



# **Universal Credit: Accumulation of Rent Arrears and Debt**

Clackmannanshire Citizens Advice Bureau

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## 1. Executive Summary

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In what follows we report on a small-scale research project conducted by Clackmannanshire Bureau into the links between claiming UC and the build up of debt/arrears, with respect to Clackmannanshire clients who took part in the study.

Evidence taken from two surveys indicates that UC does not create debt but sustains it and can actually make the client's situation even worse.

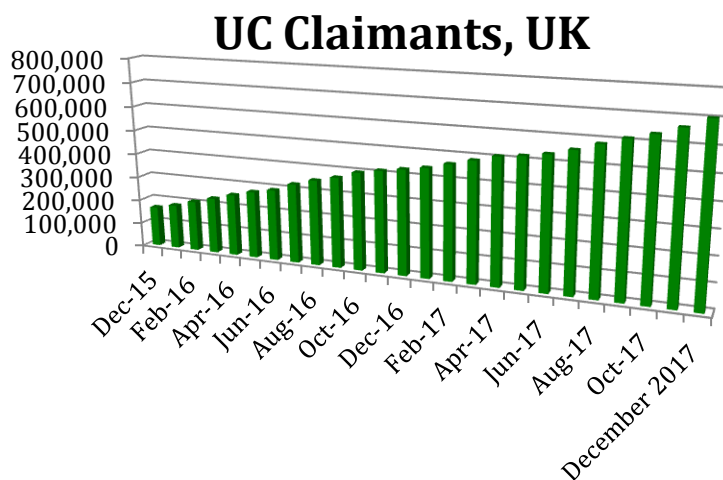
Evidence taken from client experience indicates that UC can often have *both* a causal and an amplifying impact, in making the client situation worse off.

## 2. Background

In 2012 the UK Government announced its' intention to combine six previously separate means-tested benefits into a single Universal Credit (UC), which would be paid monthly, be accessible online<sup>1</sup> and inclusive of employed people in receipt of in-work tax credits. Framed within a more extensive set of benefit conditionality rules, UC incorporates 'two kinds of work incentive', the incentive for those out of work to seek work and the incentive for those already in work to seek more work<sup>2</sup>.

According to the latest DWP figures for the UK (December 2017) more than 1.7 million claims have been made for UC, while the monthly claimant figure was just short of 800,000. The steep trajectory for monthly claims between December 2015 and December 2017 is shown for the UK and then for Scotland in tables 1 and 2 respectively, below<sup>3</sup>.

Table 1

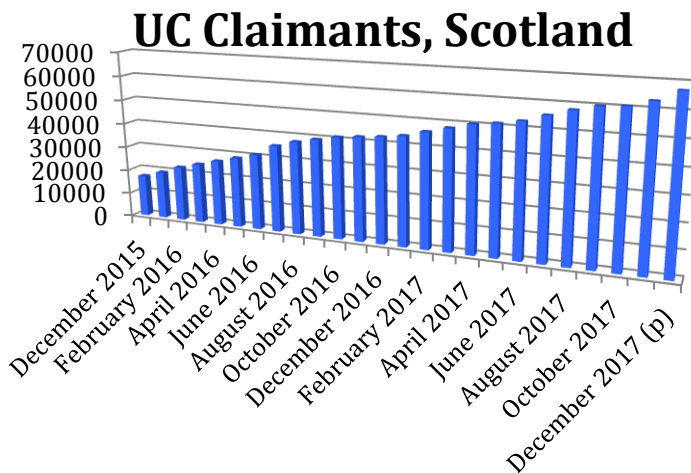


<sup>1</sup> CPAG. (2012) 'Universal Credit', *Issue* 230, October, <http://www.cpag.org.uk/content/universal-credit-monthly-awards> [accessed 04-12-2017].

<sup>2</sup> Adam, S. and Browne, J., 2013, Do the UK government's welfare reforms make work pay?, <http://www.ifs.org.uk/wps/wp1326.pdf>, p1 [accessed 04-12-2017].

<sup>3</sup> DWP, 2017) <https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml>

Table 2



The Department of Work and Pensions claimed that the online environment of UC would facilitate more timely advice to clients<sup>4</sup>. In addition it would bring transparency to an increasingly complex and bureaucratic welfare administration system. The hope was that online innovations would deliver a more fluent, flexible environment for customers moving between forms of income when transiting between welfare and work<sup>5</sup>.

However, major design flaws were soon identified<sup>6</sup>, which have continued to plague the roll out of UC since inception. These include malfunctioning IT systems, administrative delays, up to 6 weeks gap in payment from initial claim<sup>7</sup>, the initial decision to pay housing costs direct to clients<sup>8</sup>.

<sup>4</sup> CPAG. (2012) 'Universal Credit - What you need to know', pvi-vii, [http://www.cpag.org.uk/sites/default/files/CPAG\\_universalcredit\\_1ed\\_chapter1.pdf](http://www.cpag.org.uk/sites/default/files/CPAG_universalcredit_1ed_chapter1.pdf) [accessed 05-12-2017].

<sup>5</sup> Joseph Rowntree Foundation. (2013) 'JRF statement on Universal Credit', <https://www.jrf.org.uk/press/jrf-statement-universal-credit> [accessed 05-12-2017].

