narratives of the three couples with a sole earner at phase 1 of the research who had no earners at phase 2. Two of these couples had split up. In both cases, the low level of benefits and other difficulties associated with claiming Universal Credit were said to have contributed to the breakdown of the relationship. Both separations had resulted in the female partner claiming Universal Credit as a lone parent, while the male ex-partners continued working full time without claiming means-tested benefits.

The three one-earner couples with children in which a second parent had moved into work by phase 2 reported similar experiences to those of two-earner couples covered previously. The couple who had taken up the childcare costs element of Universal Credit gave up on it, as others had, choosing instead to work longer hours and more unsociable shifts. The two couples with both partners now working full time were glad to be no longer claiming Universal Credit but regretted their long working hours and the reduced time spent together as a family.

No-Earner Couples: Struggling to Make Headway

In 16 of the 39 couples in our longitudinal sample, neither partner was working at or before phase 1 in 2018–19. At phase 2 in 2020, a large majority were still without work: 12 of the 16 households with no earners in 2018–19 or before also had no-one in paid work in 2020. Four of the 16 couples had a single earner at phase 2 but, in two of these cases, the couple had split up and formed two separate households.

The message that comes across in relation to these couples is of a group of people who are struggling to make headway in their lives. Income inadequacy, unmanageable debt and deductions and poor mental health feature strongly, particularly among those who had no earnings at both phases 1 and 2 of the research. Through sheer determination, some claimants managed to haul themselves out of 'worklessness', only to be faced with a further set of challenges when in work. But whether couples had engaged in paid work or not between phases 1 and 2, rather than being supportive in helping them to navigate, manage and overcome the challenges they face, Universal Credit, had, in many cases, added to their difficulties.

Among couples with no earnings both in 2018–19 (or before) and in 2020 was a discernible group just about managing to keep their heads above water

Among couples with no earnings both in 2018–19 (or before) and in 2020 was a discernible group just about managing to keep their heads above water. They tended to be those in which one or both partners had been awarded additional disability and health-related benefits, including the limited capability for work and work-related activity element of Universal Credit, Personal Independence Payment and/or Carer's Allowance. This additional income had often enabled them to avoid or repay the loans, overpayments, and arrears that nearly all couples in this research incurred when making the transition from the legacy benefits and tax credits system. For families subject to the two child limit, and thus without any support from Universal Credit for their other child/ren, these income top-ups often meant the ability to have sufficient money for food, and to heat their homes without the need to turn to their families, or food banks and other charitable sources of help. For the most part, neither partner in these couples was capable of, or required to, work or look for work. Few had found work coaches helpful in the past and having the threat of benefit sanctions lifted because of their (or their partner's) disability or health condition came as a welcome relief. The absence of work conditionality and the limited contact they had with work coaches, therefore, were situations that most were happy with, or at least resigned to, for the foreseeable future.

There were some important exceptions. One couple had a partner in the all work-related requirements conditionality group. With a serious health condition and disability benefits since childhood, she was the partner who least aspired to and was least capable of finding paid work, while her husband, who was capable of and wanted to work, and was desperate for support and training to help him secure a full-time job, had no work conditionality because he was her carer. The entry level, generic and repeat courses to which this female partner and others in the intensive regime were typically mandated (under threat of benefit sanctions) to attend, whilst intended to increase motivation and boost confidence, frequently seemed to have precisely the opposite effect. This and other cases underline the limits of the Universal Credit conditionality regime, in which the treatment and help claimants receive are driven by the particular conditionality and labour market group to which individuals are assigned, rather than tailored to their personal needs and aspirations.

For couples with no sources of income other than Universal Credit at both phases of the research, income inadequacy and increased indebtedness, together with the accompanying hardship and stress this caused, adversely affected their relationships and emotional wellbeing. Whilst several individuals suffered mental ill-health prior to claiming, and many had complex backgrounds, their ability to cope had, in many cases, been further impaired by a combination of low benefit rates (especially couples and parents under the age of 25), high deductions and sanctions – all of which had resulted directly from Universal Credit policies.

