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**Exploring and Understanding the Lived Experience of Young Jobseekers under
Universal Credit**

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Abstract

Welfare policy in the United Kingdom has become increasingly focused on creating 'active' and 'responsible' claimants. Culminating the most recent and most radical reform known as 'Universal Credit' (UC). UC has intensified the surveillance of welfare claimants, demanding more from them in return for financial support. The new strategies propose a growing number of people choose to live off benefits and have no ambition to enter the labour market. This conceptualisation of a feckless 'welfare class' is used to justify the strict conditionality imposed on jobseekers under UC. However, there is insufficient evidence to support either that, a large proportion of out-of-work claimants are unmotivated to find work or, that punitive welfare strategies are effective. This study generated primary, qualitative data to add to the small but growing pool of knowledge concerned with understanding the lived experience of UC. None of the qualitative research concerned with claimant perspectives of UC has focused exclusively on the experiences of young out-of-work claimants. Thus, this study addressed the gap in the literature by exploring the experiences of eight, young (18-25 year old) claimants across central Scotland. More specifically, the perspectives were analysed to uncover attitudes towards the design of UC, support received, welfare conditionality and the main problems with the reform and how it could be improved. The findings were generated by semi-structured, in-depth interviews. The findings demonstrated that: 1) the design of UC was ineffective in terms of helping young claimants secure employment; 2) the support received was minimal, impersonal and inconsistent; 3) the strict conditions were viewed as harsh and ineffective in terms of increasing motivation; 4) a more caring, individualised system which seeks to support, rather than punish claimants should be implemented.

Key words: Universal Credit; young people; welfare dependency; lived experience.

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Chapter 1 - Introduction

1.1 Introduction

Universal Credit (UC) is the supposed flagship policy reform of the Coalition government (2010-2015) which continues to be rolled-out by the current Conservative administration (2017-present) (Miller and Bennett, 2017). Rolling together six so-called 'legacy' benefits: Income Support, Income-Based Jobseeker's Allowance, Income-Related Employment Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit into one integrated, simplified and modernised welfare system (*ibid*). Iain Duncan Smith's 'brainchild' is yet to be fully rolled-out across Britain, as the UC timeline has been extended from 2018 to 2022 (Timmins, 2017).

From the outset UC has been a contradiction (Miller and Bennett, 2017). The paradox between independence and control: whereby the Department for Work and Pensions (DWP) (2015a, p.4) states that UC claimants, "*are on a journey from dependency to independence*" whilst simultaneously implementing the most controlling, intrusive and demanding welfare system the United Kingdom (UK) has ever seen (Reeve, 2017). The punitive UC practices embody wider austerity measures in contemporary Britain, whereby the welfare state gives way to increasingly market-orientated policies (Macleavy, 2011). Cuts to public services and support provisions are central to the Conservative Government's economic strategy (*ibid*). The UC approach to out-of-work individuals implies unemployment is a choice and work is the best way out of poverty (Dwyer and Wright, 2014). These messages inherent within the design and implementation of UC are problematic (*ibid*). The evident structural barriers, which make it harder for individuals of low socio-economic status to gain and maintain employment, the growing problem of in-work poverty and market failures in terms of providing sufficient, stable job opportunities are overlooked by UC (Newman, 2011). The dichotomies between the political rhetoric and the scientific evidence form the basis for the critical discussion of contemporary welfare literature.

The contemporary relevance of UC cannot be underestimated (Siansbury, 2014). The troubled policy has received particular attention recently in the media, for example this headline in The Guardian: "*Universal credit puts 'welfare savings' before human beings' lives*" (Ryan, 2018). The scholarly literature is still in its infancy but is growing

rapidly and there has been pressure from scholars within the social policy paradigm to refine and reform the current system (Hancock and Mooney, 2013). Examining the impacts of UC is not only useful academically but also in terms of influencing future welfare policy (Wright, 2016). This study builds upon contemporary UC literature to strengthen and deepen our understanding of the lived experience of UC.

Moreover, it acquires knowledge from an angle largely ignored by this field. Typically, welfare reform is examined by means of quantitative analysis, through illustrating changes in employment statistics, productivity or budget expenditure (Millar and Bennett, 2017). However, utilising qualitative methods to explore subjective narratives can provide a more nuanced understanding of UC (Reeves and Loopstra, 2017). Thus, the detailed information gathered from semi-structured interviews seeks to demonstrate the relevance of individual attitudes and experiences, and how we can learn from them. The research provides a valuable contribution to existing UC literature by specific focus on the experiences of young (18-25 year old) job-seeking claimants. It is important to examine these narratives to present an authentic depiction of the realities of being young, unemployed and claiming UC in contemporary Britain. The perspectives of welfare claimants are largely absent within mainstream media and government rhetoric (Patrick, 2014).

This study will focus on young adults who, at the time of interview, were claiming out-of-work benefits under full-service UC. Young people are disproportionately affected by economic downturns and are less financially independent in contemporary Britain compared with previous generations (Bell and Blanchflower, 2011; Hoolachan et al. 2017). Hence, this demographic make up a large proportion of UC claimants (ONS, 2018). The perspectives of young welfare claimants will be concentrated on as they have been shown to be a group particularly affected by the introduction of UC and their experiences have received little academic attention (Watts et al. 2014; Wright et al. 2018). Therefore, the purpose of this research is to ‘understand and explore the lived experience of young jobseekers under UC’.

Through engagement with the literature, four main research questions (RQ) were identified:

RQ1. Do young claimants feel the design of UC is effective in terms of helping them into employment?

RQ2. Do young claimants feel the support received is tailored to their own individual needs?

RQ3. How do you young claimants perceive welfare conditionality?

RQ4. What are the main problems with UC and what changes would young claimants wish to see?

Due to the limited time and resources available to the researcher the scope of this study is restricted. The key aim is to examine UC from a new angle to inspire future research of this kind. Future studies should look to increase the scope in terms of number of participants, geographical area and include a more equal balance of gender and ethnicity. This would strengthen the generalizability of the findings and in turn enhance the opportunity to influence policymakers and practitioners.

1.2 Dissertation Structure

This dissertation consists of five chapters. Following this introduction will be a literature review. This chapter will review the relevant contemporary literature on wider trends in welfare reform and UC. Key theories and debates will be highlighted and critically analysed and the gap in the literature, the lack of research into the lived experience of young claimants under UC, will be established and then addressed by this study. Chapter three will outline and justify the methods chosen to best achieve the research objectives. Qualitative methods and more specifically semi-structured interviews were deemed most appropriate for the purposes of this study, as was using purposive sampling techniques to retain a small sample size. These decisions will be rationalised in chapter three along with details of the interview process, data analysis ethical considerations and limitations.

Subsequently, the findings and discussion chapter will synthesise the descriptive interview data into meaningful analysis in order to answer the research questions and to

situate the finding in within the relevant contemporary literature. The findings will be discussed in accordance with the key themes, which arose as a result of thematic analysis. Chapter five will conclusively demonstrate how the findings have contributed to existing knowledge and will additionally detail practical implications of the findings and recommendations for further research. Appendices are attached to provide further insight into the research process and include: 1) interview themes; 2) participant information sheet; 3) consent form.

Chapter 2 - Literature review

2.1 Introduction

This chapter will provide a review of the relevant literature concerning contemporary welfare strategies. Debates and theories surrounding welfare

conditionality, welfare dependency and the ‘scrounger’ discourse will be outlined and critically analysed. Furthermore, the gap in the literature will be established to provide rationale for this study.

2.2 Brief History and Context of Recent UK Welfare Reform

Aspects of the welfare system in the UK were reformed regularly throughout the New Labour administration (1997-2007) (Patrick, 2012). The ‘workfare’ initiatives implemented in the United States were transferred and adapted to the UK, most notably in the form of the ‘New Deal for 18-24 year olds’ (Salisbury, 2004). An intervention where a series of co-located services would provide training and work experience for unemployed and underemployed young people in order to secure more meaningful employment for deprived, unskilled individuals (*ibid*). Then came the ‘welfare-to-work’ scheme, both initiatives fell under the bracket of ‘third-way’ politics where the state and the market worked simultaneously to tackle persistent social problems (Theodore and Peck, 2000; Salisbury, 2004). The main purpose of these reforms was to create a more productive and active ‘welfare class’, the concept that one should have to ‘work’ for welfare. There has been a fundamental shift from traditional welfare systems where support was distributed without much expected from recipients in return, to a more pragmatic and demanding system (Bonoli, 2010). This is described as the transition from a “*welfare society*” to an “*active society*” (Dwyer, 2004 p. 267), which paved the way for the introduction of UC.

Welfare and in particular, work related benefits are conceptualised as a policy domain which can be shaped to promote behavioural change of a population (Dwyer, 2004). Across OECD nations a contemporary, common consensus exists on the need to incentivise formal paid work and tackle welfare dependency (Wright, 2012). Increasing the number of active labour market members is perceived as imperative to strengthening the economy, reducing budget expenditure and improving quality of life for those out-of-work (Wiggan, 2012). The rhetoric surrounding Britain’s recent welfare programmes induces the notion that attaining and maintaining paid work is the responsibility of the ‘upstanding citizen’, thus a moral underpinning of active and inactive labour market members has developed (Dwyer, 2004; Slater, 2014). A conceptualisation of workless individuals as ‘scroungers’ has permeated through

contemporary British society (Wiggan, 2012). Arguably, this as a deliberate moral agenda instigated by state and cultivated by the media, designed to shift the blame for unemployment and poverty away from government bodies and onto the individual (*ibid*). Moreover, framing the problem in this manner drives stigma attached to those who receive social security (Newman, 2011).

