Design Problems of Universal Credit & Working Single Mothers

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One Parent Families Scotland
changing lives, challenging poverty

Contents

Executive summary

Universal Credit (UC) is the UK's largest social security payment. People receive UC payments each month. The payment occurs due to an automated calculation that factors in claimant circumstances, including age, number of dependents, the income of working claimants, and disability.

This report is a collaboration with researchers at the University of Edinburgh and One Parent Family Scotland (OPFS). The report describes three aspects of the technical design of Universal Credit's automated payment that negatively affects working single mothers. These are:

1. Payment errors resulting from inaccurate data on wages used to calculate the UC monthly payment.
2. Misalignment of UC payment timing with the timeframes in which working claimants receive wages, due to differences in employee payment schedules.
3. Misalignment of childcare costs reimbursement with the payment schedule to the childcare provider. Due to the limited time to report childcare charges to DWP, delays may result in late or no payment of the reimbursement to the parent.

These problems relate either to an automatic data feed of claimants' earnings data used to calculate the monthly UC payment for workers or to the 'monthly assessment period' that is used to determine what earnings data is included in the payment calculation.

Because single mothers make up the largest percentage of workers on Universal Credit, we argue that these design features will negatively impact this demographic disproportionately at the group level. To illustrate these impacts, OPFS has supplied three real-life case studies for each of the three problem areas highlighted. These cases typify the experiences of many of the single mothers who come to OPFS for advice on problems with UC. We propose three adjustments to the UC system that would address these problematic design features that working claimants face:

- Make the dispute process concerning errors of earnings data faster and allow claimants to submit their own evidence of earnings.
- Allow adjustable and flexible monthly assessment periods that account for different employer payment patterns.

- Provide up-front reimbursement of childcare costs, as a standard, so that reimbursement is no longer retroactive and tied to the timing of the monthly assessment period.

One Parent Families Scotland

One Parent Families Scotland is the national organisation for single parent families. Our vision is of a Scotland where single parent families are celebrated in all their diversity, are treated fairly and live free from discrimination and poverty.[1]

We support family wellbeing, empower single parents with the right advice and information and enable parents to access training, employment and education. Our national advice and information service and family hubs in six local areas reach thousands of single parent families each year.

We campaign for structural and systemic change alongside single parents who are experts in their dual role of caregiving and providing for their children. We take an intersectional approach, recognising most single parents are women and that many BAME, disabled and young single parents face multiple structural barriers affecting access to services and opportunities.

[1] www.opfs.org.uk

Single Parent Families – A Profile

There are 144,000 single parent families in Scotland, one in four of all families with dependent children.[2]

- Single parent families make up 25% of all families, and 92% are headed by women. Around 80% of single parents are aged between 25 and 50 years old and less than 1% are under 20.
- Most (65%) single parents with dependent children in Scotland are in paid employment.
- Four in ten (90,000) children in poverty in Scotland live in a single parent family and 39% of children in single parent families live in poverty.

Single parents have been disproportionately impacted by cuts to the UK social security system, from the benefit cap to the two-child limit, to the young parent penalty which abolished previous policy of paying parents under 25years the adult rate of benefits. Stricter work requirements recently introduced by the UK Government now require single parents in receipt of Universal Credit to work up to 30 hours once their child turns three. This is despite single mothers facing multiple barriers when looking for work or to increase their hours, the biggest of which is access to affordable and flexible childcare.

[2] https://publichealthscotland.scot/media/3100/child-poverty-in-scotland_priority-groups_lone-parent-families_briefing.pdf

Setting the Scene

1. The Purpose of this Report

Universal Credit (UC) is a social security benefit in the UK replacing six legacy benefits, including Tax Credits, Housing Benefit and Income Support.[3] People receive UC payments each month; the payment happens through an automated calculation that factors in claimant circumstances, including age, number of dependents, the income of working claimants, and disability. UC is a conditional benefit, meaning that claimants, as a main rule, are either required to work or look for work for a certain number of hours per week. Exceptions from this rule are claimants who are not able to work or ones with very young children. Universal Credit is crucial for single parents for several reasons. It:

- provides a monthly payment to help cover living costs.
- includes elements to help with childcare costs.
- helps with housing costs, including rent or mortgage payments.
- is designed to adjust payments based on income changes.
- uses conditionality to push single parents into employment or to increase their hours.