<sup>6</sup> CPAG. (2012) 'Universal Credit - What you need to know', pvi-vii, [http://www.cpag.org.uk/sites/default/files/CPAG\\_universalcredit\\_1ed\\_chapter1.pdf](http://www.cpag.org.uk/sites/default/files/CPAG_universalcredit_1ed_chapter1.pdf) [accessed 05-12-2017].

<sup>7</sup> The UC claimant sequence is: initial claim lodged, followed by 7 waiting days (the latter rule was removed from February 2018), followed by 4 week assessment period, followed by processing of claim, followed by payment of claim.

<sup>8</sup> The squeeze on the real value of benefits come from a number of sources, including the switch to the consumer price index for reflecting benefit rises year on year, to the cap on benefits, bed room tax and other restrictions to accessing housing benefit and lowering the value of ESA (WCG) to JSA.

These and other flaws added to wider parallel concerns about the year on year fall in the real value of benefits in response to government budget cuts and general income restraint framed by austerity politics.

As a consequence, negative media reports have mushroomed along with personal stories of mounting debt as the roll out of UC has gathered pace over the last four years. Broadsheet newspapers tend to assume a direct link between claiming UC and mounting debt, in the form of rent arrears<sup>9</sup> and the increasing prevalence of food banks and homelessness<sup>10</sup>. Other research has noted that some people on UC are more likely to experience priority debts, which include rent arrears.<sup>11</sup>

Moreover, research published by the National Federation of ALMOS and ARCH found that 59% of UC claimants as opposed to only 39% of all tenants were in rent arrears. On the other hand, 63% of UC tenants in arrears had pre-existing arrears, which would imply that other social factors, including their experience of the benefit system prior to UC have an impact too<sup>12</sup>. This would suggest that the causal links between claiming UC and rising indebtedness are complex, especially if one considers that rent arrears, the bedroom tax, homelessness and food bank usage had all been increasing prior to UC enrolment in Scotland.

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<sup>9</sup> *The Guardian*. (2017) 'Revealed: universal credit sends rent arrears soaring', <https://www.theguardian.com/society/2017/sep/16/universal-credit-rent-arrears-soar> [accessed 04-12-2017].

<sup>10</sup> *The Telegraph*. (2017) 'The Benefits of Welfare reform', <http://www.telegraph.co.uk/opinion/2017/09/29/benefits-welfare-reform/> [accessed 04-12-2017].

<sup>11</sup> 51% of those on UC had rent arrears compared to 28% on legacy benefits, see CAS. (2017) 'Delivering on Universal Credit', p23, <https://www.citizensadvice.org.uk/Global/CitizensAdvice/welfare%20publications/Delivering%20on%20Universal%20Credit%20-%20report.pdf> [accessed 04-12-2017]. Indeed, evidence indicates that key features in the design of UC, most crucially waiting period post initial claim, online issues related to bank accounts, ID and password problems and the poor administration of UC, exacerbate the financial pressures on claimants to take ends meet, more readily than those on legacy benefits (CAB, 2017, 'Evidence from Citizens Advice about how Universal Credit affects personal debt problems', <https://www.citizensadvice.org.uk/Global/CitizensAdvice/welfare%20publications/Universal%20Credit%20and%20Debt%20-%20final.pdf> September.

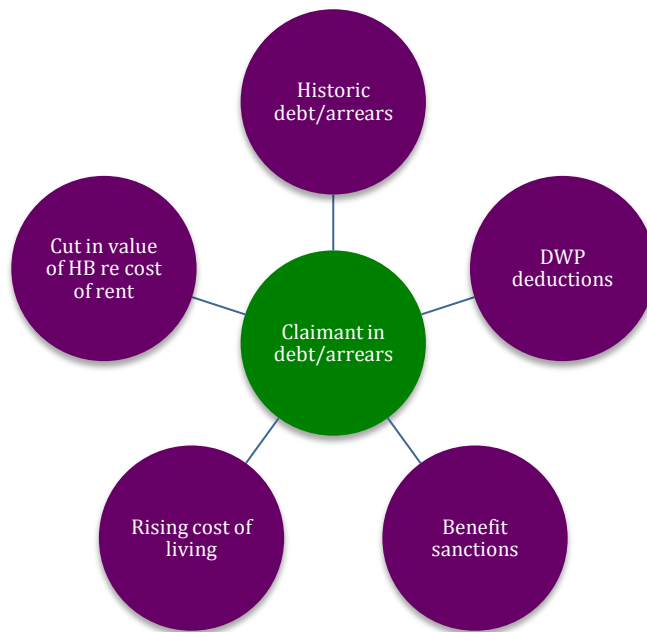
<sup>12</sup> ARCH. (2017) 'Universal Credit or Universal Debt?', [http://arch-housing.org.uk/news/latest-news/universal-credit-or-universal-debt-\(1\).aspx](http://arch-housing.org.uk/news/latest-news/universal-credit-or-universal-debt-(1).aspx) [accessed 04-12-2017].

The reality is that individuals who present for UC will have a range of prior circumstances influencing their experience of UC: Some will have previous debts, built up for different reasons. Some will be debt free and remain debt free during their time claiming UC. Some will be debt free but then slide into debt during their time claiming UC.