Since the global financial crash of 2008, there has been intensified pressure to reform the welfare state and a hardening of public opinion that the unemployed are undeserving and idle (Vis, Van Kersbergen and Hylands, 2011). Jensen and Tyler (2015) argue that there is now an “*anti-welfare commonsense*” in Britain (p. 470). By this they are referring to the prevalent view held by many of the working-age population, that those who receive benefits are effectively stealing from the hard-working individuals who pay into the system. There is less acceptance that social security should be a collective pot which is there to be used by those who are struggling financially for whatever reason (*ibid*). In theory, the demoralisation of welfare claimants acts as a deterrent (Shildrick and Macdonald, 2013). Constant scrutiny of their character creates a negative perception of benefits claimants, with the hope that widespread condemnation will coerce those individuals into joining the labour market (Dwyer, 2004; Baumberg, 2016).

A form of welfare conditionality backed up by sanctions, where claimants had to be available and willing to work in order to receive unemployment benefits, has arguably existed in Britain since the 1980s (Reeve, 2017). However, through the Welfare Reform Act 2012, the Coalition Government escalated the New Labour welfare strategies (*ibid*). This Act intensified welfare conditions and increased the severity and rate of sanctions dramatically, in the hope to increase ‘engagement’ and ‘responsibility’ among welfare claimants (*ibid*).

Increasingly, welfare conditionality is becoming fundamental to government strategy (Patrick, 2012). Conditionality is where financial support is granted on the basis of compliance with circumscribed behaviours (Wright, 2012). Hence, social security in Britain is moving away from the ‘safety net’ concept and towards a contracted agreement where claimants must continuously abide by pre-set rules in order to gain

welfare payments (Patrick, 2014). Failure to comply with the outlined conditions can result in sanctions of reduced or withdrawal of payments (Webster, 2017).

On the surface increased conditionality in state welfare provision may seem like a sensible progression: it resembles formal employment where certain tasks and expectations have to be met for payment to be made. However, Brenner, Peck and Theodore (2010) suggest when one digs beneath the surface of this cultural and policy shift, it appears to be a punitive strategy wherein the most vulnerable members of society: individuals with physical or learning disabilities; ethnic minorities; lone parents and young people, are penalised in the hope of making a more cost-effective system. A recurring theme identified within the contemporary literature is the apparent lack of empathy inherent within UC.

‘Welfare dependency’ is viewed by the establishment as an individual choice rather than a product of a combination of social processes (Reeve, 2017). The proposed impetus behind demanding more from welfare recipients is to: increase motivation to seek formal employment, increase social mobility, increase productivity, strengthen the economy and reduce poverty (Piachaud, 2012; Sainsbury, 2014). This provides some political context surrounding the design and implementation of UC. However, Shildrick et al. (2012) reject the pervasive notion that those at the lower end of the socio-economic scale are so because they have adopted a ‘culture of worklessness’. They propose the perception that the poor endorse ‘wicked’ values and lack intrinsic motivation is fabricated to legitimise neoliberal policies (Dunn, 2010).

2.2.1 Individualism Versus Structuralism

There are two key opposing theories rooted in income welfare reform. One being the pervasive individualised conceptualisation that unemployment is a choice and the other acknowledges the importance of broader structural factors (Crisp and Powell, 2017). Commonly, the scholarly literature adheres more to the latter: recognising the role of the structurally generated and sustained generational cycle of deprivation and social exclusion experienced by many in contemporary Britain (Cain, 2016; Garthwaite, 2014). This critiques the prevalent behaviourist framework often ostensible within

Westminster discourse. The conception that unemployment is the fault of the individual courses through contemporary UK welfare ideology (Slater, 2014).

The behaviourist strategy adopted by the current UK government is supported by Dunn (2013). He contradicts the prevalent social policy perceptions of unemployed people and endorses the increased surveillance of welfare claimants. He claims a culture of welfare dependency exists, as claimants are too 'choosy' about jobs (Dunn, 2013). However, this conceptualisation has received criticism as it evokes a 'strivers' versus 'shirkers' mentality (Patrick, 2014; Baumberg, 2016). It suggests individual behaviour and life choices of vulnerable groups are the main reason for welfare dependency, whilst ignoring the structural barriers faced by disadvantaged cohorts (Slater, 2014; Garthwaite, 2011; Newman 2011). Academic attainment, employability traits and opportunities are largely determined by socio-economic background (Wilkinson and Pickett, 2010). Socially excluded groups, due to their restricted opportunities, are more at risk of developing physical and mental illnesses, substance misuse and entering illegitimate economies (*ibid*). These structural disadvantages hinder employment prospects but are neglected by behaviourist approaches.

Furthermore, the evidence to support the claim that a highly motivated welfare claimant will succeed in the labour market is limited (Dwyer and Ellison, 2009). In fact, Wright et al (2018) demonstrate that despite jobseekers concerted efforts, success in terms of joining and remaining in the labour market is scarce. It is unusual for a job-seeking claimant to transition to employment and not return to welfare in the near future (McCollum, 2012). The problem of 'work-welfare cycling' persists in contemporary Britain as 50% of those who leave benefits return to the system within six months (Ben-Galim, Krasnowski and Lanning, 2011). This stems from the rise in unsustainable employment, zero hour contracts and gig economies (McCollum, 2012).

Therefore, the DWP ideology that unemployment primarily results from a lack of individual desire to find or maintain work is misconstrued (Shildrick and Macdonald, 2013). UC has intensified conditionality in an attempt to stimulate the supposed large number 'idle' claimants. This is problematic by three measures: firstly, the vast majority of claimants appear to be motivated to find work and are unsatisfied living off the state (Wright et al. 2018; Britain Thinks, 2018). Secondly, there is no evidence to

suggest that more stringent conditionality further motivates claimants and facilitates transition into employment, in fact most of the available evidence suggests it is actually counter productive (Webster 2017; Watts et al. 2014). Finally, this conceptualisation of worklessness ignores the failures on behalf of the market and the state to provide sustainable jobs for those who want to work (Reeve, 2017).

2.2.2 Key Concepts

Increased conditionality is justified by a form of behavioural economics where the state can financially punish specific activities or non-compliance with rules in an attempt to eradicate or minimise certain behaviours (Reeves and Loopstra, 2017). However, evidence that this strategy alters behaviour in the intended manner is lacking (Griggs and Evans, 2010). Some evidence from America does suggest that severe sanctions lead to a reduced welfare programme caseload (Mead, 2011). However, evidence that those who exit the system enter the legitimate labour market is absent (Watts et al. 2014). Instead, it serves to punish claimants, often wrongfully in the sense that many sanctions are a result of administrative errors and claimants not fully understanding the system rather than deliberate non-compliance (Watts et al. 2014; Webster, 2017). Again, a behaviourist conceptualisation of unemployment disregards wider societal trends: market failure in terms of sustainable employment and the rise of in-work poverty. The themes identified here: ineffectual and unethical welfare conditionality; erroneous sanctions and lack of employment opportunities provide the theoretical framework for the discussion of the findings. Next, studies which have analysed the impacts of UC will be examined.

2.3 Universal Credit

UC represents the most radical social security reform in Britain, in over 60 years (Dwyer and Wright, 2014). By 2022, over 7 million families will be in receipt of this benefit (Drake, 2017). Devised by the Coalition Government and pioneered by Iain Duncan Smith, the stated aims of UC outlined by the DWP (2015) are as follows:

- Increase work incentives
- Reduce fraud and error
- Increase the accuracy of means testing
- Reduce poverty, worklessness and welfare dependency
- Generally simplify the benefits system

A key aim was to develop a more transparent social security system benefitting the taxpayer, those who administer it and those who receive it (Hartfree and Collard 2015). Hence, the previous unemployment benefit, Jobseeker's Allowance (JSA) was a distinct system from Housing Benefit, for example, with a unique application process and organisational practices whereas now, in UC full-service areas all welfare claims are applied for and managed by one overarching system. However, Spicker (2013) denounces the idea that the welfare system should be 'simplified'. He states: "*benefits are complicated for good reason. They are trying to meet multiple objectives, [...] Simplification is only possible if some objectives, some needs and some commitments are set aside*" (Spicker, 2013 p. 4). Some key changes from the previous system outlined by Dean (2102) are as follows:

- All claims are to be made and managed online
- Payments are received on a monthly basis instead of weekly or bi-weekly to mimic the pay structure of the labour market (however, the Scottish Government retained the ability for Scottish claimants to receive bi-weekly payments if they wish)
- A minimum six-week waiting period for first payment
- A 'claimant commitment' will be agreed with the Jobcentre Plus supervisor (known as a 'Work Coach'). This is where the claimant signs a contractual document to say they will apply to a specific number of jobs before the next meeting and carry out thirty-five hours of job searching per week

In theory, this new strategy would ease the transition from welfare to work, as well as incentivise employment. However, there are concerns raised by some scholars and activists (Dwyer and Wright, 2014). Notably, the extended waiting period of six weeks to receive first payment was regarded by some as insensitive to the everyday reality for those living in poverty (Hartfree and Collard, 2015). The initial waiting period was

reduced to five weeks in the 2017 autumn budget, due to the criticism it received (The Financial Times, 2017).