The government says Universal Credit aims to provide stability and support, helping single parents manage their finances and improve their living conditions.[4] However, academics and many in the charity sector argue that some important flaws in the system are a block to achieving these aims.

A study from the University of York, found that Universal Credit has a negative impact on the mental health of single parents. The research highlighted that a significant number of single parents on Universal Credit experience mental health problems, exacerbated by the financial and emotional stress of navigating the system.[5] A report by Gingerbread highlights the need to reform the sanctions policy to prevent undue hardship on single parent families. They also recommend increasing the flexibility of Universal Credit to better accommodate the unique challenges faced by single parents.[6]

[3] https://www.gov.uk/universal-credit
[4] Universal Credit: further information for families - GOV.UK
[5] www.york.ac.uk/uc-harmful-to-mental-health-of-lone-parents
[6] They are sanctioning the children Gingerbread

These studies provide valuable insights into the challenges and impacts of Universal Credit on single parents. Our report, using new research by the University of Edinburgh, adds to this bank of studies highlighting additional areas where the system needs improvement.

In this document we report on three aspects of the technical design of Universal Credit that negatively impact working claimants. This report is motivated by recently released data from the Department of Work and Pensions showing that 40% of working claimants of UC are single mothers, the largest category among workers on UC; hence, the effects of these design aspects may be disproportionately felt by this demographic. While our focus is on the technical dimensions of the system, we do not see these as distinct from the policy driving this design.[7]

Before we discuss these three technical aspects, we first provide context on single working mothers and the gendered dimensions of social security. We conclude with recommendations to address the problems identified.

2. Single Mothers on Universal Credit

There were around 3.2 million single parent families in the UK (out of 19.5 million families in total) in 2023, and 85% of these were headed by a woman.[8] Women are more likely to become the head of a single parent household then men.

According to recent statistics provided by the Department of Work and Pensions, in response to a Freedom of Information (FOI) request[9], the largest percentage of households that receive Universal Credit where the claimant works are households led by a single mother, around 40% of all such households.

Per the FOI request, in 2023, on average 50% of households receiving Universal Credit that also have earnings from employment are categorised as "single with children", and the sole claimant was female in 90% of these households on average. In comparison, in 2023, amongst the working households receiving UC,

[7] In line with Griffiths, R. (2021) 'Universal Credit and Automated Decision Making: A Case of the Digital Tail Wagging the Policy Dog?', Social Policy and Society, pp. 1–18. Available at: https://doi.org/10.1017/S1474746421000749.

[8] https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2023

[9] https://automatinguc.co.uk/sites/automatinguc/files/assets/Updated%20Information%20for%20FOI2024%3A13022.pdf

around 22% was categorised as “single without children”, 3.5% as “couples without children” and 24% as “couples with children”.[10]

Category	*% of total working claimants*
single with children, where sole claimant is female	40
couples with children	24
single without children	22
single with children, where sole claimant is male	10
couples without children	3.5

3. Gender and Universal Credit

This report also builds on studies that demonstrate the gendered aspects of social security. In the UK, for instance, women are more likely to receive benefits due to having unpaid caring responsibilities.[11] Women may encounter gendered stigma for relying on social security payments,[12] and they may be disciplined for not conforming to “male-defined work-norms."[13] Single parents who receive social security benefits also experience stigma that is disproportionately targeted at single mothers,[14] leading to feelings of shame and ultimately damaging the mothers’ self-esteem and impacting their personal relationships.[15]