Three couples categorised here as claimants 'without dependent children' were in fact parents whose children had been removed and placed in foster care or for adoption. Bare floorboards, sparse furniture, inadequate cooking facilities, unheated properties, and a reliance on food banks – experienced by a number of families in this research – are indications of poverty and income inadequacy, but also represent the kind of home circumstances likely to attract the attention of social services. The two couples in this research who had recently had children taken into care were treated with compassion by work coaches and had had easements to work conditionality appropriately and sympathetically applied. However, another mother for whom the formalities of the child protection system had ended said that there was no recognition within the Universal Credit conditionality regime of her ongoing parental role after her children had been placed in foster care.

Among the four couples in this group in which one of the partners had moved into work by phase 2, positions were generally low paid, temporary, and precarious, offering few opportunities for earnings growth or progression. Men were typically employed in warehousing or security work, and women in caring and cleaning jobs. A few had supportive or understanding employers, but most did not. Some employers had wrongly reported wages to the couple's detriment, leaving them in some months with no earnings and no Universal Credit payment. Hopes of steady incomes, stable employment and earnings progression therefore remained largely unfulfilled. In work, the financial circumstances of many couples improved only marginally. For one couple with no dependent children, they had actually worsened, due to their loss of entitlement to Council Tax Support. For others, reduced entitlement to other forms of means-tested help virtually cancelled out the small net gains in household income from tapered earnings.

Although intended to smooth peaks and troughs in earnings, a benefit payment that varied from month to month often served to exacerbate rather than counter income insecurity.

Amidst the sometimes unsettling accounts (the most distressing of which we decided to omit), the dignity and stoic resilience of many couples to get by shine through. There was one example of genuine work progress and earnings progression. Notwithstanding the fact that the single household payment may have helped to precipitate the break-up of her relationship, and though she gave a favourable account of her work coach, this individual's employment progress was mainly due to personal motivation and a determination to succeed, rather than being attributable to any particular Universal Credit policies. Indeed, overall, it is hard not to conclude that the few work-related achievements here, and those found in other groups, were largely won in spite of, rather than because of, Universal Credit.

Policy Implications

The evaluation framework for Universal Credit, published in 2012 and updated in 2016, is informed by a 'theory of change' in which specific policy levers and effective delivery of Universal Credit are intended to lead to changes in attitudes and behaviour. But the real-world complexities that confronted our couples in arranging their work, care and household finances did not necessarily fit with assumed triggers for behavioural change, and the design of Universal Credit often influenced our participants' lives in unintended ways.

Some couples did change their employment behaviour over time. This was not always by choice, or due to the policy and delivery levers in Universal Credit, or in the manner intended. The accounts include examples of agency and temporary jobs ending and employers reducing hours. Opportunities to increase or change hours of work were strictly limited for most. Poor pay and the low quality of work available were thus significant elements of the context in which decisions about working hours were made and had a major impact on families' employment options.

So, whilst couples' decisions about work and care take account of their financial impact, what people do (and can do) is also strongly influenced, or more affected, by many other factors. The 'marginal deduction rate' (how much of each extra pound earned is retained) is often at the centre of economic modelling. This may carry some weight with claimants; but how it actually operates in practice and over time, particularly for couples and families with children, together with other issues such as job quality, transport and child care, is more important than is often recognised in modelling exercises – and in schematic theories of change. In addition, some of our participants either had health conditions themselves, or were caring for a child or partner who had them, that made it very hard or impossible for them to enter employment at all; and others were caring for young children.

Employment support did not emerge from our study with the 'transformative' reputation that is often alluded to in descriptions of Universal Credit, although there were individual stories of valued help from work coaches. Currently this support is tied to conditionality group status and was therefore not available to some in our sample. A more flexible approach to employment support would have allowed more access to this.

Ironically, given the twin aims of increasing employment and earnings, where Universal Credit did frequently help couples in our sample was to allow some to choose to work fewer hours without being heavily penalised financially, and to give partial compensation to some if they were unable to work when they, or their children, were ill. Thus, it was the upwards adjustment of Universal Credit when earnings dropped that was often most valued and beneficial to these families.