In any given situation one needs to sift through the evidence at a micro level to ascertain the potential causal links and the hierarchy of importance among potential links, which may include:

- Design flaws in UC
- Cut in real value of housing benefit as proportion of rental value
- Cut in real value of benefits re switch from retail to consumer price indexing
- Inflated cost of living for everyday food, clothing
- Insecure employment/wage
- Bedroom tax
- Benefit cap(s)
- Long term debt/loans
- Rising cost of energy
- Benefit sanctions
- DWP deduction of prior loans and arrears

The causal landscape of a person's unique welfare biography is complex and often inter-linking, as indicated in the following diagram:



Nevertheless, a reasonable assumption is that claiming UC puts upward pressure on existing debt and rent arrears, while positioning claimants otherwise debt and arrears free into debt and arrears. This assumption is explored in the following research.

### 3. Research Focus and Methodology

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The following research is a small-scale time-sequenced investigation into the links between claiming UC and changes in debt status.

The key research questions are as follows:

1. What are the links between claiming UC and a client's subsequent financial situation, with specific focus on rental arrears?
2. What is the client experience of the above?

To address these questions, a phased investigation was undertaken over a 6-month period to record the debt experience of clients on their initial entry onto UC.

During the period between August 2017 and February 2018, Clackmannanshire CAB administered a survey questionnaire to more than 70 clients, from which 31 were chosen for further data analysis, meeting the twin criteria of a) wishing to take part in further phases of the research and b) being fresh UC claimants when they completed phase one of the research (questionnaire).

Two concurrent survey questionnaires were distributed to clients attending the Bureau<sup>13</sup>. The surveys recorded client initial circumstances on first entering UC and noted any specific changes in circumstances after a gap of between 3-4 months. With the survey data providing our backdrop the research then draws on qualitative data to explore the experiences of UC clients, so as to gain a more nuanced understanding of the relationship between UC and debt/arrears.

As this is only a small case study the aim is a simple one: to capture the incident of debt/rent arrears within the UC client group surveyed and to understand aspects of the client experience. To this end, the use of statistical data, such as there is, is for descriptive purposes, to reveal trends specific to the clients completing the surveys, and is not a statistical analysis of a representative sample amenable to wider generalization. It is hoped that the findings here will add to the findings from other small-scale research in this area, towards a more extensive study in the future, from which broader trends may be generalizable to the wider population of new UC claimants.

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<sup>13</sup> See Appendix for details of Questionnaire

## 4. Geographical Focus of Research

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The geographical focus of the research is Clackmannanshire, where UC full digital roll out began in July 2017. Clackmannanshire is the smallest Local Authority in Scotland, experiencing pockets of the highest levels of deprivation and lowest job densities relative to Scotland as a whole. Clackmannanshire experiences a higher percentage of households classified workless (22.8% compared to 18.3%); a much lower ratio of available jobs per working age population (0.50 compared to 0.80); a higher proportion of benefit claimants (15.6% compared to 13%); and for those in employment, distinctly lower average weekly earnings (£513 compared to £547). Student status accounts for a much smaller component of those who are economically inactive (11.7% compared to 26.4%), while long term sickness (33% compared to 28%) and family dependents (26.5% compared to 18%) form a much higher component of reasons for economic inactivity in Clackmannanshire compared to Scotland as a whole<sup>14</sup>.

## 5. Personal Status of Respondents

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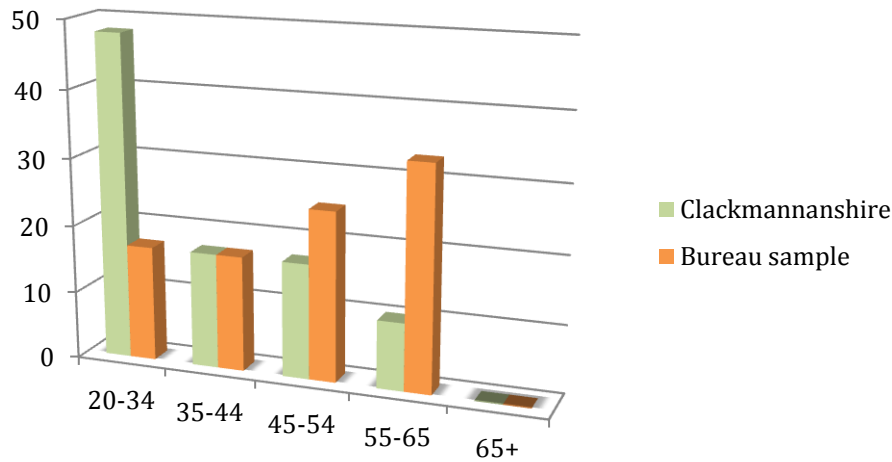
As of December 2017 – the most up to date official data provided by the DWP for UC claimants - 1534 people in Clackmannanshire were claiming UC, 521 (34%) were employed, 1,022 (66%) were unemployed; 815 (53%) were male and 717 (47%) were female. 731 (48%) of people claiming UC were between 20-34 years of age, 243 (33%) of whom came from the 25-29 age group<sup>15</sup>. In terms of our respondents, some demographic details align while others differ. Table 3 reveals that the age range of UC claimants roughly approximates the spread for Clackmannanshire as a whole:

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<sup>14</sup> NOMIS, 2017, Labour Market Statistics, Oct 2016-Sept 2017, <https://www.nomisweb.co.uk> [accessed 12-01-2018]