With Universal Credit, work conditionality requires single mothers to confront choosing between their UC work-related requirements and unpaid childcare

[10] https://automatinguc.co.uk/sites/automatinguc/files/assets/Response_FOI2024_44797.pdf
[11] Richards-Gray, L. (2022) ‘Political discourse and gendered welfare reform: a case study of the UK Coalition government’, Journal of Elections, Public Opinion and Parties, 32(2), pp. 358–376. Available at: https://doi.org/10.1080/17457289.2020.1760283 .
[12] Evans, N. (2022). Coping with Gendered Welfare Stigma: Exploring Everyday Accounts of Stigma and Resistance Strategies among Mothers Who Claim Social Security Benefits. Social Policy and Society, 21(4), 690–700. https://doi.org/10.1017/S1474746422000070
[13] Wright, S. (2023). Women and Welfare Conditionality: Lived Experiences of Benefit Sanctions, Work and Welfare (1st ed.). Bristol University Press. https://doi.org/10.46692/9781447347767
[14] Treanor, M. C. (2020). Child Poverty: Aspiring to Survive. Policy Press. https://doi.org/10.51952/9781447334675
[15] Jun, M. (2022). Stigma and shame attached to claiming social assistance benefits: understanding the detrimental impact on UK lone mothers’ social relationships. Journal of Family Studies, 28(1), 199–215. https://doi.org/10.1080/13229400.2019.1689840

needs, a conflict that devalues unpaid childcare as labour[16] and carries risks of increased poverty and mental health difficulties that can impact the well-being of children.[17] A 2024 survey indicated that the recent change in policy of increasing work requirements to 30 hours per week for main carers of children aged between three to 12 created further difficulties for lone parents, as 80% of respondents were unable to meet this new condition.[18]

4. A Dynamic Payment System

Universal Credit offers some advantages to working claimants compared to previous benefits. According to policy makers, UC offers a more accurate way to account for claimant incomes than tax credits, which required recipients to self-report changes in earnings. Self-reporting could lead to major discrepancies in the self-reported versus actual year-end earnings, causing some workers to go into arrears. UC, in contrast, is much more dynamic: it receives monthly earnings data from HM Revenue and Customs (HMRC), the UK's tax agency, to calculate a person's monthly UC payment. Because of this more up-to-date data feed, which UC receives automatically and daily, UC eliminates the need to self-report and increases the accuracy of payments, hence decreasing the likelihood and amount of arrears (DWP, 2010).

Despite this improvement in the design of benefit delivery, working claimants still experience continuing problems with the technical design of UC. These problems relate to the design of the automated payment system, which includes the HMRC data feed on earnings. We believe these design issues can be addressed to make Universal Credit a better experience for workers, including working single mothers.

[16] Andersen, K. (2020). Universal Credit, gender and unpaid childcare: Mothers' accounts of the new welfare conditionality regime. Critical Social Policy, 40(3), 430–449. https://doi.org/10.1177/0261018319856487
[17] Carey, M., & Bell, S. (2022). Universal Credit, Lone Mothers and Poverty: Some Ethical Challenges for Social Work with Children and Families. Ethics and Social Welfare, 16(1), 3–18. https://doi.org/10.1080/17496535.2021.1939756
[18] https://www.savethechildren.org.uk/news/media-centre/press-releases/over-80-percent-of-single-parents-on-uc-unable-to-meet-tougher-r; https://www.singleparentrights.org/uc-conditionality-research

Research Data and Methods

We draw on data from a study carried out at the University of Edinburgh in 2022-2023 with participants who were all recipients of Universal Credit.[19] We undertook 19 standalone interviews as well as conducted a longitudinal panel study with 25 other participants who were either working or actively looking to work. In the longitudinal study, which took place from mid-2022 – mid-2023, participants were asked to provide biweekly, prompted updates on their interactions with Universal Credit. This research was funded by the UK Economic and Social Research Council.

