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Cover Page

Article title: Universal Credit and the invalidation of mental health problems - claimant and Jobcentre Plus staff experiences

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Abstract:

Moving disabled people 'off benefits and into work' has been an aim of work-first welfare reform since 2008, increasingly punitively since 2010. The aim of this article is to demonstrate how Universal Credit fits with and intensifies that strategy. Empirical data from 28 in-depth interviews with 19 claimants (nine interviewed twice) and three focus groups with 23 Jobcentre staff show how UC full service applies mainstream job search conditionality to people with mental health problems. Ongoing fear of sanctions, financial hardship, surveillance and social isolation relating to digital design had adverse impacts, including for those without previous mental health problems.

Key words: Universal Credit, mental health, welfare conditionality, disability, Work Capability Assessment, sanctions

Word count: 8236

Introduction

I had said to my work coach, 'I've just been given [...] more medication'. I says, 'I'm no' thinking straight'.

*[My work coach said], 'But I can't treat you like... I need to treat... **You're fit for work.**'*

(Karen, UC claimant, first interview)

Karen has depression and anxiety. She is claiming Universal Credit with job search conditionality because a work capability assessment found her fit for paid work and she was disqualified from Employment Support Allowance. The medical facts that establish Karen is too unwell to work are disregarded. Karen herself is construed as an unreliable narrator of her own life when she says her cognition is impaired. The work coach is compelled to treat Karen *as if* she is well enough to be pushed towards any job when she is not. Following Karen's Jobcentre encounter (above), her condition deteriorated. She missed a Jobcentre appointment because of her mental health, which triggered a sanction warning. Karen's position is all too familiar to work coaches, for whom UC full service roll out means rising caseloads dominated by disability and ill-health.

They've [claimants] been engaged with medical services and psychiatrists and doctors and specialists and surgeons and all that for years, and they're still not well.

But I'm a work coach, [...] what difference am I going to make just because they've been kicked off ESA and been made to claim UC?

(Work Coach, FG3, P7)

Challenging the veracity of mental health problems is an unrecognised basic design element of Universal Credit (UC). Prior to UC, people with mental health problems could receive financial support in the form of Employment and Support Allowanceⁱ (ESA) either free from pressure to seek employment (Support Group) or on condition of regular work-focused interviews and work-related activities (Work Related Activity Group). UC 'full service' changed this by making all claimants with mental health problems immediately subject to the

Jobcentre Plus intensive conditionality ‘mainstream offer’ (DWP, 2013: 53) as the default. Exemption from sanctions-backed mandatory self-help job search of up to 35 hours per week relies on a favourable Work Capability Assessment (WCA) outcome and the discretion of individual work coaches. UC is part of a long-term strategy of UK work-first welfare reform (Bambra and Sith, 2010; Grover and Piggott, 2013; Lindsay and Houston, 2013). Behavioural conditionality intensified after 2010 under Conservative direction to limit access to disability benefits for those with mental health problems (Dwyer et al, 2020). UC relies on punitive (Fletcher and Wright, 2018; Grover, 2018; Redman and Fletcher, 2020) ‘incentive reinforcement’ and lacks forms of ‘employment assistance’, ‘job creation’ and ‘upskilling’ that are common within the active labour market policies of comparable OECD countries (Bonoli, 2010: 440).

This article investigates experiences of mental health problems amongst UC ‘full service’ claimants. It is based on analysis of 28 qualitative interviews with 19 UC claimants (nine were interviewed twice) and three focus groups with 23 Jobcentre Plus staff during the ‘full service’ roll-out of UC in Glasgow in 2019. First, we explain how UC fits with broader welfare cuts and reforms affecting people with mental health problems. Second, we describe the study and detail the characteristics of the claimant interviewees. Third, we evidence how, since full service roll-out: a) Work Capability Assessment delays create challenges for setting job search expectations and facilitate the application of intensive conditionality to those with mental health problems; b) the work coach role has become more like mental health ‘social work’; c) work coaches use discretion to reduce conditionality for those with mental health problems, but job search expectations can still be ill-suited to claimants; and d) ongoing fear of sanctions, financial hardship, surveillance and social isolation relating to digital design create conditions that can provoke anxiety and low mood amongst claimants who previously did not have mental health conditions. Finally, the conclusion offers insights for policy and research.