The Universal Credit programme certifies formal paid work as being the best form of welfare and the best route out of poverty (Patrick, 2014). As the DWP states: “*Universal Credit...will ensure that work always pays and is seen to pay*” (DWP, 2010, p.1). However, this rejects the reality of precarious, low-paid work and the growing numbers facing in-work poverty (Crisp et al. 2009). The system appears to promote a solution which often results in an individuals finances and living standards to worsen (*ibid*).

2.4 Universal Credit Analysis

2.4.1 Introduction

Initially there was considerable support for UC as it promised to simplify the welfare system and make it more cost-effective for the state (Dean, 2012). However, there have been significant implementation problems: programme cuts, lack of cohesive and unified roll-out, delay in full service roll-out, gradual rise in cost of implementation and inefficacy in terms of claimants receiving payments on time and improving work incentives (Timmins, 2017; Brewer and De Agostini, 2015). The original timetable stated that all claimants would be on UC by October 2017 but that has been consistently pushed back and is now stretched out till 2022 (Timmins, 2017). The cost of implanting UC has also far surpassed the initial estimate by the DWP and it can no longer be suggested that it is saving either the taxpayer or the government money (*ibid*). Many claimants have had significant delay in payments; ten per cent of claimants wait more than ten weeks for first payment (Citizens Advice, 2017). There have also been difficulties reported by claimants with managing finances due to the monthly payments (Hartfree 2014). Due to these problems, literature which advocates the benefits of UC remains scarce.

2.4.2 Universal Credit Lived Experience

There has been limited comprehensive analysis of the impacts of UC as the policy is still in its infancy (Cain, 2016). Of the attention it has received, there has been little

consideration given to examining the perspectives of those who receive UC (Reeves and Loopstra, 2017). However, Wright (2016) did investigate the lived experience of Universal Credit claimants. She assessed whether claimants felt like active agents in the system, in control of their own labour market future. Wright concluded that the lived experience of benefits claimants was typically void of agency, resulting in lower ‘self-respect’ and ‘inner-confidence’.

This study hopes to further Wright’s (2016) analysis by examining to what extent young claimants feel the support they receive is tailored to their own circumstances. Although Wright’s (2016) paper has influenced this research, there are some limitations that this research will hope to address. Wright’s study contains only an analysis of secondary data. Moreover, the majority of the participants in the study were over the age of 25. The perspectives of young adults are central to identifying and understanding the realities of the new benefits system, what it means for them and their future (Morrow 2001; Walker, Crawford and Taylor, 2008).

Wright’s most recent contribution to the literature presents a comprehensive overview of the key problems of UC as narrated by current claimants (Wright et al. 2018). The key findings of the report included the failure of intensified conditionality to increase motivation and successful job applications among participants (*ibid*). Academics such as Wright and Dwyer are highly critical of the ‘heartless’ principles embedded in UC. They continually strive to influence policy practitioners in the hope that UC can be refined to create a system where claimants are treated with “*empathy, dignity and respect*” (p.11).

Scholars such as Garthwaite (2011, 2014) and Manji (2017) also contribute to our understanding of the lived experience of welfare reform in Britain. They largely focus on the impacts of UC on individuals who are incapable of work due to disability or long-term sickness. UC ‘reassessed’ many disabled claimants and those deemed ‘fit for work’ were expected to seek employment (Garthwaite, 2014; Manji, 2017). This strategy percolates a notion that there is a prevalent problem of phony claimants, leeching off the welfare system. Slater (2014) condemns this approach as it shapes the self-identity of disabled individuals and how their communities perceive them. It embodies the broader demoralisation of welfare claimants and degrades disabled

people. Friedli and Stearn (2015), suggest the current UK government have adopted a strategic framework to humiliate and control the unemployed. Individuals diagnosed with mental illness are often required to undergo specialised, work-related therapy sessions and are sanctioned if they fail to acquiesce (*ibid*). UC practices imply that mental illness or even physical disability does not excuse one from having to obey orders in order to receive basic financial support (Manji, 2017).

Patrick (2014) conducted one of the few qualitative studies to include young jobseekers in the sample. However, much of Patrick's work remains focused on the effects of increased conditionality for disabled claimants. The interview data demonstrated a clear lack of affiliation with the government rhetoric of benefits as a 'lifestyle choice'. Patrick (2011; 2014) also highlights the detrimental impact of the 'scrounger' discourse, where individuals who are out-of-work internalize the notion that their current situation is solely a result of a character flaw and they are somehow undeserving. Arguably, the 'demonisation of the poor' has penetrated the psyche of those in poverty (Shildrick and Macdonald, 2013). Whereby, individuals who struggle financially chastise 'the poor' and dissociate themselves from that stigmatised group.

Findings from a recent report, 'Learning from experiences of Universal Credit' conducted by 'Britain Thinks' (2018), aligned with conclusions from similar studies. Participants reported increased anxiety and stress caused by the transition to UC, increased hardship and debt, feelings of helplessness in relation to their financial situation and lack of optimism for the future (Britain Thinks, 2018). The report also accentuates the academic consensus that the most vulnerable citizens are most adversely affected by UC (Wright et al. 2018). Particularly those without savings, without access to informal support networks and those with poor IT skills (Britain Thinks, 2018). According to the study, Young jobseekers are said to be a high-risk category for detrimental UC experience (*ibid*). Thus, cementing the importance for research to be specifically tailored around uncovering the experiences of young jobseekers under UC.

2.4.3 Universal Credit Inequalities

Fletcher (2011) argues that the Jobcentre Plus has been reorganised to operate to mirror private sector management, where targets and uniformed procedures are enforced. Fletcher's analysis concludes that staff are not provided with adequate training, given sufficient time and resources and are subjected to excessive and contradictory guidelines and targets (*ibid*). Therefore, diverse approaches towards implementation develop, even within the same Jobcentre Plus, yielding unequal claimant experiences (*ibid*). Beatty and Fothergill (2013) harmonise with Fletcher's work. However, their study is more focused on the inequality of UC experience by geographical location. Beatty and Fothergill propose that because the most deprived areas have higher volumes of claimants and applications, thus claimants in those areas are less likely to receive adequate support. Predominantly, it is those who live in the most deprived areas that face the most barriers to entering the labour market and thus require augmented support (Beatty and Fothergill, 2013). However, it is these individuals who appear to receive subordinate support due to the excessive strain put on Jobcentre Plus staff and resources in these areas. Now, some key problems with UC highlighted by the aforementioned studies will be explored further in the next two sections.

2.4.4 Personal Debt and Hardship

There was concern that UC would cause increased hardship and poverty for the most vulnerable citizens (Gillies et al. 2013; Dwyer and Wright, 2014). Preliminary economic analysis of the policy discovered that disabled, mentally ill and single adult claimants were going to be worse off after full roll out (Brewer, Brownie and Jin, 2012). Drake (2017) in a report for the Citizens Advice Bureau concluded that, 26% of UC claimants were struggling to pay off benefit debt. The report highlights the six-week waiting period and difficulties managing finances caused by adjusting to monthly payments, as key facilitators of the increased in debt problems among UC claimants (Drake, 2017).

Moreover, foodbank usage has intensified significantly within full-service UC areas (Loopstra, 2017). It has also lead to an increase in homelessness as a result of eviction for failure to pay rent or bills (*ibid*). Instances of mental health problems and suicide among welfare claimants have risen due to extended periods of time with no money (Miller and Bennett, 2017). Aforementioned, not only have payments been delayed,

the threat and actualisation of sanctions have adversely affected the quality of claimant's lives and their self-worth.

2.4.5 Conditionality and Sanctions

The demand for efficiency within the system encourages 'policing' benefit entitlement and pressures staff to make subjective moral judgements about the legitimacy of each claim (Fletcher and Wright, 2018). Under the 'tough' UC regime, claimants are required to prove to their Work Coach that they have carried out thirty-five hours of job searching per week (Webster, 2017). 'Universal Jobmatch' is the site promoted for job searching by Work Coaches as all activity can be monitored online (Oakley, 2014). UC states that where a claimant is suspected or accused of non-compliance with an 'entitlement' condition, their benefit is suspended immediately (Webster, 2017). Withholding vital financial support from a vulnerable individual, on the basis that they could not fulfil 'harsh' demands appears inhumane (*ibid*).

In 2013, approximately one million referrals were made to decision-makers for potential sanctions of Jobseeker's Allowance (JSA) claimants on mandatory back to work schemes (Oakley, 2014). This figure demonstrates the large rise in sanction referrals caused by the coalition government's aggressive conditional state support strategy as 2007/08 saw only 256,021 JSA sanction referrals (DWP, 2014).

Of the limited research focused on establishing the casual effect of sanctioned-based conditionality the findings suggest claimants are more likely to experience material hardship as a result of sanctions rather than behavioural compliance or employment (Griggs and Evans, 2010). Moreover, young claimants are one group most at risk of experiencing the negative impacts intensified welfare conditionality (*ibid*). Hence, further justification for designing a study concentrated on exploring the perspectives of young people on UC and its various impacts.

2.5 Young People And Welfare

How 'youth' is defined and understood is historically and culturally contingent (Furlong, Woodman and Wyn, 2011). It is widely accepted that the lives of young people in contemporary British society are more complex than ever before (*ibid*).

