

## **Social Security Experience Panels: Universal Credit Scottish Choices Survey Findings Visual Summary**

### **Background**

The Scottish Government will become responsible for some of the benefits currently delivered by the Department for Work and Pensions (DWP). This does not include Universal Credit, but the Scottish Government is able to offer people in Scotland some choice about how their Universal Credit is paid.

As part of work to prepare for this change, Scottish Government have set up the Social Security Experience Panels with people who have experience of one of the benefits that the Scottish Government is becoming responsible for. Some of these people also have experience of Universal Credit. There are more than 2,400 people on the panels.

The Scottish Government is working with Experience Panel members to create Scotland's new social security system.



**2,400+**  
**Experience Panel  
members**

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## About the research

This report summarises the results of a survey about Universal Credit that took place in July and August 2018. All Experience Panel members were invited to take part if they had experience of Universal Credit.



**57**  
**survey responses**  
(online, paper and phone)

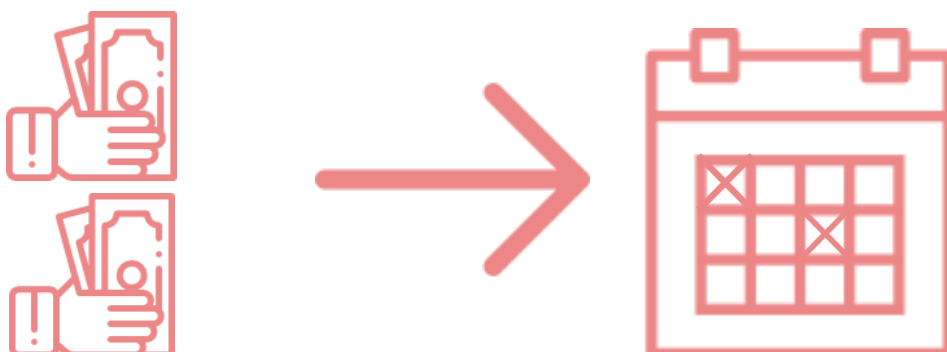
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## About the choices

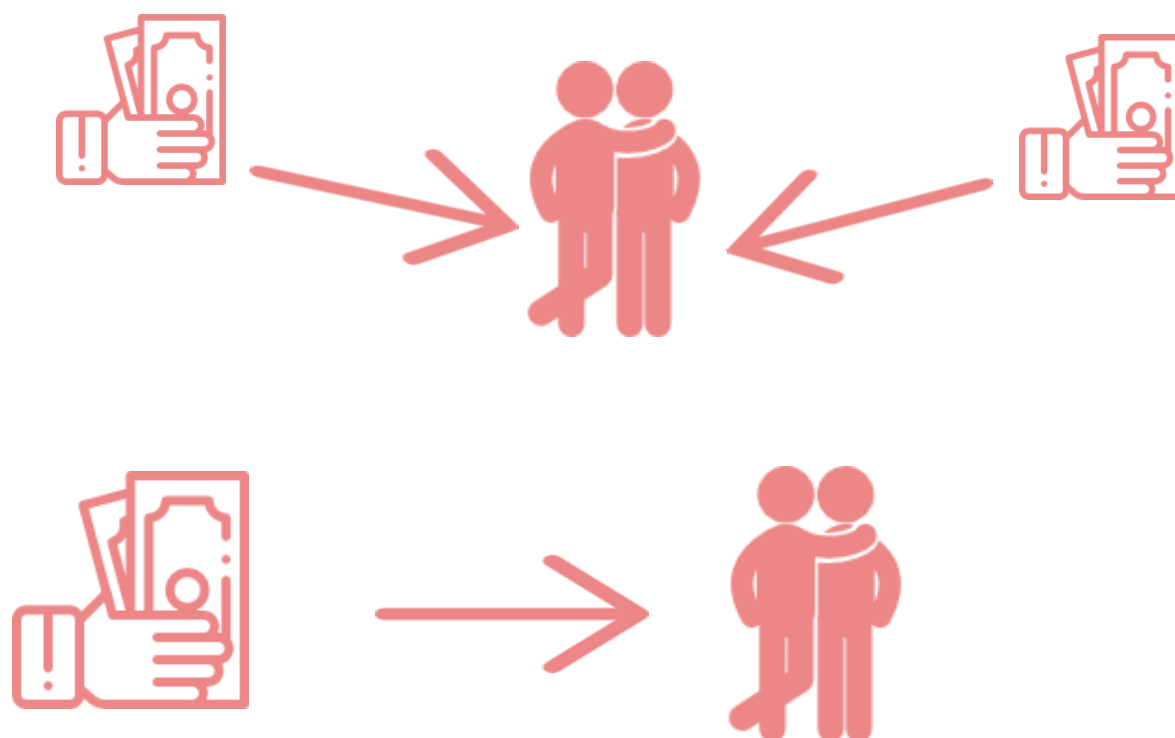
The Scottish Government can offer people the choice to get their Universal Credit paid directly to their landlord.



They can also choose to receive 2 payments per month, instead of as a lump sum once a month.



We also asked panel members about how Universal Credit should be paid to couples in a household – for example if it should be split between the couple or as one payment.



## **Awareness and uptake of Universal Credit Scottish choices**

Many people said they hadn't heard of the choices that people in Scotland have about how they get Universal Credit.



The Scottish choices started to be available to some people in October 2017 so not all of the respondents will have been offered them.