Mental health and Universal Credit

The introduction of UC led to an ‘increase in psychological distress’ amongst unemployed claimants (Wickham et al, 2020: e157). This section explains how UC sits within a long-term

strategy to move ‘people with mental health problems from inactivity into unemployment’ (Barr et al, 2016a: 70).

Around one in four people in Britain are estimated to have a mental health problem (Bebbington and McManus, 2020; SG, 2020). The prevalence of mental health conditions amongst disability benefit claimants was a core justification for the UK Labour government’s introduction of Employment and Support Allowance in 2008 (DWP, 2006). ESA introduced overt work-related conditionality to claimants with mental health problems on a large scale (Bambra and Sith, 2010; DWP, 2013: 51; Dwyer, 2017). The WCA was at the heart of a tactic to cut costs by limiting access to disability benefits for new claimants. The assessment focuses on discrete physical tasks, with little recognition of mental health impairments, particularly those episodic in nature (Grover and Piggott, 2013; Marks et al, 2017). The WCA process itself causes stress and anxiety that is harmful to mental health (Harrington, 2012) and was found to discriminate against people with mental health problems (Griffiths and Peterson, 2014). Detrimental decisions often resulted in successful appeals (Hansford et al, 2019). Those who were assessed as fit for work either lost eligibility to ESA and disengaged from the system (Patrick, 2017; Fletcher and Wright, 2018) or had to claim Jobseeker’s Allowance (JSA) on condition of job search requirements.

In 2010, the UK Conservative-led Coalition government decided to apply the Work Capability Assessment to the entire ESA caseload. Instead of improving health or creating employment opportunities, this ‘disentitlement strategy’ (Fletcher and Wright, 2018) worsened mental health (Barr et al, 2016b) and failed to deliver the anticipated cost-savings (Beatty and Fothergill, 2018: 955). From 2013 onwards, new, usually single, claimants who were out of work with mental health problems were funnelled into UC live service. From 2016 onwards, as full service rolled out, means-tested legacy benefit claimants were enlisted onto UC, including those with mental health conditions claiming JSA and ESA (National Audit Office, 2018). Under UC (unlike ESA), those with mental health problems can be expected to seek work up to 35 hours per week with the threat of sanction (DWP, 2020), both *before* their WCA and *whilst waiting* for a decision (SAMH, 2019). UC therefore extends and intensifies conditionality for those with mental health problems.

However, UC misconceives the causes and effects of mental health problems. The stated thrust of UC is ‘to make work pay and combat worklessness and poverty’ (DWP, 2010a: 2). ‘[B]etter health outcomes’ are written as an intended impact (DWP, 2010a: 50). Yet, the key policy documents of this ‘fundamental welfare reform’ that signals ‘a new contract’ between citizens and the state (DWP, 2010a: 1; c.f. Dwyer et al, 2020) scarcely mention mental health at all. Beyond a solitary promise to safeguard vulnerable claimants from sanctions (DWP, 2010a: 29), mental health appears only as a perceived outcome of flawed work incentives (DWP, 2010b: 16).

The blunt salutary message that work is ‘good for people’s mental health’ (HM Government, 2011: 19) amounts to an ‘employment dogma’ (Frayne, 2019) that oversimplifies the complex and multi-directional relationships between paid work, unemployment and mental health. Whilst unemployment does have adverse mental health impacts (Sage, 2013), research also shows that ‘mental health is a key influence on employability, finding a job and remaining in that job’ (Wilson and Finch, 2021: 1). The Department for Work and Pension’s (DWP) own research found that common mental health problems often played a decisive role in JSA claimants’ loss of employment (McManus et al, 2012: 1) and that ‘having a longstanding illness, an anxiety disorder, or low subjective wellbeing’ predicted ‘a future deterioration in mental health’ (ibid, 3).

The true intent of UC is revealed in the *Disability and Health Employment Strategy*, which identifies those with mental health problems as the main target of punitive work first welfare reform:

‘mental health problems are now the most common primary condition among sickness benefit claimants. Forty-four per cent of individuals claiming Employment and Support Allowance (ESA) report a mental health problem. Poor mental health is also widespread among job seekers with more than a fifth (23 per cent) of Jobseeker’s Allowance (JSA) claimants having a common mental health problem.’ (DWP, 2013: 53)