Arnett (2000) describes ‘emerging adults’ as a distinct part of the life course separate from teenagers and adults, where unique challenges persist. The ‘emerging adult’ is a concept of a prolonged period of independence and exploration usually reserved for those in a culture, which permits such independence before entering the former ‘adult’ stage of life (Cote and Bynner, 2008). Moreover, this stage of the life course can be particularly stressful for individuals from lower socio-economic backgrounds as they are often excluded from many opportunities available to their peers (Furlong, 2009). Hence, it is important to examine the insights of marginalised ‘emerging adults’ with regard to the workplace, welfare and their place in society in order to uncover how structural and economic forces manifest themselves in their lived experience of young adulthood (Cote and Bynner, 2008; Macdonald, Shildrick and Furlong, 2014).

Youth unemployment remains one of the most pressing political issues across OECD nations (Bell and Blanchflower, 2010). Under twenty-fives were particularly affected by the financial crash in 2008, as unemployment increased more dramatically in this age group compared with adults (*ibid*). This helped to increase the number of young people claiming welfare (*ibid*). Also, what is clear from the available statistical evidence is that young people are more severely affected by the rapid increase in benefit sanctions compared with other age groups (Watts et al. 2014).

This phenomenon is emphasised by Webster’s analysis. Between August 2015 and March 2017, over 7% of 16-24 year old UC claimants (those claiming both in-work and out-of-work support) were sanctioned each month (Webster, 2017). More than double the sanction rate of 40-44 year olds in the same UC category (*ibid*). This heightened sanctioning risk for young people is consistent with international evidence, particularly from the US (Pavetti, Derr and Hesketh, 2003), and has been apparent in the UK for some time (Peters and Joyce, 2006). One explanation is that younger claimants have a more ‘relaxed’ attitude to sanctioning as a result of the financial safety net provided for some by their families (*ibid*). Less reassuringly, it has also been suggested that they may be more likely to live in insecure or chaotic circumstances that make it difficult for them to comply with the welfare system criterion, and/or have less experience in how to navigate a highly conditional system (Watts et al. 2014). It is also possible that some direct or indirect discrimination within the welfare system is placing young people at particular risk of financial penalties (*ibid*).

Despite the evident disparity in sanctions experienced by young adults under UC, qualitative research conducted to uncover how young UC claimants perceive this anomaly remains predominantly unexamined. Thus, this study will address this gap in the literature to generate data, which helps broaden our understanding of the impacts of UC on young people, from their viewpoint.

2.6 Summary

As UC is rolled-out across the UK, growing concerns from the academic world mount. The bulk of the contemporary literature is critical of the behaviourist framework entrenched in UC. The idea that the unemployed are feckless and content to live-off benefits is problematic for many scholars. This conceptualisation permits punitive strategies to give welfare claimants a ‘wake-up call’, increase responsibility and thrust them into the labour market. However, the alternative for many unemployed individuals is insecure employment and this problem is not recognised by UC.

A limited number of studies have focused on understanding claimant experience, partly because UC is still in its infancy. Moreover, most of these tend to focus on disabled, lone parent and older claimants. This research builds upon the work of scholars such as Wright and Dwyer by strengthening the growing pool of knowledge concerning the lived-experience of UC. However, this study examined UC from an angle previously unexplored, focusing exclusively on the perspectives of young out-of-work claimants. Engagement with the literature has led the researcher to comprise a research design concerned with generating primary data, to uncover the lived experiences of young, unemployed adults who claim UC.

Chapter 3 – Methodology

3.1 Introduction

This chapter outlines and justifies the research methods employed to best explore the research questions. Firstly, the epistemological and philosophical background will be discussed, demonstrating how these standpoints are useful in understanding and garnering in-depth information. Secondly, justification for utilising semi-structured interviews and inductive research will follow. Thirdly, justification for the sample chosen and sampling technique will be presented. Fourthly, the interview process will be detailed. Fifthly, the data analysis strategy will be explained and justified. Finally, all ethical considerations undertaken and methodological limitations will be addressed.

3.2 Ontological and Epistemological Background

From a constructivist stance, individual experiences can provide vital insights when trying to understand the social world (Williams, 2000). Understanding subjective experiences is the primary purpose of this study. This stance gives value to individual

thoughts and attitudes, whilst simultaneously maintaining a focus on the broader themes (Englander, 2012). This study is aligned with inductive research, which enables the findings to be driven by participant narratives and provides opportunity to uncover new insights and concepts in the analysis process (Gioia, Corley and Hamilton, 2012).

Qualitative methods are useful when seeking to understand a range of attitudes and beliefs (Bryman and Bell, 2015). They allow for the collection of detailed responses to help understand the complexities and causal pathways of phenomena rather than focusing on identifying causal inference, as is the case with quantitative methods (Neuman, 2013). Moreover, qualitative methods allow for a more humanistic approach to research compared to quantitative methods because they offer a balance between examining structural processes and the experiences of the individual (Winchester and Rofe, 2010). For example, in-depth interviews facilitate enriched data where diversity and detail are encouraged (Flyvbjerg, 2006). Whereas data generated by surveys convey no explanation behind individual attitudes (*ibid*). Thus, qualitative methods were deemed the most appropriate for the purpose of this study from which the research questions can be explored effectively.

3.3 Semi-structured interviews

Semi-structured interviews were adopted as the primary source of data collection as they allow for flowing, informal dialogue between researcher and interviewee and best capture individual stories. This method is also accommodating to the sensitive nature of this research topic (Brinkmann, 2014). Compared with structured interviews, semi-structured interviews enable more leeway with regard to following up on specific aspects the interviewee deems important (*ibid*).

Focus groups were considered as a research tool however, were deemed less appropriate. They have been found to increase socially desirable responses due to the group setting (Bryman and Bell, 2015; Marshall and Rossman, 2006). Moreover, there is a tendency for more confident group members to take control of the focus group whilst other participants shy away or passively agree (*ibid*).

Thus, semi-structured were deemed as the most appropriate data collection method for the purposes of this study, facilitating flexibility for participants to explore their

personal experiences (Leech, 2002). Interview questions were open-ended which allowed the conversation to flow more naturally, resulting in more nuanced descriptions in the data (Irvine, Drew and Sainsbury, 2012). Topical probes were incorporated to prevent the conversation from diverting away from the central themes of the interview (Hennink, Hutter and Bailey, 2011).

3.4 Case Selection/Sampling Techniques

Table 1 - Participant Criteria

Age (years)	Employment Status
18-25	Out-of-work UC claimant

People aged 18-25 years old were selected as the sample for this research because although they represent a large proportion of UC claimants, this demographic have been largely ignored by the contemporary literature concerning welfare analysis (Webster, 2017). Furthermore, preliminary analysis has shown that young claimants have been particularly affected by the increased sanctions and intensified conditionality under Universal Credit (Watts et al. 2014).

All participants were required to be out-of-work and claiming UC. These claimants were chosen on the basis that unemployment benefit represents the benefit most widely claimed and has received particular attention within recent welfare reform (Miller and Bennett, 2017). Moreover, out-of-work claimants receive greater political and media attention than any other form of benefit claimants and are more likely to experience stigma (*ibid*). When UC speaks of tackling ‘welfare dependency’ it refers mainly to transferring those who are unemployed into the active labour market. For these reasons, this study concentrated solely on such claimants.

The central belt of Scotland was chosen as the location to recruit participants primarily for ease of access for the researcher. Another benefit of focusing on central Scotland was that the unemployment and poverty rates are higher compared with the UK averages (BBC, 2018). In theory, this would allow for a proportionally larger pool from which to select participants.

Due to the specific sampling requirements, the eight participants were purposively selected using snowball sampling techniques. Although this sample size is relatively small, the most important aspect of this research is to gain in-depth insights through extensive theoretical analysis (Crouch and McKenzie, 2006). The eight participants were deemed to have provided sufficient information to generate subjective knowledge. An additional primary aim of this research is to be persuasive at the conceptual level, rather than convincing by generalising findings through extensive enumeration and population representation (Ritchie and Lewis, 2003). Therefore, a small sample size is appropriate.

Initial contact was made through e-mail to organisations that focus on youth employability and skills. A total of twelve distinct organisations in Glasgow, Edinburgh and Fife were contacted. Four of which responded positively and three organisations (Edinburgh Portobello Citizens Advice Bureau, Glasgow Prince's Trust Office and Fife Council Employability Services) put the researcher in contact with individuals who comprised the final sample. Snowball sampling was deemed the most effective strategy to recruit individuals who met the specific research criteria (Noy, 2008). Details of the study were passed onto other members within the organisations and partner organisations to broaden the chances of securing interviewees. Gatekeepers would provide the researcher with the e-mail addresses of participants who expressed interest in taking part in the study for interviews to be arranged. Participants were also asked to pass on the research information to their peers and four participants were recruited this way.

Table 2 - Participant Information

Pseudonym	Age (years)	Gender	Unemployed and claiming UC	Area of Residency
Finlay	23	M	✓	Glasgow
Fred	25	M	✓	Glasgow
Iain	22	M	✓	Glasgow
Jamie	21	M	✓	Glasgow
Liam	25	M	✓	Fife
Mary	23	F	✓	Edinburgh
Milly	19	F	✓	Edinburgh
Sophie	22	F	✓	Fife

3.5 Interviews

The interview themes were designed in conjunction with the research questions (see appendix 1). Interviews took place in a public location familiar to each participant, allowing them to feel at ease and increase the chances of free-flowing dialogue. Four interviews took place in the Prince's Trust Centre in Glasgow. Two took place in a Citizens Advice Bureau in Edinburgh and the remaining two took place in a Fife primary. Interviews occurred between the 8th of July 2018 and 26th of July 2018. On average, interviews lasted forty-five minutes. All interviews were recorded using an iPhone. The audio files were transferred onto the researcher's laptop and stored in a password secured folder and deleted from the phone.