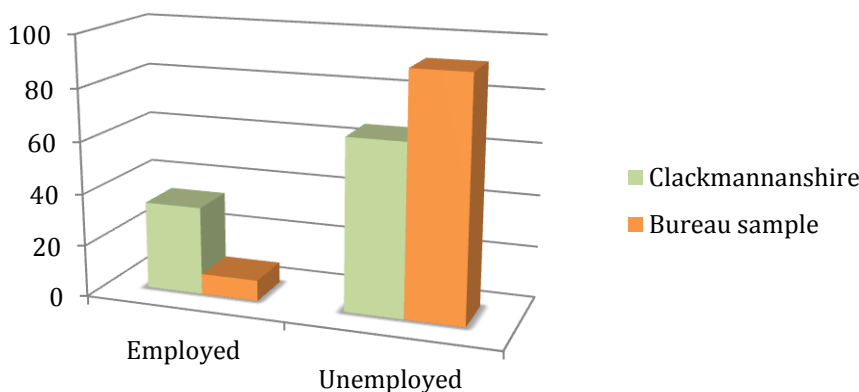
<sup>15</sup> DWP, 2018, <https://stat-xplore.dwp.gov.uk/webapi/jsf/login.xhtml> [accessed 05-05-2018]

Table 3 % UC Claimants by Age Group



With respect to employment status the difference between Clackmannanshire and clients surveyed is more evident: While roughly one third of UC claimants in Clackmannanshire were employed, only 2% of our sample was employed. However the high level of unemployed in our sample of clients is understandable, given that the sample is drawn from clients attending CAB and UC claimants who call on CAB for assistance are more likely to be those with more challenging circumstances, often associated with unemployment and having to rely wholly on benefit for their income.

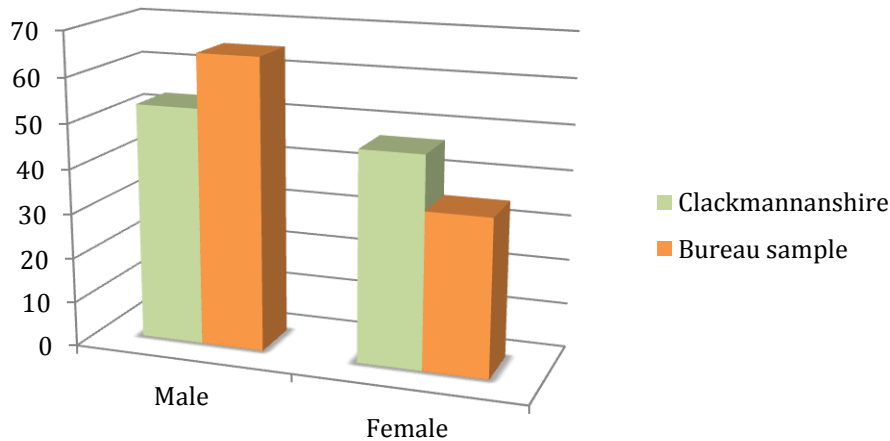
Table 4 % UC Claimants Employed/Unemployed



Our sample includes family circumstances of UC claimants that are in alignment with Clackmannanshire as a whole: in both cases the vast

majority of claimants are single' status. The gender mix for claimants across Clackmannanshire was 53%/47% in favour of males. As shown in table 5, in our sample there is a much greater ratio of male to female, 65%/35% respectively.

Table 5 % UC Claimants by Gender



## 6. Limitations

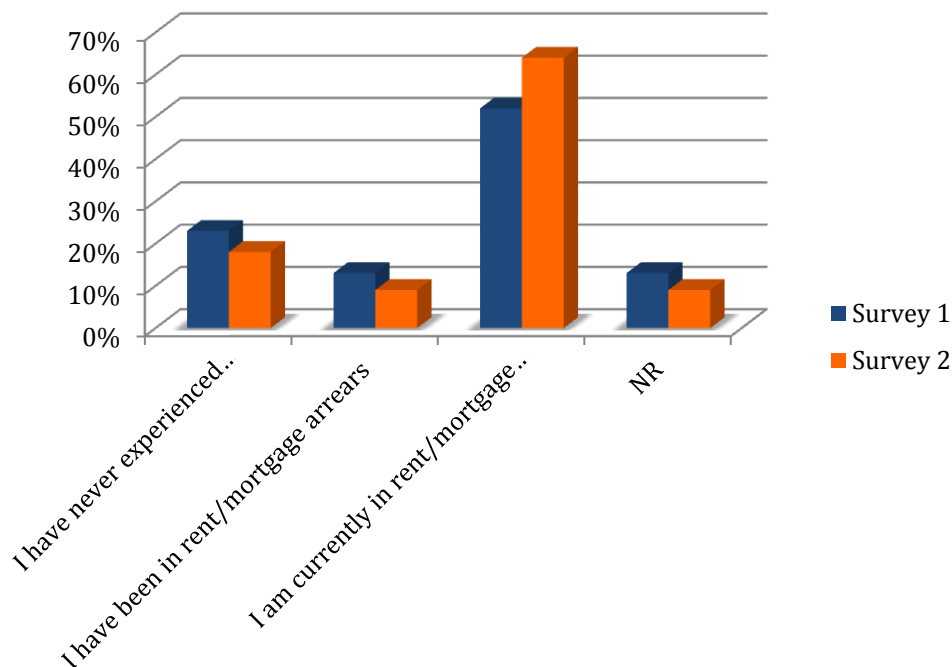
One possible limitation of the research is the drop off in numbers surveyed, from 31 in the initial survey to 11 in the second survey, representing 30% of the original cohort. However, the research does not set out to generalise to the whole population of UC claimants in Clackmannanshire.