UC was designed so that the ‘majority of disabled people and people with health conditions who need employment support will receive our mainstream offer’ (DWP, 2013: 52). The ‘mainstream offer’ consists only of ‘compliance based’ job search (Dwyer and Wright, 2014; Baumberg Geiger, 2017) and is ‘fast falling into Universal Discredit’ (OHCHR, 2018: 4) for

causing claimants unnecessary hardship and distress (Stewart and Butler, 2017; Cheetham et al, 2018; Hobson et al, 2019; Thompson et al, 2019; Patrick and Simpson, 2020). The gap between the positive promotion of UC and the problems claimants experience is a primary contributor to that distress (Millar and Bennett, 2017: 171). Instead of increasing specialist support for the large numbers with mental health conditions expected to transfer onto UC, one-to-one disability support was cut back. Disability Employment Advisers were reduced in number and withdrawn from dealing directly with claimantsⁱⁱ, despite being credited with helping those with mental health problems into employment (McManus et al, 2012). UC Disability Employment Advisers act only as a ‘coach to the work coach’ to help understand the needs of claimants they never meet (House of Commons Work and Pensions Committee, 2018a: 101; National Audit Office, 2019).

Far from promoting good mental health, the stick-based ‘extensive and stringent conditionality of UC brought far more harm than good’ (Fletcher and Wright, 2018: 1). The tough sanctions regime, introduced in October 2012, was designed to operate alongside UC (Dwyer and Wright, 2014). Based on the severity of the ‘offence’ claimants can lose their benefit entitlement anywhere from four weeks to a maximum of 182 days (between 2013-19 up to three years, Webster, 2020). This highly punitive ‘distinctive form of monetary sanction’ (Adler, 2018: 226) applies heavy financial penalties without court proceedings. Inappropriate expectations are reported for those with mental health conditions as well as higher sanctions rates (Baumberg Geiger, 2017). Williams (2020) found that JSA sanctions were associated with higher levels of anti-depressant prescriptions. Between April 2014 and March 2015 people with mental health problems were up to three times more likely to receive a sanction than be supported into work (Mind, 2015). Welfare conditionality

‘is largely ineffective in moving people with mental health impairments into, or closer to, paid work. In many cases, it triggers negative health outcomes that make future employment less likely’ (Dwyer et al, 2020: 311-12).

Welfare reforms have caused ‘psychological harm’ (Redman and Fletcher, 2021) and contributed to an increase in mental health problems and suicides (Barr et al, 2016b; Dwyer et al, 2020). The DWP ignored the Work and Pensions Committee recommendation to immediately stop imposing conditionality and sanctions on anyone found to have a limited

capability to work or who presents a doctor's note (HoC WPC, 2018b). Despite 'endangering claimants' (HoL EAC, 2020: 64) the sanctions system has not been reviewed (National Audit Office, 2016).

The 'digital first' design of UC is problematic because it can induce anxiety for people with mental health problems (SAMH, 2019). A key change between UC live service and full service was the replacement of Universal Jobmatch (an online job vacancy tool) with a new system for accessing UC claimant commitments and job vacancies - the Journal. The Journal enables claimants to communicate directly with their work coaches. This can potentially help reduce the risks of sanctions if claimants message work coaches and are permitted to rearrange meetings. However, the surveillance that led Universal Jobmatch to be described as a 'digital panopticon' (Fletcher and Wright, 2018) remains, including automated time-stamping of usage and work coach access for checking activity and setting tasks via a 'to-do list'. The UC claimant commitment states the online account must be checked 'frequently', which can be stressful for those with mental health problems and misinterpreted as 'every 30 minutes' (SSAC, 2019: 24).

Scottish Context

The Scottish Parliament developed a new approach to social security based on 'dignity, fairness and respect' (Wane et al, 2016; Scottish Government, 2019). The Social Security Scotland Act (2018), established social security as a human right for 11 devolved benefits, informed by User Experience Panels and delivered by the new civil service agency Social Security Scotland. However, the central UK government still retains power over almost every aspect of UC for people living in Scotland (Shaw, 2017). UC is the main income benefit for people of working age (including those in and out of work). Although the Scottish Parliament did negotiate a set of Universal Credit 'Scottish Choices', these are limited to administrative matters: the frequency of payments and whether housing costs are paid to landlords or recipients. All substantial legal and implementation matters are determined at UK level, including: fitness for work assessment processes, rates of payment, the claimant interface, IT systems, performance management for work coaches, rules for claimant expectations, conditionality and sanctions. Additional financial support is available to Scottish UC claimants via the Scottish Welfare Fund, in the form of crisis grants and community care grants. Back-

to-work support is offered via Fair Start Scotland on a voluntary opt-in basis for long-term unemployed and disabled people, delivered via partnerships in nine geographical areas of the country.