3.6 Data Analysis

The emerging themes identified within the literature guided the data analysis. Issues surrounding the inefficiency of strict welfare conditions, the application of unwarranted sanctions and the lack of available, sustainable jobs provide the framework from which the interview questions were devised and thus, the findings will be discussed in the context of this literature.

A systematic approach was adhered to throughout the data analysis process. Following Gilbert (2008), the researcher: (1) gathered extensive, in-depth information, (2) analysed each interview rigorously through thematic analysis to conceptualise the personal insights at hand and develop themes to translate the information into data, (3) compared and searched for relationships between responses. Quotations were used to present relevant information concisely and linked together data, interpretation and conclusions (Corden and Sainsbury, 2006).

All interviews were transcribed shortly after their conclusion. As the interview was still fresh in the mind of the researcher it made it easier to acquire a sense of coherence with regard to the transcribed data (Longhurst, 2004). Transcripts were analysed using thematic analysis in order to interpret and identify common and recurrent themes (Fereday and Muir-Cochrane, 2006).

Thematic analysis enables scholars to synthesise a wide range of information and makes sense of subjective accounts (Boyatzis, 1998). Each transcript was reviewed individually and key quotes, which aligned with the research questions, were highlighted and coded. The emerging themes were grouped together in a table format to allow for cross-case comparisons which helped the researcher to identify patterns and relationships between participant narratives (Aronson, 1995).

The researcher has the ability to significantly impact the direction and conclusions of indicative research (Chenail, 2011). Hence, when analysing the data the researcher made a conscious effort to remain open-minded and focus solely on the interview data rather than personal biases. The researchers pre-existing assumptions were continuously re-evaluated to minimise confirmation bias and increase scientific rigour (*ibid*).

3.7 Ethical Considerations

The research complied with Glasgow University's ethical code of conduct. Addressing ethical issues in the research design increases the chances of participants wishing to take part and providing honest and open responses (Guillemin and Gillam, 2004).

Young people are particularly vulnerable to becoming uncomfortable or emotionally distressed by an interview process, as they are more likely to be unfamiliar with the situation and articulating their experiences (Skelton, 2008). Thus, the researcher adopted an understanding and impartial stance throughout the interview process to accommodate any troublesome reflections for interviewees.

Prior to each interview, a 'participant information sheet' (see appendix 2) was emailed to each participant and hard copies were provided on the day of the interview. This allowed participants to fully understand the purpose of the research and offered a chance to raise any questions or concerns they had about the research before beginning the interview. Moreover, each participant was required to fill out a consent form, (see appendix 3), immediately prior to each interview. This was to confirm that they understood what the research entailed and that they were happy to take part. Participants were reassured that they were within their rights to both, refrain from answering any question and to stop the interview at any time without giving reason.

Participant anonymity and confidentiality was ensured throughout the study, with participants only being referred to by generic pseudonyms and personal information kept secure. According to Valentine (1997) this is the most important ethical consideration of any research process. It was additionally clarified to participants that the audio recordings would only be listened to by the researcher.

The researcher remained aware of the sensitive nature of the research topic and the potential for distressing recollections. The stigma attached to unemployed individuals produces higher recorded rates of mental illness (Skapinakis et al. 2006). Appreciating this, the researcher brought information leaflets of local mental health services. Contact information for Samaritans was additionally provided in case any participant needed someone to talk to regarding any distress caused by the interview process.

3.8 Limitations

There are limitations to adopting semi-structured interviews as the sole method of data collection. Primarily, qualitative methods are criticised for not being objective and for permitting the researcher to become involved in the research process rather than remain

an external observer (Myres, 2000). Another common critique of semi-structured interviews is that the typical small sample reduces the ability to generalise conclusions (*ibid*). However, the small sample size allowed for analytical generalisations to be made (Onwuegbuzie & Nancy 2007).

When measured by the same parameters used to assess the validity of quantitative research, qualitative methods are perceived as ‘weak’ (Richie and Lewis, 2003). However, since qualitative methods are a completely different paradigm from quantitative methods, the criteria for measuring rigour should also be different (*ibid*). Yin (1989) argues for the value of every study providing the parameters are guided by the goals of the study and have met the established objectives.

The purposive, snowball sampling technique resulted in a lack of gender and ethnic diversity within the sample (Bryman and Bell, 2015). However, as population generalizability is not the goal of the research this did not affect the quality of the study. Finally, time and resource constraints prevented the researcher from adopting a mixed-methods approach, where focus groups and follow-up interviews could have been used in addition to triangulate findings.

3.9 Problems of Conducting Research

Some difficulties were encountered during the recruitment stage of the research process. Despite twelve charities and organisations being contacted, only a few stated their interest in helping with the research. The difficulty of contacting and engaging young adults in policy related research is well documented (Ritchie and Spencer, 2002) as is the difficulty of building a reliable participant base of welfare claimants (Bennett et al. 2016).

Furthermore, problems were encountered during the interviews. The researcher made sure to create a comfortable environment, keep the conversation informal and build a rapport with each participant prior to starting the recording to strengthen mutual trust. However, some interviewees were still hesitant to fully divulge their experiences. Possibly, they felt intimidated by the interview process or withheld information because they deemed it too personal or were worried of reprisal (Roulston, DeMarris

and Lewis, 2003). Even though participants were assured that the interview was confidential and they would remain anonymous throughout, some may have persisted to be wary about the research process (*ibid*).

On reflection, the methods chosen worked well to achieve the goals of the study. The snowball sampling strategy was useful in terms of recruiting participants who met the research criteria. The semi-structured interviews worked well and progressively became more effective as the researcher gained experience and became more confident with the interview process. Moreover, thematic analysis was effective in contextualising the descriptive data.

3.10 Summary

Despite the noted limitations and challenges, the chosen research methods allowed the researcher to gather in-depth data concerning young claimants perspectives of the UC system. The findings will now be presented, interpreted and situated within contemporary literature.

Chapter 4 - Findings and Discussion

4.1 Introduction

This chapter will discuss and analyse the emergent themes which arose as a result of thematic analysis to address the following research questions:

RQ1. Do young claimants feel the design of UC is effective in terms of helping them into employment?

RQ2. Do young claimants feel the support received is tailored to their own individual needs?

RQ3. How do you young claimants view welfare conditionality?

RQ4. What are the main problems with UC and what changes would young claimants wish to see?

Through thematic analysis four overarching themes were derived:

- Theme 1 - Trying to fail
- Theme 2 - Are all claimants not the same?

- Theme 3 - Punish those who need a hand
- Theme 4 - Universal U-turn

These are all collectively made up of subthemes which allow for a deeper insight into the aforementioned research questions. The findings will be situated in the context of the theoretical framework identified in the literature review. Firstly, participant perceptions of the system: the design, the goals, and their quality of life will be discussed. Subsequently, the inconsistency and apparent inequality of support received will be examined. Then, views on to what extent UC treats young claimants as individuals will be analysed. Following this, experiences of conditionality and sanctions will be discussed. Finally, problems with UC and ways to improve the system will be outlined in accordance with the interview data.

4.2 RQ1: Is the Design of Universal Credit Effective in Terms of Helping Participants into Employment?

Theme 1: Trying to fail

4.2.1 Universal Jobmatch = Ineffective

The overall experiences of the new welfare system were predominantly negative. At the beginning of each interview, participants were asked if they were aware of the main goals of UC and the changes from the previous system. Few participants were aware of these. This indicates a lack of understanding of the system from claimants, as demonstrated by Wright and Fletcher (2018). One participant, Liam (25, Fife) did display in-depth knowledge of the UC system:

“I think the reason they started doing it was meant to be save money [...] to amalgamate all the departments into one and like make it cheaper to run the system but [...] changing it from the old system to the new one has been so expensive that it’s not gonna actually save them any money at all.”

For a lay perspective this shows remarkable comprehension of the latest challenges UC faces as noted by Timmins (2017) who noted the cost of administration has vastly

exceeded preliminary estimations. However, there was consensus among the participants that the general goal of UC is to get the claimant off the system as quickly as possible, as Fred (25, Glasgow) describes:

“The idea is to help you find a job as soon as possible, really means as soon as possible, they push you to find really anything.”

For some this meant Work Coaches aggressively pushing insecure employment that participants were trying to steer clear of. The data demonstrated that the Jobcentre Plus was not there for long-term support of claimants, to help them gain stable full-time employment or set them up for a career. The participants felt that the system wanted to ‘get rid’ of them at any cost. This finding echoes Friedli and Stearn’s (2015) conclusions.

Furthermore, there was unanimous animosity towards Universal Jobmatch. Universal Jobmatch is a site that tailors job vacancies to individual profiles by matching qualifications, interests and experience with available employment. However, the interviewees expressed their disdain for the site and the process:

“There’s either jobs, like if people had the qualifications for these jobs they wouldn’t be on benefits, most probably. Or else it’s just like disastrous jobs.” (Mary, 23, Edinburgh)

This quote suggests that Universal Jobmatch does not have much success in terms of claimants gaining employment, as Wright et al. (2018) also conclude. Through no lack of effort, participants found the process to be inadequate: *“I did try, but that is like the most pointless system that has ever been created”* (Fred). Perhaps, the state should focus on ensuring suitable jobs are available and encourage claimants to pursue career paths rather than focusing on driving them off the system. This may reduce the ‘work-welfare cycling’ problem (McCollum, 2012).