In addition to potential behaviour change in relation to employment, the design of Universal Credit influenced our participants' lives in other ways. Our research showed that significant ongoing 'work' was often required to maintain Universal Credit claims. These demands were especially burdensome in relation to childcare payments, but also related to shift work, zero-hour contracts and self-employment. The work required to try to manage the income volatility caused by the way in which the monthly Universal Credit means test interacts with earnings was particularly onerous – and was often multiplied for couples with two earners. The fluctuating Universal Credit award, of which claimants are given only a week's notice, could be hard to unpick and to check for accuracy.

Our research showed that significant ongoing 'work' was often required to maintain Universal Credit claims

In these ways, super-responsive means testing – whereby the benefit amount is adjusted immediately and visibly at the end of each month in response to earnings (and other changes of circumstance) – could undermine Universal Credit's policy goal of incentivising additional hours of work, contrary to the policy intent. The logic of monthly assessment is that people are motivated to increase their earnings because they see an immediate financial reward. Instead, for many in our research, the workings of the monthly assessment formula, together with the high withdrawal rate at that time, created insecurity. The collateral damage to relationships caused by financial uncertainty, and the disproportionate effects on women, led some couples to split up under the strain.

Public debate about incentives has often ignored these important contextual factors, highlighting instead the issue for couples with children of the single work allowance. But couples without children are not entitled to a work allowance, unless one partner is assessed as having limited capability for work, and the implications of couples getting a single household payment have not necessarily been drawn out. This particularly affects couples who arrange payment of Universal Credit into the account of the partner with no other income or with lower earnings – usually the woman. For some one-earner couples in our research, the earner could be wary of taking on additional hours because their increased earnings would reduce their partner's Universal Credit payment. And in two-earner couples, if (as was common) the woman was the partner paying the childcare costs, she was affected more by the monthly fluctuations in the contribution towards these costs through Universal Credit, with the same potential problem.

The issue of incentives and the balance of work and income between partners in couples will take on increased significance when in-work conditionality is in full operation. Then, there could in theory be a choice between (for example) encouraging a second earner in a couple into work, or to work more hours, and encouraging a 'first earner' to earn more. There seems to have been little discussion of these policy choices, however, or of their potential impact, either in relevant government documents or in wider policy debates. The reduction of the taper rate from 63 to 55 per cent and increase in the work allowance by some £500 per year will clearly help, but the evidence here suggests that a floor of income that is secure enough to build on could result in more sustained and sustainable work-care combinations, as well as potentially more stable couple relationships. Nor do these changes fundamentally alter the way in which these incentives can differentially affect the individual partners in couples.

Several couples did succeed in leaving Universal Credit altogether, as did several individuals, after splitting up with their partners. But in practice, some couples were driven to increase their working hours and/or earnings not so much by the support and incentives within Universal Credit but instead by their desire to get away from it – to escape the scrutiny, the fluctuations in income, and the time and effort involved in managing their claim. These couples were often in relatively low-paid work; to leave Universal Credit usually therefore meant long hours, sometimes for both partners, with sacrifices in work/life balance, personal wellbeing and relationship quality. There was thus, for some, a high price to pay for leaving Universal Credit in the impact on relationships and family life.

The evidence here also suggests that working mothers in couples claiming Universal Credit may be disproportionately affected by reductions in entitlement when earnings increase, as well as additionally burdened by income insecurity and extra administration which can arise from managing the claim. Official analysis assumes that additional hours of work by claimants will largely be contributed by women, especially mothers (DWP, 2018). If Universal Credit is to succeed in these terms, greater thought will need to be given to how policy might be adapted to better support working mothers and potential second earners in couples. In addition, more generally we believe the evidence of our research shows that consideration of the interrelationship between the individual and their household circumstances has not been sufficiently integrated into the thinking behind the policy design or the practical delivery of Universal Credit, and this report suggests ways in which this might begin to be changed.

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