## 7. Survey Findings

Full details of all survey questions are located in the appendix. Here we concentrate on data providing insight into the current financial situation of respondents. The first survey establishes a point of departure in time to compare against the second survey to furnish insights into the respondent's financial trajectory while claiming UC.

Respondents were asked, ‘what best describes your current financial situation in relation to rent / mortgage arrears?’ The majority of claimants, 65%, had been/are currently in arrears; and by the time of the second survey the percentage had edged up to 71%. In other words, more than two thirds of respondents have a current/recent history of arrears. The initial survey results show that a minority of respondents, 23%, had never been in arrears. The second survey shows a small decrease, which is more likely accounted for by non-representative bias creeping in due to the lower number of respondents completing the second survey.

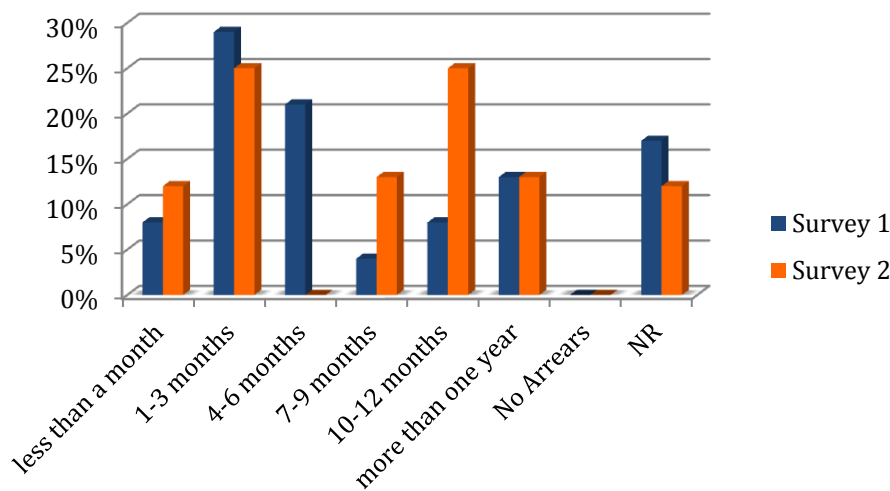
Table 6



Respondents citing experience of arrears were then asked ‘how many months they had experienced arrears?’ As we can see from table 7, the general trend between survey one and survey two is upward. At the time of the first survey 21% of respondents indicated they were between ‘4-6 months’ in arrears. By the time of the second survey no respondents indicated for the period ‘4-6 months’.

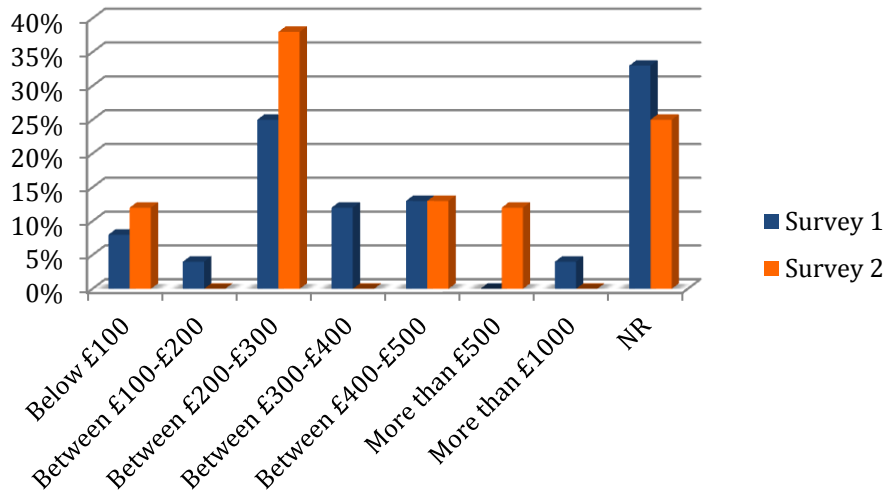
One can suggest that the aforementioned respondents have spent more time in arrears and by the second survey they identified with 7-9 months and 10-12 months, given the increase in both periods shown in table 7. Overall, 62% of respondents at the time of survey one had experienced arrears of 1 month to a year, which had increased to 76% by the time of survey two.

Table 7



Respondents were then asked to indicate the monthly amount of their arrears. Table 8 below shows a raised non-response rate (NR), which is perhaps not surprising when discussing such private matters. What those who did respond do clearly show is that arrears are sustained and are on an upward trajectory, with 50% of respondents to survey one are experiencing arrears of between £200 to £500. This had increased to 52% by the time of the second survey.