4.2.2 Thirty-five Hour Weekly Jobsearch = Unreasonable

The thirty-five hour required job search was reiterated by every participant as being unrealistic and ineffective. Participants, such as Fred, claimed:

“You can spend that much time on looking for a job but it’s pointless, you can look through all job websites and in couple hours a day and there will be nothing new on them.”

There appears to be a lack of understanding from the UC system of the realities of applying for jobs as a young welfare claimant in contemporary Britain. It is not through lack of effort, the participants made it clear that they could search and apply for jobs all day and could be no closer to secure employment. This reiterates findings from Britain Thinks (2018). The subscribed thirty-five hour a week job search was viewed as “*farcical*” (Iain, 22, Glasgow) and counter-productive. These responses imply UC endorses the full-time hours of job searching without determining if it is worthwhile. Fred considers this form of conditionality counter-intuitive:

“Because of how the system works people quite often do whatever, they don’t actually look for a job [...] they’ll just like make up they’re looking for a job.”

This perspective is supported by Finlay’s (23, Glasgow) statement: *“I think I sort of made up how many hours I done the first week.”* Thus, as with findings from Wright et al. (2018), participants in this study deemed the UC conditions as unreachable and this reduced motivation and increased ‘non-compliance’. This evidence advocates for more realistic required hours of job searching, which will encourage engagement with the process.

4.2.3 Scraping By

As previous studies on personal experiences of UC have reported, the initial waiting period and the monthly payments contributed to increase debt and hardship among claimants (Wright et al. 2018; Hartfree, 2014). Milly (19), a single mother from Edinburgh, describes the wait for her first UC payment:

“Eight weeks for my first payment and because they said there was nothing they could do I had to take out a short-term benefit advance [...] so, they left me with a bill.”

This is a unique feature of UC, which has been heavily criticised (Whitworth and Griggs, 2013). A claimant can take a loan out during the six-week minimum wait for first payment, which is then gradually taken off future UC payments (DWP, 2015). This inevitably increases financial hardship. Finlay also commented on his experience of waiting on his first payment:

“I am living at home with my parents whilst on the benefits so that makes life ten times easier [...] the necessities are already provided for me.”

The contrast in the experience of these two participants indicates that UC generates more severe consequences among more deprived claimants. As Finlay had the support network of his family, he was not relying on UC payments to provide basic necessities hence the waiting period had less impact on his quality of life. Whereas, Milly who has to look after a child on her own, was already in debt to the DWP by the time her first payment arrived. Therefore, it can be argued that the UC system is detrimental for the most vulnerable claimants, including lone parents as highlighted by Whitworth and Griggs (2013).

Mary admitted that she works but does not declare it so that her benefits do not get cut: *“If I wasn’t working on the side, I wouldn’t be able to survive.”* This statement suggests that the system is flawed in the sense that individuals are likely to seek illegitimate employment, as UC payments or the available legitimate employment are not enough to live off. Sophie (22, Fife) also depicted the payments as insufficient: *“Once you’ve paid your bills, shopping, your gas, your leckie, you’re left with nothing.”* Moreover, the monthly payments were not popular among participants. Five of the participants talked of difficulties budgeting for the month, for example Iain recalls his experience:

“I’ve done it myself on a night out and that money was in my bank account and you spend it, it’s easily done.”

Therefore, participants viewed the initial waiting period and the monthly payments as problematic. There were shared experiences in terms of struggling to budget finances for the month. Worryingly, there was acknowledgment from participants about their

own inability to manage money and also a perception that the DWP is aware of this, but sufficient personal budgeting support is not provided, as noted by Bennett et al. (2016).

These findings suggest that the design of UC is ineffective in terms of helping claimants into employment. Also, the system failed to adequately support claimants financially when job searching. In accordance with Shildrick et al. (2010), participants in this study expressed a will to find work but the kind of jobs that were available to them were unlikely to improve their financial position. Universal Jobmatch was perceived as inept and the imposed thirty-five a week job search was actually more likely to reduce motivation and job-seeking activity.

4.3 RQ2: Is Universal Credit Support Tailored to Individual Needs?

Theme 2: Are all claimants not the same?

4.3.1 Quality of Support

Accounts of level of support received varied among participants. The majority of the participants described the support they received as limited and the whole system as apathetic towards claimants. Mary talks of her experience with the Jobcentre Plus meetings:

“Basically you’re only in there for 10 minutes [...] they look at your claimant commitment and have a flick through your book [...] half of them don’t even read it but they don’t say to you there is this service available and here’s that service available, like they don’t help you in that way at all.”

Liam depicts a system that is not only apathetic towards supporting claimants but, in his opinion, one that is set up to antagonize young claimants like himself:

“It’s not like it’s your friend or something and like ‘how can I help you’ [...] the person there gets a bonus if they cut your benefit off.”

It is clear from this dialogue that some participants felt the system was set up against them. The idea of a Work Coach is to “*support claimants into work by challenging,*

motivating, providing personalised advice and using knowledge of local labour markets” (Parliament, 2016, p.1). However, from the viewpoint of the participants, the Work Coaches were not performing these duties. Claimants felt there was little support or guidance from the Jobcentre Plus and it was made clear to them that it was entirely their responsibility to find work, a finding which compatible with Fletcher and Wright (2018). Despite this, there was some sympathy towards Work Coaches as some participants felt the Work Coaches were simply following top-down orders from senior officials. Perhaps, the Jobcentre Plus employees should not bare the brunt of the criticism; the problems appear to be more endemic. Conversely, Iain and Finlay elicited more positive Jobcentre Plus experiences. Iain stated that he signed up to a Prince’s Trust course as a result of a meeting and Finlay noted he:

“Signed up for a scheme which was called invest in Renfrewshire [...] the opportunity for exclusive access to internships that the Renfrewshire council had em so that was good.”

In these instances, the Work Coaches were able to put claimants in touch with local services, which were beneficial in terms of their employment prospects and development. Therefore, even within a small sample, the self-reported level of support within the UC system differs significantly. This divergence in UC experience leads on to the next theme identified by the interview data: luck of the draw.

4.3.2 Luck of the Draw

An unexpected theme which arose during data analysis was the concept that one’s experience of UC was largely determined by chance. This observation concurs with Fletcher (2011) who unpacked the inconsistency of welfare implementation between and within Jobcentres. Some interviewees expressed their discontent at the inconsistency of support received often comparing their own experiences with others. Liam suggests his friend had a good relationship with his Work Coach, which meant he was given augmented support. On the other hand, Liam claims he did not receive the same level of support and felt he was being discriminated against. He states:

“The thing that actually pissed me off the most was how different it was for me than it was for other people around me, like radically different. Like living in the same flat, going to the same jobcentre but having a totally different experience.”

Thus, Liam felt unlucky in the sense he was assigned a Work Coach who he did not have an affiliation with. Through no fault of his own Liam was not receiving the same level of support as his friend and this facilitates despondent jobseekers. This element of ‘luck of the draw’ was reiterated by Jamie (21, Glasgow):

“I met a couple of people who were really trying to help me find a job that I actually wanted rather than just any job, so it really depends on the person who works in jobseekers and it depends on the centre.”

The notion that level of support can be considerably different among Jobcentres within the same city and between cities was also highlighted by Fred. Here he outlines the difference in his experience of UC in Leeds in comparison to Edinburgh:

“In Leeds you wouldn’t even be able to get a seat when you’re waiting it would be so full you’d have to wait for ages.”

Whereas, he described Edinburgh as more relaxed UC environment where staff were took interest in his passion for music. Hence, not only is UC experience contingent on one’s relationship with the Work Coach but also where and in which jobcentre one is ascribed to. Fred’s narrative corresponds with UC analysis from Beatty and Fothergill (2013). Those who claim out-of-work benefits in areas of relative wealth typically receive enhanced and more personalised support than those in relatively deprived areas, as there is less strain on the Jobcentre Plus and more job opportunities (*ibid*). It appears that UC has overlooked how the impacts of welfare reform are geographically contingent. Hence, only the ‘lucky few’ claimants receive tailored support. The finding that UC experience is largely based on coincidental assignment of Work Coach to claimant can be considered a novel theme generated by this study.

4.3.3 Impersonal Support

When participants were asked about whether UC catered for their individual needs there was an undivided retort that the system was robotic in the sense that personal interests and career ambitions were not encouraged. The design of UC should enable Work Coaches to tailor support to the individual interests and abilities of each claimant rather than worrying about the enforced, target-based goals (Fletcher, 2011). Finlay refers to the generic design UC:

“It’s too general which I dunno if that helps anyone in the end cos everyone’s job aspirations are gonna be different.”

Here Finlay suggests the system fails to focus on the individual, which results in inappropriate support for all. A rather discouraging perception, which was repeated by over half of the participants, was the notion of being treated like a number rather than a person. Mary recounted how the system made her feel: *“You’re just a number, you’re just your national insurance number.”* Sophie’s description bolsters this account of UC:

“The idea is to put numbers in a computer, get thrity-five hours of job search and forget about the person, so there is nothing personal about jobcentre.”

These quotations depict a system void of any consideration to the background, ambitions and challenges specific to each claimant. The interview data suggests young claimants are viewed by the contemporary welfare system as statistics, which should be manipulated so that the system can convey an impression of efficiency. More often than not this means temporarily pushing claimants off the system into precarious employment only for those people to return to UC, or as Jamie puts it:

“Someone will get a job work there for a bit and [...] eventually will get back to the jobcentre and will do the same thing over and over again.”