The Study

This article draws on qualitative data from a Joseph Rowntree Foundation funded project on Universal Credit (Robertson et al, 2020). The fieldwork consisted of 28 claimant interviews and three staff focus groups. In-depth interviews were conducted with 19 full service UC claimants between February and August 2019. Nine took part in follow-up interviews approximately three months later. Claimants were recruited via local community groups, third sector advice and support agencies, and Jobcentre Plus offices. The study was co-produced with the Poverty Alliance, a Third Sector anti-poverty network, who helped with recruitment, co-facilitated the deliberative workshops, contributed to data analysis and co-authored this article. Most participants were new to UC and had applied during full service roll out between September and December 2018. 11 of the claimant interviewees were men and eight women, aged 26 to 59. Ten claimants had been unemployed long-term (ranging from a few years to 25 years), four had recently had a job and four were working part-time at the time of interview. Most claimants were single and lived alone (n = 11), four were lone parents, three lived with parents and one shared a joint claim with their partner and children. 14 claimants transferred from JSA to UC. Claimant interviews were semi-structured and all participants were asked consistent questions about mental health problems. Mental health problems emerged as a prominent feature of UC. Seven claimant interviewees self-declared mental health problems that significantly impaired their daily life and/or were diagnosed by their GP (see Table 1, below).

*INSERT Table 1 HERE

Three focus groups were held with a total of 23 Jobcentre Plus staff in February 2019. Participants were recruited via the DWP and included Jobcentre and Service Centre front-line workers (nine), team leaders (four), specialists (five) and managers (five). Ethical approval for the research was granted by the University of Glasgow. Pseudonyms and focus group participant numbers are used to protect participants' identities. All interviews and focus

groups were transcribed and then coded and analysed thematically (Mason, 2002) using QSR NVivo 12.

Findings

UC full service – WCA delays the challenges of setting conditionality for those with mental health problems

Mental health problems dominated claimant and staff accounts of UC full service roll-out. Work coaches' caseloads mushroomed with complex cases frequently involving mental health problems - solely or alongside physical health conditions. However, both UC claimants and work coaches reported very long delays for WCAs and notification of outcomes (also see SAMH, 2019).

*Well, we've got people [claimants] in here who are **a year** [... and] haven't been near a WCA. [...] To my mind they seem to be pushing the guys that are on the legacy benefit [...] If they're on ESA, they seem to be getting a work capability assessment quite kind of quickly. (Work Coach, FG3, P4, emphasis added)*

This left work coaches without the information they needed to judge a claimant's ability to work. Under UC, the default position (2013-2021) was that whilst waiting for a WCA, claimants were placed in the intensive work search regimeⁱⁱⁱ and subject to sanctions, in contrast to the previous ESA system, which suspended job search activity until WCA outcomes were known. Work coaches felt that it was important to get WCAs done as quickly as possible to make sure claimants 'are in the right group'^{iv} for job-search expectations and to reduce their own caseloads to a more manageable level. In the absence of the necessary detailed medical information, assessment tools or expertise, work coaches must improvise whilst setting job search conditionality to 'make a decision on how often they will see that customer' (FG2, P3). One work coach said:

I think our instructions say that for anyone who claims in an intensive [conditionality], we should see them weekly for the first 13 weeks, that's part of the conditionality for claiming. (FG2, P4)

However, work coaches gave examples of seeing claimants awaiting a WCA less frequently or keeping in contact over the phone or via the Journal. Generally, Jobcentre staff felt that UC offered positive flexibility so claimants did not always have to physically come into the office:

You couldn't possibly see every customer, you couldn't do it, so what we do is, the work coach can tailor their claimant commitment as well so that if somebody is ill, then they will be given a job search that they're capable of doing with the limitations of their incapacity, so that's another good thing. (Work coach, FG2, P3, emphasis added)

However, several claimants did not feel their job search expectations fitted with their mental health impairments, particularly whilst waiting for a WCA left them in limbo. While waiting, they had to provide regular fit notes and additional evidence that they were not well enough to look for work. One interviewee, Liam, had depression and anxiety and waited for many months for a WCA. He had to attend an initial work focused interview at the Jobcentre despite handing in a fit note from his GP. Whilst most claimants reported positive encounters with their advisers, anxiety pervaded their Jobcentre experiences and was woven into the fabric of UC design. Liam, like the other interviewees with pre-existing mental health problems, felt that the UC system did not fully recognise mental health problems. Claimants found it difficult to handle job search pressures while managing their mental health conditions. Being out of work had a negative impact on claimants' sense of self, which was reinforced by the difficulties meeting job-search expectations.