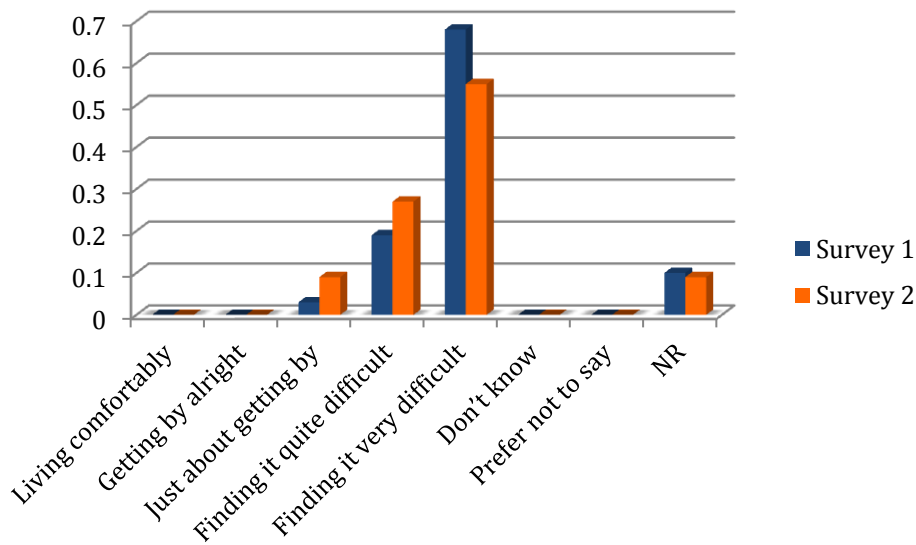
Table 8



So far, the report has described a situation in which most of the respondents have experience of arrears. It was also noted earlier that the personal profile of respondents is single and unemployed. It has become a commonsense of the era that for many, being single and unemployed, while striving to live is an increasingly high risk and unstable social experience in modern Britain.

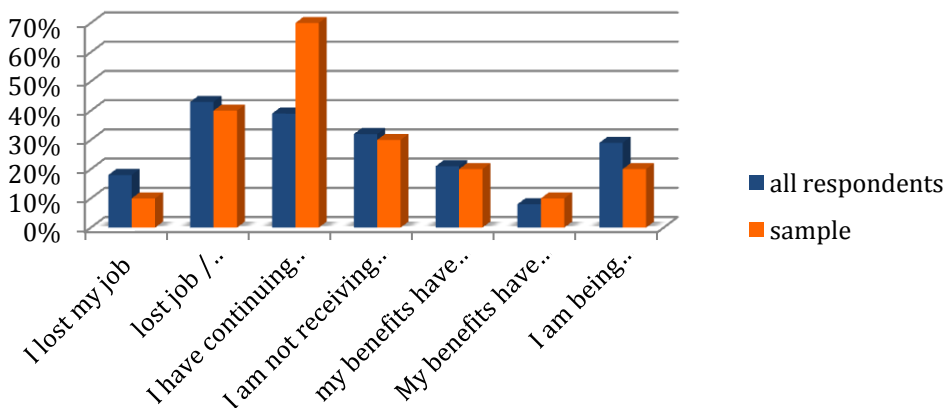
The results from table 9 below go some way to reflect this. Respondents were asked how they felt they were ‘getting by’ and to assist them they were provided with a list of indicators from ‘living comfortably’ to ‘finding it very difficult’. Respondents in the initial survey indicated overwhelmingly that they were finding life very difficult at this moment. In percentage terms, 68% indicated very difficult and 19% indicated ‘finding it quite difficult’; only 3% respondents to survey one felt able to indicate they were ‘just about getting by’. In the second survey 55% of respondents indicated they were ‘finding life very difficult’, while 27% felt they were ‘finding it quite difficult’. Overall, 87% of respondents in survey one were finding life difficult or very difficult, with a slightly lower, 72% by the time of survey 2.

Table 9



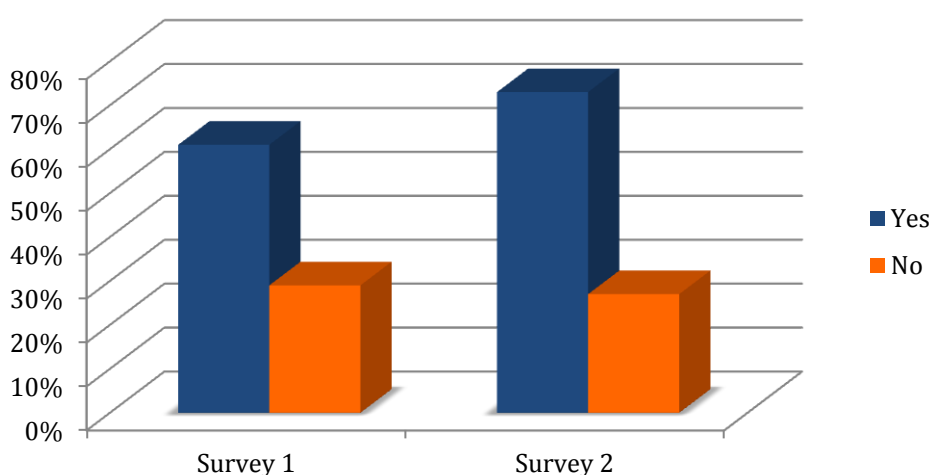
Being single, unemployed and in debt make life very difficult. However beneath the main headlines are the more specific reasons, some of which are illuminated by table 10 below. The table indicates that the concern of losing one’s job and worries about mounting debts, may often be linked to recurring problems, including benefit cuts, not receiving benefits when they are due and the gap in one’s income when transferring from legacy to UC benefits. Unsurprisingly the table brings into relief that lack of employment is a major cause of concern. The table also discerns a developing concern between surveys with continuing debt and access to benefits, both related to the transfer from legacy to UC systems.