There has to be acknowledgement here that it is not possible for UC to enable every claimant to gain secure, full-time employment which they consider fulfilling. However, more can be done in terms of personalised support and there must be a policy response to the “work-welfare cycling” problem (McCollum, 2012). If the generational cycle of unemployment and poverty in Britain is to be broken then retributive, quick fix

strategies like UC should be replaced with a system which focuses on the individual, to provide long-term support (Wright and Dwyer, 2014). A quote from Mary helps to summarise the detached nature of UC and the dehumanisation of the welfare claimants:

“They need to understand they are dealing with real people who are all different, we’re not machines just cos we’re on benefits.”

This corresponds to the findings generated by the research of Wright et al. (2018, p.5) where one claimant was quoted: *“Treat people with the respect they deserve whether they’re unemployed or not.”* The interview data in this study also suggests the dignity of UC claimants is stripped away. The lack of empathy emanated by features of UC are highlighted by Manji (2017) and echoed by the participants in this study. This has detrimental effects for the well-being of young claimants and their employment prospects.

4.4 RQ3: Perceptions of Welfare Conditionality and Sanctions

Theme 3: Punish those who need a hand

4.4.1 Strict Conditions Unnecessary

The majority of participants believed some form of conditionality as essential to reduce potential complacency with regard to actively seeking work. However, there was no suggestion of a lack of effort or motivation to join the labour market among participants. All of the participants reiterated the benefits of working over receiving social security. Liam expressed his views on conditionality:

“Some element of trying to get people into work rather than just living off the dole is good because it is actually way better, you feel way better, earn money, having a job is quite a good thing.”

This attitude was pervasive throughout the interviews and the idea that someone would happily remain on UC was patently incongruous to participant’s attitudes. Sophie’s stance follows this line of reasoning:

“I always wanted not to be on it [...] it’s not a very satisfying lifestyle [...] and I always prefer to work for what I’ve got.”

This suggests a genuine desire to be in full-time employment and that the rhetoric from the DWP that those who want work will find work is unfounded (Reeve, 2017). As with Wright et al. (2018), the sample from this study demonstrated an eagerness to find work. Therefore, their current spell of unemployment suggests other explanations: a lack of job opportunities or a lack of qualifications perhaps. From the perspectives of the participants conditionality should not be scrapped completely but a more lenient approach should be adopted, with emphasis placed on supporting claimants.

4.4.2 Hurting the Most Vulnerable Claimants

The participants also suggested the mandatory conditions were easier to perform for certain types of claimants. For those who are computer savvy, Liam argues: *“you could show them that you’ve done thirty-five hours, literally in like half an hour you could just fill out a thing and get paid.”* Whereas: *“if you can’t really read very well and you’re chronically depressed then you probably won’t get it done.”* Here the participant adds to the theory within the literature that intensified conditionality impacts vulnerable claimants more severely (Manji, 2017). Fred’s dialogue strengthens this perception:

“It seems like it’s set up to kind of punish the people it’s supposed to be helping the most.”

This mirrors Reeves and Loopstra’s (2017) analysis of UC. They contend that the increased conditionality fails to recognise the real consequences of mental illness and learning disabilities as well as the effects of long-term deprivation. The idea that UC is detrimental to those who require the most support is well established and is reflected by the accounts of the interviewees in this study. Finlay suggests his work coach was more lenient and supportive towards him because he was well educated:

“The job coach was like em we can really crackdown on you and give you sanctions [...] and she found out I had my degrees, then she was like, probably under the impression that she wouldn’t have to worry about me as much.”

Again, this posits a system where those who have the best opportunities of gaining employment are favoured and those who require the most support are somewhat dismissed. Patrick (2014) also depicts the system in this manner.

4.4.3 Ineffectual Sanctions

Of the eight participants who took part in the study, six had experienced some form of sanction for ‘non-compliance’. This reflects the quantitative data presented by Webster (2017) that young claimants under UC have particularly high sanction rates. Participants cited being late for and missing Jobcentre Plus appointments as the main cause of sanctions. Milly recalls when she was sanctioned:

“I was left with £17 a week for a month I had to live off [...] I was at the doctors cos my anxiety but they still didn’t understand that.”

Milly’s experience is not uncommon as Wright et al. (2016) also illustrated claimants who were financially punished for missing Jobcentre Plus appointments due to health problems. This emphasises the dehumanisation of welfare claimants under UC.

Other participants also depicted the unfairness of sanctions, as they all presented valid excuses for being late for or missing an appointment. When participants tried to explain to their Work Coach they were often dismissed and told they broke the ‘claimant commitment’. Jamie felt undermined:

“it’s like an assumption that if you don’t fulfil all their requirements that it’s because you’re lazy or that you can’t be bothered.”

Thus, Jamie feels there is a lack of acceptance, on behalf of Work Coaches, of the genuine challenges faced by claimants and the legitimacy of their extenuating circumstance. This emphasises findings from Watts et al. (2014) who suggest a large proportion of sanctions result from miscommunication rather than nonchalant claimants. The findings also support the policy recommendations highlighted by

Wright et al. (2018) where more flexible arrangements should be made for appointments and less importance placed on punishing claimants.

Moreover, Liam stated he had to rely on friends to survive when he was sanctioned: “*I just scrounged off people but if couldn’t do that you’d be fucked.*” This helps to demonstrate that claimants without informal support networks to fall back on will be more adversely affected by sanctions, a finding also emphasised by Britain Thinks (2018).

Participants were also sceptical of the effectiveness of sanctions with regard to altering claimant behaviour. Liam supposes:

“If you just can’t actually make it to the bus stop on time and [...] generally run your life, then sanctioning that person it just gets worse and worse.”

A vicious cycle can be created where welfare claimants with addiction problems, for instance, are punished for failing to turn up to a meeting, which has the potential to worsen their circumstances by causing excess stress (Wright et al. 2016). UC could be interpreted as a policy, which neglects those in the most destitute circumstances and this has severe implications for the future of social security (Reeve, 2017). The current administration wants to reduce the number of workless individuals in Britain. However, punishing those most in need of support will only increase the gap between those who thrive in the labour market and those who do not. This will eventually increase the number of socially excluded individuals who require support. The DWP should acknowledge that some people do require long-term support both finically and emotionally.

4.5 RQ4: The Main Problems With UC and What Should Be Done

Theme 4: Universal U-turn

The main grievances articulated by the participants, aside from those already discussed, can be gathered into three categories:

1. Lack of communication and organisation from Jobcentre Plus
2. Lack competency on behalf of Work Coaches
3. The system fails to financially incentivise employment

4.5.1 Lack of Communication and Organisation

A few of the participants proclaimed the lack of cohesive relationship between the various UC departments and claimants. From Mary's perspective there is organisational breakdown:

"See all the different departments and that, there's no communication between them at all [...] you send a letter and it ends up in one department but it hasn't got to the department it's meant to get to, they can stop your money, like just that's it."

Here she describes a sanction which occurred even though conditions were met. Under UC payments are stopped immediately when a claimant is accused of 'non-compliance'. Thus, vital support could be withheld from a claimant due to a systematic error through no fault of their own. This coincides with evidence presented by Watts et al. 2014, wherein a large percentage of sanctions are caused by organisational inefficiency. Oakley (2014) also notes this issue and calls for a more accessible appeal process to be established so that 'innocent' claimants are not financially penalised. The findings from this study would endorse such refinements in the system. Fred talks about his tribulations due to inadequate organisation:

"There was a miscommunication and they stopped all my money at the same time, so I wouldn't get any housing benefit, any Jobseeker's and wouldn't get any new enterprise allowance."

This shows a lack of synergy between the Jobcentre Plus and related services. There must be recognition that failure to operate accurately and readily distributing sanctions can result in vulnerable individuals, those without informal support networks, living in destitution.

4.5.2 Work Coach Incompetency

The front-line UC staff are responsible for, among other things, informing and clarifying the new system to claimants. A consistent theme running through the interviews illustrated Work Coaches were not able to communicate effectively with young claimants. Liam explains: *“most of the employees didn’t really know what was going on.”* The participants also remarked on the unsatisfactory or sometimes absent ‘know how’ Work Coaches demonstrated in terms of structuring claimant’s CV, relaying interview techniques and general job market expertise. Fred expressed his disappointment, as he believed the Jobcentre Plus would be able to improve his chances of gaining employment:

“I think I put a bit too much trust in jobcentre as they know how everything works but they just tell you things without knowing.”

This implies either a lack of adequate Work Coach training, apathy on their behalf or incompetence. The welfare system should provide effective employment support so that those struggling to enter the labour market can acquire knowledge that can help their pursuit. This points to a shortcoming not just of Work Coaches but also from those further up the UC hierarchy. Training methods should be modified and enhanced to facilitate trust between claimant and Work Coach and in turn improve employment prospects.

4.5.3 Work Does Not Always Pay

One of the key objectives of UC was to ensure one would always be financially better off in employment than they would be claiming welfare (DWP, 2015). However, evidence has shown that this often is not the case (Pareliussen, 2013). The evidence suggests that discrepancies within the system produce scenarios where welfare claimants are deterred from working or working more hours because it will result in a net incomes loss:

“I have actually experienced that as well, like if you work two shifts but if you do a third shift you’re gonna lose all your housing benefit so it’s like you’d be better off just not to work.” (Jamie)

More should be done to eradicate any situation where an individual would benefit financially from remaining on welfare provision compared to entering the workforce (Brewer and De Agostini, 2015). Although UC has slowed down the rate at which benefits are withdrawn depending on the amount of hours a claimant works compared to the previous system, by 5p per hour, it does not suffice to incentive work (Wiggan, 2012). Macdonald, Shildrick and Furlong (2014) argue that welfare claimants “despise” being on benefits and are aware of the social and health benefits of working. Thus, UC is commonly viewed as last resort but often the available work for deprived communities does not provide sufficient income to afford basic living costs (Shildrick et al. 2010).