The most stressful parts of [work coach meetings were] [...] work related things, which I just wasn't really in a state to be hearing about that at that time. [...] It was difficult for me to hear about making commitments and what types of jobs I would be looking for. (Liam, UC claimant)

Liam's UC50 capability for work questionnaire took three months to arrive after the start of his claim. The uncertainty provoked his anxiety:

[M]ental health and anxiety issues are very challenging for me, so uncertainties and where things aren't clear you can just... It can really occupy your mind. [...] I was set back mental health wise definitely by that process for that, sort of, [...] weeks of getting sent the form, trying to complete the form. [...] I didn't sleep at all for that [...] period of time I

was doing the form. I was just very worried about like what was going to happen if my money gets cut off. (Liam, UC claimant)

Liam's initial WCA appointment was scheduled four months after his claim began, then cancelled at short notice without explanation:

I got an interview, they had given four or five days before that was due to happen. [...] It got cancelled but they didn't say why. [...] That was an example for the, sort of, hostility or slightly just, sort of, sinister sort of thing. [...] It says something like 'we do not have to tell you why it's been cancelled'. [...] Once it was cancelled [...] it took me about a week to, kind of, like, sort of, feel a bit... or more, sort of, capable again. (Liam, UC claimant)

Eight months after the start of his claim, Liam remained distressed and still awaiting his WCA. Job search requirements and his regular work coach were unknown. This was disabling for Liam. Other claimants with known mental health problems had similar experiences. Lisa, for example, was frustrated that she was required to attend the Jobcentre fortnightly while having monthly rolling fit notes to evidence her inability to work:

Whit is the point of us going to get sick lines [fit notes]? [...] When you're getting monthly sick lines and you've still to go doon there fortnightly. For whit? (Lisa, UC claimant)

Jobcentre Plus staff were also concerned that former ESA claimants with long-term health conditions, who had little previous contact with the Jobcentre, were now being found fit for work at a WCA and placed on UC. Work coaches did not feel they had adequate training for such cases nor that they could help people whose doctors found them medically unfit for work. One claimant, Karen, felt extremely frustrated that her mental health problems were disregarded by the WCA and that no support was offered on moving to UC:

I got taken off [ESA] with a phone call to my mobile saying, you scored no points in your medical appeal, or your medical assessment. You have to claim Universal Credit, and that was it. (Karen, UC claimant, first interview)

Karen wanted to work but was concerned that the unpredictability of her mental health would make this difficult. She explained to her work coach that she had mental health problems, but her work coach neither enquired about her mental health nor recognised its

impact on her ability to undertake job search requirements. Karen did find her work coach's support and advice very reassuring when she was facing a possible sanction.

New mental health 'social work' role for work coaches

Work coaches reported that the increase in claimants with mental health problems following UC full service roll-out significantly impacted on their job role, which claimants also noticed:

Most of the work coaches will tell you that they feel like they're social workers now, because they're so involved with customers who are presenting all sorts of issues, and what we didn't have before was, you know, UC's a household benefit, so it's the claimant and partner. (Manager, FG2, participant)

Basically, her [my work coach's] job went went fae [from] being a civil servant, how you signpost people when they cannae get into work, to being a social worker to a counsellor/mental health nurse. It's four jobs, it's four jobs at the one time. (Ross, UC claimant, second interview)

However, work coaches do not usually have social work qualifications or in-depth mental health training. Several work coaches felt that mental health support was an essential but unrecognised part of their role. Time was not allocated to deal with mental health crises that were now more likely to arise, such as claimants disclosing suicidal thoughts:

These things aren't factored in in our diary management, you know? And that's why the coaches generally – and I'm sure the case managers as well – they have to work as part of a team, because if you were to get caught up in a face to face or a phone call with a customer in that situation. (Work coach, FG2, P3)

Jobcentre Plus staff frequently mentioned the challenges of supporting claimants who had been out of employment for a long time and were sometimes socially isolated. However, despite the concerns highlighted above, work coaches spoke positively about the discretion available to them to focus on an individual's needs:

I booked an hour out of my diary every time [one claimant] was coming in, and like sometimes we would talk about kind of work things or places he might want to go to do

stuff, but then other times we would just sit and literally just sit and have a blether for an hour... and it might be that, you know, that guy might never, ever, ever get back into work, but the point of UC's supposed to be that [...] not everybody's journey is going to end up with that person back in work. (Work coach, FG3, P3)

Jobcentre Plus staff in the focus groups wanted increased funding to create more Disability Employment Advisor roles.