Table 10



Finally, a principle reflection of poverty, indebtedness and precarious welfare provision is when individuals are forced to consider applying to the Scottish Welfare Fund. Table 11 indicates that 61% of respondents at survey one indicated they have had occasion to apply for either a Community Grant or Crisis Grant. At the time of the second survey this trend was upward of 73%.

Table 11 ‘Have you had occasion to apply for a Scottish Welfare Fund Grant?’



## 8. Summary of Survey Findings

The literature review highlighted the complex path between debt and UC and the report set out to explore the extent to which claiming UC puts upward pressure on existing debt and rent arrears. The survey results have gone some way to addressing our first research question, ‘*What are the links between claiming UC and a client’s subsequent financial situation, with specific focus on rental arrears?*’ Evidence from the two surveys suggests that while UC does not create debt it nevertheless sustains it and can actually make the client’s situation worse. It is little wonder that the overwhelming majority of clients indicated on both surveys that they were finding life very difficult to manage.

## 9. The Client Experience

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Turning to the second, related question, ‘What is the client experience of the links between UC and debt/arrears?’ To address this second research question, we asked respondents, on the occasion of the second survey, if they would like to briefly reflect on one or two key aspects of their experience. We picked up on four recurring themes from clients, which offer some insight into the links between UC and debt. The themes are as follows:

1. ‘Crossed signals about who pays rent and the repayment of arrears’
2. ‘Random changes in monthly benefit income’
3. ‘Reduction in benefit in the move from legacy to UC’
4. ‘Changing status from single to joint UC claim’

### *‘Crossed signals about who pays rent and the repayment of arrears’*

“When I first went onto UC in August I found it difficult. I had money taken off me for debts without being told, so I was finding it really hard to manage my money. That has been sorted now, but the biggest problem for me now is that in Oct I was told by my housing officer to get my rent money paid directly to the council, this has never happened, the council says not to worry about it but I have been because I am now £700 in rent arrears and it scares me to think I’m going to get a knock at the door, and all this isn’t my fault, I used to go and pay my own rent, now I feel I’m losing control of the money I’m being given.” [59]

“I am a now £500 in rent arrears, it was recommended to me that I have my rent paid direct to my landlord, my housing officer told me to do this. I had always paid the rent myself, now it’s not being paid, I was told not to worry but I do, I don’t know what’s going on.” [26]

“Initially they [DWP] didn’t pay anything towards rent and put me £1900 in arrears and then only paid back £880 meaning I was to pay the rest when it wasn’t my fault and to this day I am still being chased for £540.” [60]

### ***'Random changes in monthly benefit income'***

"The biggest problem I have with the DWP is that they take different amounts of money I owe back every month without informing me, so I find it really hard to budget and end up having to borrow money. I don't want to do that as I am trying to pay all my debts off, but I feel I'm not in control. So far I have paid off my £500 rent arrears and I am now looking to pay off my council tax arrears...What made things worse was that in the beginning I had a few sanctions because I was finding it hard to cope with the online service, but I got a bit of help with that from the Job Centre and now they realise my circumstances they are alright with me." [5]

"I have council tax arrears which should have been paid back at £15 a month, but the council were taking £63.00 each month and I'm contesting that. I went in a downward spiral over Christmas, suffering with depression." [4]

### ***'Reduction in benefit in the move from legacy to UC'***

"Before claiming UC I never had to visit a food bank. I was always able to budget on my JSA, because I got the same income every time, on time.... I thought UC was supposed to give the responsibility back to the 'numpties like me', for us to be able to live as if we had a job and to budget. How can you begin to do this when they take money off your benefits without asking you? Now I am never away from the Food Bank, trying to survive. I am worse off than when I was on basic JSA and I feel I have even less responsibility." [8]

"When my £330 ESA benefit was cancelled I was placed on UC at a much lower rate of £200. My appeal through mandatory reconsideration was rejected...no one was helping me and I was finding it harder to make ends meet. The DWP did not seem to be listening and I have sought help from other agencies, like "WELLBEING SCOTLAND" and "SURVIVORS SCOTLAND". I feel at a real low point." [4]

### ***'Changing status from single to joint UC claim'***

"I was a fresh claim last year and I claimed as a single and my money was okay, I didn't really have any major problems with my benefit. Since April 2018 I claimed as a joint claim, they stopped all my money I lost my capability allowance and my child element. After a battle and emails from my job coach to say that I was feeling depressed and it was affecting my health, they gave me back my child element, but said I had to prove I was entitled to the capability allowance. I told them that I didn't have any proof to give them as I had been receiving it as a single claimant. I have entered all this on my journal but I am still waiting for it to be sorted out." [26]

“I moved in with my ex partner as we were told that living together would mean we would be financially better off. That wasn’t the case I went 4 months without a penny. Now being homeless they pay me less than £50 a week to live and get less than £200 a month and that doesn’t cover everything, as I provide for my son who I get 5 days a fortnight and being able to get by and the only way to get anywhere is to put it on a journal instead of being able to talk to anyone in particular about certain problems. In the past two months alone I have had to apply for crisis grant just for food. It has been nothing but a struggle since moving to this new system...” [60]

## 10. A Summary and Conclusion

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Our review of the literature concluded, *‘it would appear that claiming UC puts upward pressure on existing debt and rent arrears, while positioning claimants otherwise debt and arrears free into debt and arrears’*. Evidence from the two surveys would appear to support the first part of this conclusion, that UC does not create debt but sustains it and can actually make the client’s situation even worse.