This report also features data from One Parent Family Scotland (OPFS). To illustrate the impact of the features described in this report, OPFS outlines three real-life case studies for each of the three problem areas highlighted. These cases typify the experiences of many of the single mothers who come to OPFS for advice on problems with UC.

Problems with the Design of Universal Credit

In our research we found three ways in which the technical design of Universal Credit may impact workers: payment errors, misalignment of payment timing and misalignment of childcare support timing. We argue that these issues, which have been found to be present on an individual level, may be generalised as they arise from the technological design of Universal Credit.[20] These features can therefore impact all workers receiving Universal Credit, including working couples or single fathers. However, since 40% of all UC households where the claimant works is headed by a single mother, we argue this demographic is particularly negatively affected on a group level by these problems.

1. Payment Errors

Universal Credit is better equipped to prevent overpayments than some of the legacy benefits, such as Tax Credits, due to the dynamic calculation that gathers income data originally collected for tax purposes from HMRC. Despite this

[19] https://automatinguc.co.uk
[20] Griffiths, R. (2021) 'Universal Credit and Automated Decision Making: A Case of the Digital Tail Wagging the Policy Dog?', Social Policy and Society, pp. 1–18. Available at: https://doi.org/10.1017/S1474746421000749.

feature in the design of UC, working claimants often experience payment errors that can lead to under-and overpayments.

In 2018, the National Audit Office (NAO) reported that payment errors can arise, for example, from employers reporting income information to HMRC late or wrongly. The NAO also noted that in 2017-2018 the DWP made 7.2% overpayments and 1.3% underpayments.[21] In response to a Freedom of Information request, the DWP shared that 126,286 disputes have been raised by claimants over HMRC data over the course of 2022.[22] If all these disputes were raised by a different claimant, that means that one in 18 working claimants, or 5.5%, disputed a payment error.

Claimants do not have much control over how and when these mistakes on their income data will be corrected. Universal Credit only accepts corrections of this data from HMRC; claimants' own evidence is not accepted, so they must wait until either their employer or HMRC corrects the error. In our study, the correction could take up to three months.[23]

Lyn: Inaccurate Universal Credit payments received due to incorrect income data being given to DWP.

Lyn is a single parent who lives with her disabled daughter. She is a homeowner with a mortgage. She is a teacher who has been off sick for nearly 6 months. HMRC were given incorrect wage details by her employer, the local council, which was then passed on to the DWP which meant Lyn's Universal Credit payments were lower by £145.50 per month than they should have been.
When Lyn reported that her Universal Credit entitlement was incorrect, she was told to contact HMRC and her employer. She was repeatedly passed back and forwards and had to make 14 phone calls. She was advised that Universal Credit could only accept

[21] National Audit Office (2018). Rolling Out Universal Credit. 15 June. https://www.nao.org.uk/wp-content/uploads/2018/06/Rolling-out-Universal-Credit.pdf
[22] https://automatinguc.co.uk/sites/automatinguc/files/assets/Response%20FOI2023%20%2019492%5B70%5D.pdf
[23] Currie, M. and Podoletz, L. (2023) 'Emotions and Dynamic Assemblages: A Study of Automated Social Security Using Qualitative Longitudinal Research', in Proceedings of the 2023 ACM Conference on Fairness, Accountability, and Transparency. New York, NY, USA: Association for Computing Machinery (FAccT '23), pp. 1101–1111. Available at: https://doi.org/10.1145/3593013.3594066

the details the employer had passed to them even though she could provide wage slips with the correct wage.

Lyn eventually, after 9 months, had her entitlement recalculated and amended but the whole situation affected her mental health, and she had to be prescribed medication for depression. Lyn also had to wait for 3 months to receive her backdated underpayment which put a terrible strain on the family finances.
The way that Lyn's case was processed by the DWP added to her anxiety. It would be more appropriate, where there is dubiety around earnings details that Universal Credit, contact should be made with all parties to arrange accurate details are provided as quickly as possible to avoid long delays it errors being corrected.