Work coach discretion for those with mental health problems

Overall, claimants and Jobcentre staff spoke positively of work coaches exercising discretion to adjust claimant commitments in recognition of mental health conditions (also see SSAC, 2019). However, a lack of capacity made it difficult for work coaches to provide adequate support and claimants can be reluctant to disclose stigmatising mental health issues (McManus et al, 2012). Flexibility was not guaranteed. Whilst all seven interviewees with mental health problems described the relationship with their work coach positively, they felt being reassigned to a different work coach could change expectations.

Kirsty was found fit for work after a WCA and was relieved that her work coach understood that her mental health impaired her ability to work. Kirsty's work coach offered a sense of security and adjusted her claimant commitment by removing the requirement to undertake 35 hours job search a week and changing fortnightly meetings to shorter monthly meetings. However, when Kirsty's work coach went on holiday that sense of security dissipated when her replacement expected more:

And she was like, right okay, you're going to need to actually apply for something now. I don't know whether [work coach] told you, I'm going to leave a note to tell him, that he should be telling you to do this. (Kirsty, UC claimant)

There was a consensus amongst Jobcentre staff in the focus groups that there was a move towards recognising and responding to complex needs by adjusting conditionality. However, staff also acknowledged that not all work coaches used their discretion positively:

Sometimes it's down to the individual work coach, and you've got some work coaches, their mindset is like, minute late? Send down to a decision maker [for a sanction]. (FG3, P7)

UC features with potential to provoke and worsen mental health problems

Three central features of UC created conditions to trigger mental health problems amongst claimants who did not have pre-existing conditions at the start of their claim. This section shows how new reports of anxiety and low mood were related to fear of sanctions, financial hardship, surveillance and social isolation due to digital contact.

Ongoing fear of sanctions despite removal of 'benefit off-flow targets'

They [work coaches] don't have [...] offload targets now. [...] It's the journey with the customer now, so as a work coach I would be looking at what is the work coach's journey with that customer? [...] Whether it's somebody that needs baby steps or whether it's [...] somebody that can be pushed a bit further. That's what you're looking at. They're not looking at targets anymore in that kind of way. (FG2, P2)

Jobcentre Plus staff reported a turn-around in sanctioning culture. Instead of being under pressure to sanction claimants, the ethos had shifted to being '*much more about the customer*' (FG2, P6) and '*about knowing what the claimant can do*' (FG2, P5). 'Expectations' about conditionality and sanctions were reinforced by team leaders in conversations with work coaches. There was a view that leadership direction on this issue had changed to a focus on individual circumstances; for example, that it would no longer be appropriate to give a sanction to someone who is homeless. Jobcentre staff confirmed that the change in stance on sanctions was a matter of emphasis because the legal procedures remained in place.

[I]t appears that the tone has definitely softened a bit, it's like these complex needs, you don't do that [sanction] as the first port of call. (FG3, P7)

However, all 19 UC claimant interviewees were still afraid of being sanctioned. The internal change from targets to 'expectations' was not publicly announced and sanctions still feature prominently in the text of claimant commitments. Participants who had previous experience of legacy benefits felt that UC was a harsher regime because of the combination of the claimant commitment, high job search requirements, and the online Journal:

The pressure of this UC, you have to, you need to report, don't you? You need to do it. If you don't do it, you're sanctioned, aren't you? If you don't do that Journal, you're

*sanctioned. If you don't keep your Journal up to date, you're sanctioned, aren't you?
(Pete, UC claimant, second interview)*

The idea of sanctions provoked anxiety amongst those who did not have previously recognised mental health problems. For example, Anna described being '*a bag of nerves*' after being '*told off*' by the Jobcentre for not evidencing that she had completed 35 hours of job search.

[My work coach said:] "You do that again, your money's stopped. We'll let it go this time." It makes me really nervous, what am I meant to do? (Anna, UC claimant, first interview)

The digital systems introduced for UC also sparked new forms of anxiety amongst those without previous mental health problems'. Sean described the relationship with his work coach positively and felt they recognised his efforts to find work. However, despite this, he spoke of being '*paranoid*' that he was not evidencing enough activity on his online journal. This resulted in him regularly logging in, including over weekends, just to be sure.