Our review of the literature also reflected that *‘in any given situation one needs to sift through the evidence at a micro level to ascertain the potential causal links and the hierarchy of importance among potential links’*. This report has made some progress towards the latter by considering the experience of clients, noting the impact of a number of recurring concerns with respect to their enrolment on UC and subsequent experiences of debt/arrears. Clients variously describe how the UC environment has made it that much more difficult to manage and control their meagre budgets.

Evidence from client experience would appear to offer at least some support for the second part of the conclusion drawn in the literature review, that UC *‘positions claimants otherwise debt and arrears free into debt and arrears’*. For example, our client experience appears to indicate that UC can often create *and* compound debt, via a double impact of a fall in the value of benefit from Legacy to UC and systemic confusion over responsibility for payment of rent and/or rent arrears, both of which are

cited as necessitating visits to Food Bank. Clients reference a growing distance between Job Centre officers and claimants, made worse by the online environment; a widening of the scope for mis-communication linked to pending sanction decisions; random changes to the value of their benefit each month; and their concerns about how a simple change in family status can often halt abruptly the flow of benefit to clients.

A small-scale research project such as this can offer only sound bites of evidence from a small number of respondents and their early experiences of UC. It cannot make broad generalisations from the findings arising from it. Nevertheless, the findings suggest that UC both sustains and increases the experience of debt. It is hoped that the findings, along with other research of this nature, may add to existing knowledge and act as a stimulant to more expansive research in this area.

## 11. Appendix

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### UNIVERSAL CREDIT SURVEY

Are you visiting the Bureaux today for advice on any aspect of Universal Credit?

If so, we would be grateful if you would take the time to complete this short survey about the impact of Universal Credit on household finances.

The survey is confidential and anonymous. We use the results of surveys for the benefit of Clackmannanshire citizens. Your assistance is greatly appreciated.

#### SECTION 1

##### 1. Which aspects of Universal Credit you are seeking advice about today? Please tick as appropriate:

- Delay in receiving benefits
- Housing related issue
- Benefit sanction
- Work related issue
- Online application
- Debt issues
- Other issue(s)

**(Additional comments if you wish):**

**2. How would you describe your current housing situation?**

- I rent my home
- I own my home, with a mortgage
- I own my home outright
- I live with family/friends
- Other
- Prefer not to say

**3. Are you already receiving, or will you be asking for advice on claiming for housing costs?**

- Yes
- No
- Don't know
- Not applicable
- Prefer not to say

**4. If you have been receiving housing benefit has this been paid direct to your Landlord?**

- Yes
- No
- Not applicable

**5. If yes, please tick whether you would you prefer direct payment to your Landlord to continue or prefer to pay your Landlord separately**

- I would prefer housing rent to be paid direct to my Landlord
- I would prefer to pay my housing rent to my Landlord separately

**6. In relation to rent/mortgage payments, which of the following best describes your own circumstances?**

- I have never experienced rent/mortgage arrears
- I have been in rent/mortgage arrears previously
- I am currently in arrears with my rent/mortgage

**7. If you are currently experiencing rent/mortgage arrears, how many months have you been experiencing this?**

- Less than one month
- 1-3 months
- 4-6 months
- 7-9 months
- 10-12months
- More than one year

**8. And in which bracket would you say these arrears are monthly?**

- Below £100,
- Between £100-£200,
- Between £200-£300;
- Between £300-£400,
- Between £400-£500,
- More than £500,
- More than £1000

**9. What would you say are the main reason(s) for these arrears? Please comment if you wish:**

**SECTION 2**

**1. In relation to your overall financial situation, please tick what best applies – would you say you are:**

- Living comfortably
- Getting by alright
- Just about getting by
- Finding it quite difficult

- Finding it very difficult
- Don't know
- Prefer not to say

**2. If you ticked '*Just about getting by*':  
Then how confident are you that you will continue to  
'just about get by' in the months ahead'?**

- Extremely
- V/confident
- Confident
- Not confident
- Extremely pessimistic

**3. If you ticked '*Finding it quite/very difficult*:  
Please tick any of the reasons below that apply to you:**

- I lost my job
- I am unemployed
- I have continuing debts
- I am not receiving benefits
- My benefits have been cut
- My benefits have been withdrawn
- I am being transferred to Universal Credit and my previous benefits have been stopped while my application period is being completed

**4. Have you had occasion to apply for a Scottish Welfare  
Fund Grant?**

- Yes
- No

### SECTION 3

**1. Age (please circle):**

16-25; 26-35; 36-45; 46-55; 56-65; 66+

**2. Gender: (please tick)**

- Male
- Female,
- Transgender
- Other

**3. Family Circumstances (please tick as appropriate):**

- Single
- Single with children
- Partner
- Partner with children

**4. Occupational Circumstances (please tick as appropriate):**

- Employed part time
- Employed full time
- In temporary Employment
- Unemployed

**We hope to use the survey to evidence the ongoing impact of Universal Credit on individuals and families.**

**Would you be willing to take part in a short follow up survey 3 months from now?**

- Yes
- No

**If you answer 'yes' would you please provide, either your email, or phone number, plus your first name:**

.....

**Thank you for taking part in this survey!**

**Clackmannanshire Citizens Advice Bureau**

**Glebe Hall, Burgh Mews**

**Alloa, FK10 1HS**

**01259 219404**

<https://www.clackscab.org.uk>



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