Some respondents said they had been offered the Scottish choices, and many of these people had chosen to use one of the choices.

Some said that the choices had a positive impact on them.

Many said it helped them manage their finances better.

Reasons included:

- It was less stressful



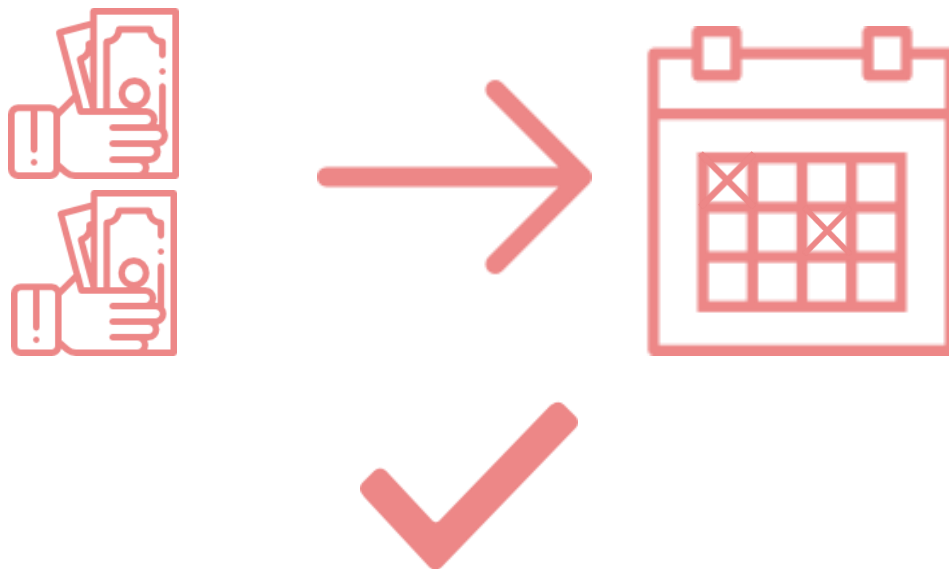
- They didn't need to worry about their rent getting paid



“I find it less stressful to have payments made directly to landlord and to receive my Universal Credits payments twice monthly”

“I would prefer it paid straight to Landlord so that if there were issues it would come straight from DWP and I wouldn't get into trouble.”

Some people said they had chosen to have their payments made twice per month. Others said they would like to have this choice.



Some people said it could be hard to make Universal Credit last the whole month.

“Getting money monthly is a nightmare and very hard to budget for that length of time. I was never told about twice monthly payments or being able to have the rent element paid directly to landlord etc.”

Some people chose not to use the choices they were given.  
Reasons included:

- They didn't trust the payment would be made to their landlord correctly
- They were used to getting their money once per month.

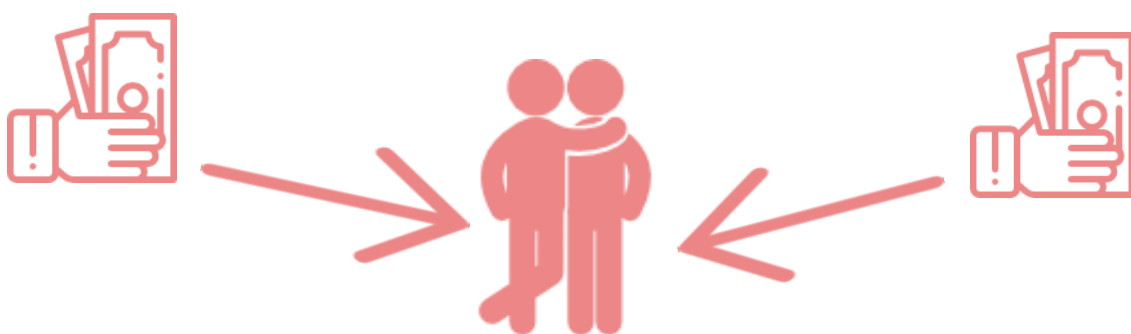


Many respondents said they hadn't been offered the choices or felt there wasn't enough information available.



## How payments should be made to couples

Most people thought that payments should be split between a couple as 2 separate payments.



Reasons included:

- It was fairer



- It could help protect children, for example in abusive relationships.



A few felt that this could make things more complicated, or that you should have a choice.

Most people felt that the amount each person got should be based on their circumstance. For example if one of them was responsible for a child they should get more.



“I feel this is best as I am a mother and I would always be in charge of providing for my children even in a relationship”

Some said they thought it should be split evenly, because this would be fairer.

Most said they would like the option to say no to the payment being split between the couple and to get one payment instead.

Reasons that people felt this way included people feeling concerned about how someone might manage if their partner was ill and not able to cope with a bank account.



Many people felt that having the payment split between the couple would help them manage their finances better.

Some people said it would help protect them from abusive relationships.



“Helps avoid coercive control, and just because you are part of a couple does not mean you lose your right to individual control over finances”

## Next steps

We will keep asking the Experience Panels to help us develop Scotland’s new social security system. The feedback from this research will help Scottish Government make decisions about the choices available to people on Universal Credit in Scotland.





### How to access background or source data

The data collected for this social research publication:

- are available in more detail through Scottish Neighbourhood Statistics
- are available via an alternative route
- may be made available on request, subject to consideration of legal and ethical factors. Please contact [socialsecurityexperience@gov.scot](mailto:socialsecurityexperience@gov.scot) for further information.



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