Claimants in the wider sample also felt that some requirements were unrealistic, especially the expectation to spend 35 hours a week job searching. Most believed that there were not enough jobs to apply for to justify spending that amount of time every week and that a person would '*send themselves mental*' (Sean, UC claimant, first interview) trying to find enough jobs to apply for to account for 35 hours every week without fail. Similarly, some claimants feared that they could be sanctioned if they did not manage to find a job even if they could evidence their job search activity. Alan, who had a very positive relationship with his work coach, was worried about what would happen if he did not get a job:

I've never ever received one [a sanction] but I always do get wary, you know, I always do panic. [...] Any time I go in [...] I always get afraid in case he [my work coach] goes, 'Right you're applying for stuff and you're no getting anything'. I'm always feart [afraid] in case I go in and he goes against me, 'Right, you're either sanctioned or I've got to put you on a course.' (Alan, UC claimant)

Claimant anxiety, financial hardship and surveillance in the UC digital 'isolation tank'

Across all the interviews, isolation compounded financial hardship in the 'digital first' system. Claimants across the sample described feeling constantly monitored via their online Journal and having to login every day to check for updates and record activity could be extremely stressful. They worried that they would be judged as not having done enough (also see Cheetham et al, 2018). Pete felt alone – cut off, and pressurised:

*It's you and the screen. So there's isolation there. **It's like an isolation tank.** You don't have that connection... It's getting you down, eventually. And that's why people who are on UC are all suffering from stress and anxiety because having to sit down and dae [do] that thing [the Journal] automatically gies [gives] you it. (Pete, second interview, emphasis added)*

Widespread anxiety about money was evident across the sample, including amongst those who did not have a diagnosed mental health problem. The initial five-week wait for the first payment immediately put claimants into debt and rent arrears that often took months to pay back. Many participants felt financially vulnerable, had deductions from their UC and feared rent arrears or unanticipated issues with their claim could result in them losing their home. The correlation between housing insecurity, landlord repossession action and UC full service has been identified in statistical research (Hardie, 2021). One claimant, Stuart, who did not have a known mental health problem, was worried about what could happen if he got ill:

I say I'm really scared in case, touch wood I'm okay, but if I'm ever no' well and I need to stay off [off] my work, and I'm never aff my work, I'm actually worried in case they say to me, right, you're no getting your hoose [house] paid. (Stuart, UC claimant, first interview)

All claimants found the money provided by UC insufficient for their basic needs. Many relied on support from friends and family. Whilst Scottish Choices provided an option to receive UC payments twice a month, most participants had opted not to take it as the payment dates were unpredictable, making budgeting difficult. The five-week wait forced an initial monthly

pattern of payment by default. Additionally, whilst it allowed participants to receive money more frequently payment rates were still insufficient:

That's completely wrong to expect someone to survive on, like, well personally, £123 for 19 days. (Kirsty, UC claimant)

Most claimants' mental health suffered because of the struggle to afford essentials like food. The worst pinch point came in the week before a payment:

I'm so limited in what I can buy and I really feel that it really affects you physically, mentally, and just doesn't make you feel very happy, very good about yourself. (Hazel, UC claimant, second interview)

The impacts of struggling to meet day to day needs, food insecurity, rent arrears and unaffordable deductions are already known (Hobson et al, 2019; MacLeod, 2019; National Housing Federation, 2020; Patrick and Simpson, 2020). For people already experiencing mental health issues, these faults with the UC system worsened mental health; for those without pre-existing conditions, they created new risks for mental health. Kirsty, who has depression and anxiety, explains how fuel arrears and paying back an advance payment to cover the initial five-week wait make it difficult to get by:

It's completely cut me down, so I've no internet in the house, my phone is under contract otherwise I would be getting rid of that, as well, just to have more money to live on. I'm getting to the last five days, and it's either borrowing money off my sister or my dad, like, it's just a cycle. (Kirsty, UC claimant)

Claimants were rarely aware of the emergency financial support that was available via the Scottish Welfare Fund or the Jobcentre Plus Flexible Support Fund. Those who were aware of additional financial support available to them had found out from friends or family, rather than via official channels. Kirsty felt that the lack of information about additional financial help at the Jobcentre was deliberate:

No, they've [the Jobcentre] never mentioned anything [about the Scottish Welfare Fund]. I feel like they know about it, but they don't want to tell you. (Kirsty, UC Claimant)

Staff shared concerns that Jobcentres were not provided with sufficient additional resources when full service began and that many claimants were struggling to make and manage their claims online.