2. Misalignment of Payment Timing

Universal Credit may cause problems for claimants not only due to error but also when the system works as intended. One way in which this happens is the misalignment of payment timings with the timeframes in which working claimants receive their wages. UC uses a 'monthly assessment period' that considers all income reported by HMRC or is self-reported by self-employed claimants during the course of a month. The monthly assessment period is a key feature of the automated payment system as it determines what data is included in the payment calculation.

A problem arises from the fact that many claimants (around 25%) receive their employment wages not on a monthly but on a weekly or bi-weekly basis, or every four weeks.[24] Claimants' earnings reported within a single monthly assessment period may not accurately portray the amount of hours worked in that month. For instance, a person may receive three of their bi-weekly paid wages in a monthly assessment period, even though only two of these represent work they carried out in this period. As a result, some assessment periods will capture more than one payday, making claimants' monthly earnings higher than normal and causing their next monthly UC payment to go down or causing them to receive no UC payment the following month.

[24] https://cpag.org.uk/welfare-rights/test-cases/test-case-updates/universal-credit-earned-income-and-monthly-pay; https://www.judiciary.uk/wp-content/uploads/2019/01/johnson-and-others-judgment-final.pdf

Our study found that people in these circumstances feel uncertainty, stress and anxiety as well as feelings of inequitable treatment because of the fixed monthly assessment period being out of sync with their wage payments.[25] Some reported how the misalignment led to them to fall into rent arrears or factored into their decision to change jobs.

Michelle: Missing out on U.C. payments because they are paid every 4 weeks or bi-monthly

Michelle, a single parent with two children, works part-time for a large insurance company in the administration department. She is paid every 4 weeks and therefore receives 13 wages over the calendar year. She received two payments within her assessment period for November therefore her Universal Credit award had been reduced from £691.24 down to £166.87 for that month.

While Michelle was still entitled to 85% of her childcare costs her monthly income has dropped considerably. She was still repaying a Universal Credit 'Advance Payment' and was refused a Social Welfare Fund grant from her local authority; she therefore had no means of meeting her ongoing monthly bills.
This has caused severe hardship for Michelle as she pays all her bills etc. every 4 weeks by direct debit and her income has been reduced accordingly. She has now incurred bank charges as there was insufficient funds to cover her direct debits. This has been an extremely stressful time for Michelle, particularly with the added pressures of the cost of Xmas.

3. Misalignment of Childcare Reimbursement Timing

Help with childcare costs through Universal Credit is paid to the claimant, not to the childcare provider. Claimants need to pay for the first month and it is only reimbursed after the childcare provider is paid and provides a receipt. People who cannot pay that upfront cost may be able to get help with the first month of childcare costs from the DWP discretionary Flexible Support Fund or they may have to ask for a loan in the form of an advance. [26]

[25] Podoletz, L. and Currie, M. (2024) 'Automating universal credit: A case of temporal governance', First Monday. Available at: https://doi.org/10.5210/fm.v29i2.13580.
[26] www.turn2us.org.uk//help-with-childcare-costs-when-starting-work-or-looking-for-jobs

At the time of writing this report, Universal Credit claimants may get back 85% of what they spend on childcare for their children under the age of 16. To receive the reimbursement, which is retrospective rather than upfront, claimants first pay a childcare provider, then submit their invoices and, if needed, additional information through the digital account they hold with UC. If receipts are approved, the reimbursement arrives as part of the monthly payment of UC.

As the approval from case workers can take a few days, claimants must submit their receipts at least five to six days before their next UC payment arrives for the reimbursement to be included in the payment.