Conclusion

Our findings, drawn from 28 interviews with 19 UC claimants (seven with pre-existing mental health problems) and three focus groups with a total of 23 Jobcentre Plus staff, show that Universal Credit full service contributes to mental health problems, rather than alleviates them. Long delays, of up to a year, for work capability assessment, which may then disqualify claimants if their impairments are not recognised, facilitates the application of intensive conditionality to those with mental health problems. The default ‘mainstream offer’ (DWP, 2013: 53) of intensive work-first conditionality (operational between 2013-2021¹) is counterproductive for people with mental health problems and creates conditions for anxiety and depression amongst those who did not previously have mental health problems (also see Williams, 2020). Work coach caseloads are dominated by disability and the prevalence of mental health problems shifts their role more towards ‘social work’. Work coaches use discretion to reduce conditionality for those with mental health problems on an ad hoc basis and job search expectations can be ill-suited to claimants and vary with a change in work coach. Three central features of UC worsen mental health, including amongst those without pre-existing conditions: ongoing fear of sanctions (despite the abandonment of ‘benefit off-flow targets’ and a temporary period of easing off sanctions), financial hardship, surveillance and social isolation due to ‘digital first’ contact. Whilst the ‘push towards work’ is the intention of UC, it may backfire for those with mental health problems, since DWP’s own research shows return to work was hampered because ‘anxiety disorders were prominent for making recovery less likely’ (McManus et al, 2012: 2).

Judging UC by what it does rather than what it promises, we must conclude that its primary purpose is to disqualify those with common mental health problems from state support. After more than a decade of disqualification, it’s clear that people with mental health problems have been required to engage in inappropriate job search requirements for unsuitable work,

¹ DWP (2021b, para 124) indicates that intensive work conditionality is no longer the default and that work coaches now have discretion to remove mandatory requirements for those awaiting WCAs.

on threat of sanction, without specialist support (due to the withdrawal of claimant-facing Disability Employment Advisors and Jobcentre closures). It is unclear what motivates the UK government to continue to pursue punitive policies (Fletcher and Wright, 2018; Redman and Fletcher, 2020) that have been interpreted as 'social murder' (Grover, 2018) and socially harmful 'state crime' (Wright et al, 2020). There is ample evidence that such strategies are neither effective at moving claimants into employment (Dwyer et al, 2020) nor for delivering cost-savings (Beatty and Fothergill, 2018). A productive line for future enquiry would be to investigate the values and misconceptions of politicians and policymakers that underpin their motivations towards UC recipients with mental health problems. Without a step change in policy design, it is highly unlikely that Universal Credit will deliver 'better health outcomes' (DWP, 2010a: 50) for those with mental health problems or the NHS savings of £0.2bn per year 'from health benefits of increased work' (NAO, 2018: 52) promised in the DWP business case.

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ⁱ Employment and Support Allowance has two forms: Contributions-Based, a non-means-tested earned entitlement for those with sufficient National Insurance (NI) records, free-from savings limits; and Income-Based, a household means-tested minimum for those who have exhausted their contributory entitlement and those without lengthy recent employment records. This distinction relates only to accessing financial entitlements and does not alter the conditionality regime. UC replaces Income-Based ESA. In 2018, 'New Style' ESA was introduced so that Universal Credit claimants with earned NI entitlements could receive their contributions-based ESA alongside or instead of means-tested UC (DWP, 2021).

ⁱⁱ In 2021 an additional 315 Disability Employment Adviser roles were announced: <https://www.gov.uk/government/news/government-unveils-new-support-for-disabled-jobseekers>

ⁱⁱⁱ Requirements under the intensive work search regime may include carrying out work searches, making job applications, creating a CV and online job profiles, and obtaining references (Social Security Advisory Committee, 2019).

^{iv} There are four work-related activity groups under UC: (a) no work-related requirements; (b) work-focused interview only; (c) work-focused interview and work preparation; and (d) 'all work-related requirements' or full conditionality group where claimants are required to look for and be available to work. The default is full conditionality. Distinctions about earned entitlement versus means-testing (see endnote i, above) do not have a bearing on conditionality requirements. Previously, under ESA, there were two groups Work Related Activity Group with conditionality and Support Group, with no work-related conditions.