Claimants in our study and others found that the monthly assessment period affected the timeliness of reimbursement, as the limited time to report the costs may lead to a delayed payment of the reimbursement.[27] The tight rules around the timing of the reporting of costs can also cause claimants to lose the entitlement if they pay too far in advance. The Child Poverty Action Group also reported that when receipts are submitted over multiple assessment periods, claimants can have trouble determining whether the reimbursement, received in a given assessment period, is correct.[28]

Marie: Difficulties around childcare re-imbursement from DWP

Marie is a single parent who lives with her two daughters in a rented house. She is currently working part -time and receives Universal Credit, Scottish Child Payment and Child Benefit.
Marie started working extra hours in May 2024. Because she then needed extra childcare, she moved to a new nursery provider. Marie informed Universal Credit

[27] McKechnie, K. (2019) Early Warning System report on universal credit and childcare costs, CPAG. Available at: https://cpag.org.uk/policy-and-campaigns/report/early-warning-system-report-universal-credit-and-childcare-costs; https://cpag.org.uk/welfare-rights/legal-test-cases/universal-credit-assessment-period-inflexibility; Podoletz, L. and Currie, M. (2024) 'Automating universal credit: A case of temporal governance', First Monday. Available at: https://doi.org/10.5210/fm.v29i2.13580.
[28] Howes, S. and Jones, K.-M. (2019) Computer says 'no!' - stage one: information provision. Child Poverty Action Group. Available at: https://cpag.org.uk/policy-and-campaigns/report/computer-says-no-stage-one-information-provision

through her on-line journal that she had moved supplier. She was asked to upload her paid account in order to be re-imbursed the 85% allowed under Universal Credit.
Marie requested these accounts from the nursery repeatedly, but did not receive her first billed account until July 2024, three months later. The provider then billed her for £793.00 in one lump sum, but Marie didn't have that amount of money to be able to pay it upfront.
Marie forwarded this bill to her journal, but the DWP advised that she needed to prove she had paid the bill before she would be awarded the 85% re-imbursement allowed under the Universal Credit regulations. Marie was unable to provide this as she hadn't been able to pay such a large amount, so the bill was not paid by DWP, and she had to set up a repayment proposal with the nursery for the outstanding sum or risk losing her daughter's place.
She is currently awaiting a mandatory reconsideration decision from the DWP on the payment of the arrears, which has resulted in her having a reduced income each month due to the debt repayment arrangement with the nursery.
Marie was very distressed over the situation and ended up having to go to her G.P. to increase her medication.

Conclusion and Recommendations

This report has highlighted three design features of UC's automated payment system that can cause difficulties for working claimants; these features relate to the HMRC's data feed of income data and to the role played by the monthly assessment period in determining what income data is included in the payment calculation. As single mothers make the highest percentage of working claimants, these technical features are likely to have a large impact on this group.

We suggest the DWP modify the design of Universal Credit to address these ongoing problems. We propose three modifications that would improve the system for working claimants:

> **First,** DWP should make the dispute process concerning errors of earnings data faster for claimants by allowing claimants to submit their own evidence of earnings, rather than requiring them to report errors to employers or the HMRC who then correct the errors.[29]

[29] For more details on the dispute process see Bennett, H., Currie, M. and Podoletz, L. (2024) 'Universal Credit: administrative burdens of automated welfare', Journal of Social Policy, pp. 1–19. Available at: https://doi.org/10.1017/S0047279424000175.

Second, the DWP should allow adjustable and flexible monthly assessment periods that account for different employer payment patterns. Richard Pope, who was involved in the early designs of Universal Credit, has argued for the technical feasibility of this adjustment.[30]

Third, the DWP should offer up-front reimbursement of childcare costs, as a standard, so that reimbursement is no longer retroactive and tied to the timing of the monthly assessment period.[31] This change would be in keeping with former UK benefits, such as Working Tax Credit, that paid workers upfront for their childcare cost.

[30] Pope, R. (2020) Universal Credit: Digital welfare. Universal Credit: Digital Welfare - Universal Credit - Digital Welfare
[31] Upfront childcare costs in Universal Credit.docx.pdf

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