Hence, when someone is struggling to get by on meagre finances and working a few extra hours a week means they will end up with less money, the logical decision is to work less and retain more state support. The decision rarely appears to derive from a lack of motivation. Therefore, these findings portray the lack of work incentives as a primary obstacle to the effectiveness of UC.

4.5.4 Suggested Ways To Reform UC

Participants were eager to put across their views on how to improve the welfare system. The responses suggested there should be at least some basic level of input from those who engage with the system, rather than having the whole programme conceived by autocratic elites who may not have sufficient understanding of the lived experience of marginalised groups. Finlay would prefer a more personalised system:

“It would be good to have the system more kind of based on individuals cos [...] it was just like, right you need to this amount of hours don’t really care what you are doing.”

This was common theme throughout the interviews, that UC staff were quite apathetic and failed to engage with the individual. A bespoke system tailored to every claimant may not be possible due to the lack of time and resources available to Work Coaches. However, putting less emphasis on statistical targets, such as reducing the number of UC claimants, and more emphasis on claimants securing long-term, stable employment

would facilitate more appropriate support. Mary denounced the vacant and disorganised system:

“They need to have some kind of humanitarianism about them and they need to have more communication for the whole system.”

Again, the lack of compassion ingrained in the system and the inefficiency of the disjointed departments were alleged by a number of participants. A system that treats claimants with dignity and respect may result in more claimants progressing into full-time work, as key employability traits such as self-esteem will be less affected (Whitworth and Griggs, 2013). Moreover, UC claims to be a ‘simplified’ and ingenerated system but previous quantitative evidence (Oakley, 2014) and qualitative evidence from this study indicates a certain degree of organisational failure. As UC implementation continues there should be a coherent strategy put in place to reduce administration errors. Iain proposes that the Jobcentre Plus should be:

“Made in a way that this is a place where people come for help not for money and this is how it became people go there for money.”

The researcher found this stance particularly intriguing. Many claimants view going to the Jobcentre Plus as simply a chore, a place they have to go in order to retain financial support. If the concept of the Jobcentre Plus was redesigned where claimants and Work Coaches were given a comfortable space and a bit more time for each appointment, then a more cohesive relationship could materialise. Moreover, participants called for a long-term strategy where Work Coaches can help claimants get into areas of secure employment to reduce the seesawing between unsatisfactory employment and welfare. Subsequently, acknowledgment or being positive about claimant’s ambitions would perhaps instigate more enthused and ‘employable’ jobseekers.

4.6 Summary

The interview data provided a rich insight into experiences of young out-of-work claimants under UC. The participants detailed divergent, personal accounts but some commonalities became apparent. The findings were compatible with contemporary welfare literature whilst simultaneously produced novel themes, such as the lack of

expertise and affinity displayed by Work Coaches and that the quality of support received by young claimants appears to be based on fluke. These provide a stimulus for future research. The following chapter will detail final conclusions, demonstrating the usefulness of the findings, practical implications and suggestions for future research.

Chapter 5 - Conclusion

5.1 Introduction

Focusing exclusively on young jobseekers offers a novel research perspective which contributes to the existing knowledge surrounding the lived experience of the impacts of UC. This study has opened new avenues for research. This chapter provides a summary of the key findings in accordance with the research questions and situated within the contemporary literature. The practical implications are discussed and recommendations for future research are detailed.

5.1.1 RQ1: Do young claimants feel the design of UC is effective in terms of helping them into employment?

This study highlighted the perceived ineffectiveness of Universal Jobmatch and strict conditionality in terms of facilitating successful job searches and motivating claimants. The design of UC and the Jobcentre Plus was perceived as inefficient in terms of providing the best opportunity to gain meaningful employment. Universal Jobmatch was perceived feeble and the imposed thirty-five hour weekly job-search was appraised as unrealistic and a waste of time. These themes were discussed in Wright et al. (2016), where participants also depicted an unreasonable a counter-productive process of conditionality, designed to chastise claimants not help them.

5.1.2. RQ2: Do young claimants feel the support received is tailored to their own individual needs?

A novel theme exposed by this study was the lack of personalised support for claimants. Whilst Wright (2016) uncovered a lack of agency on behalf of welfare claimants, this study demonstrated a generic and impersonal Work Coach approach using primary data. Overall, participants felt the system was not designed to treat them as an individual, with personal ambitions and challenges, but more as a “number”. Moreover, gross inconsistency in terms of quality of support received by claimants was also highlighted. Participants described support that hinged on which Work Coach one is

assigned and the area one resides, which contributes to findings generated by Beatty and Fothergill (2013) who found that claimant support was typically weaker in deprived areas.

5.1.3 RQ3: How do you young claimants view welfare conditionality?

Participants agreed that welfare conditionality should exist in some manner but that UC conditions were too severe and that they disproportionately affect the most vulnerable claimants, which reinforces empirical evidence from Garthwaite (2014). The evidence from this study also underlines the high rate of sanctions for young claimants under UC (Webster, 2017). Sanctions were depicted as ineffectual in terms of motivating claimants or altering behaviours, evidence which supports previous research, such as Dwyer and Wright (2014). Additionally, several participant narratives alluded to a sanction system, which punishes claimants wrongfully and disproportionately affects the most vulnerable claimants as expressed by Watts et al. (2014).

5.1.4: RQ4: What are the main problems with UC and what changes would young claimants wish to see?

Participants stated several key problems with the system. The lack of perceived work incentives for young claimants added a new realm to existing knowledge developed by Newman (2011) who explored the problems of work incentives and in-work poverty. The participants described scenarios where UC financially discouraged them from working more hours or working at all. A lack of Work Coach competency was also indicated. Participants detailed Jobcentre Plus staff as “clueless” in terms of understanding the challenges faced by claimants, the UC system and relaying useful labour market knowledge. Despite Fletcher (2011), stating the lack of Work Coach training and resources available to them, the detailing of Work Coach deficiencies from young claimants can be considered a more nuanced finding generated by this study. Participants called for humility, improved communication and organisation, more proactive Work Coaches, individualised support and support which encompasses emotional encouragement. These are hypothetical desires but in order to develop a more functional system, the views of young claimants should be taken into account.

5.2 Practical Implications

Some policy recommendations can be made from engagement with the findings. Firstly, the thirty-five hour weekly job search entitlement condition should be revised. It has been repeatedly demonstrated that claimants deem it a waste of time as limited new job opportunities appear on sites like Universal Jobmatch. Furthermore, long-term strategies should be put in place to develop the skills of young people with adequate financial support during the training process. Rather than the system being focused solely on reducing the number of claimants, it should concentrate on increasing the number of individuals in stable full-time employment.

A more personalised system would enable young claimants to build a healthy relationship with their Work Coach, which would facilitate motivation and increase self-esteem among claimants. Although, the job opportunities for young, unemployed individuals is often restricted there should be an attempt to allow individuals to pursue employment related to their interests. Moreover, Work Coach training should be enhanced to enable every claimant to receive effective support, regardless of qualifications or experience. The DWP should ensure areas with a high number of UC claimants are provided with sufficient resources to meet the demand. Claimants from deprived areas should not be further disadvantaged through lack of Jobcentre Plus support available to them.

Welfare conditions should be refined. The current rate of sanctions is unnecessary and ineffective. The primary outcome of intensified conditionality and sanctions is increased hardship and debt, amongst vulnerable groups especially. There must be acknowledgement from the DWP that some of individuals who are, for instance, homeless, drug addicts and/or suffer from mental illness are disproportionately affected by stringent conditionality. Furthermore, glitches in the system where claimants are deterred from working more hours because they will be financially penalised, should be tackled by significantly reducing the rate at which UC payments are withdrawn from in-work claimants. Finally, the DWP is fixated on tackling the so-called ‘underclass’

of disengaged citizens, thus it should begin to treat welfare claimants with respect, otherwise this demographic will increase.

5.3 Recommendations for Future Research

There exist limitations of this study that invites future research. A larger and more diverse sample should be utilised, with participants from different locations across Britain and gender and ethnicity controlled for to provide a more holistic understanding of UC lived experience. Furthermore, including follow-up interviews, focus groups or quantitative methods in addition to semi-structured interviews would allow for triangulation of findings and strengthen validity. Moreover, it is recommended that the study be repeated longitudinally to better understand changes and trends in the lived experience of UC.

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7. Appendices

Appendix 1 - Interview Themes

UC Design

- What can you tell me about how the system works? (main goals or changes from previous benefit system)
- Is it made clear what is expected of you and what you can expect from the system?
- Do you feel the required 35-hour weekly job search has been useful? (Have you had any success from these job searches? thoughts on Universal Jobmatch?)
- How has the process/system made you feel? (describe emotions)

Quality of Support

- Talk to me about how you feel when you have to do the online application form and go to meetings.
- What kind of support do you receive from the jobcentre or other services?
- Tell me about how the Universal Credit process caters for your individual needs?
- In what ways do you feel like you are in control of what career path you take?
- How would you describe your quality of life living on UC?

Conditionality and Motivation

- Tell me about how the system motivates you to get a job?
- Describe how the support you receive affects your ability to seek employment?
- How does the threat of sanctions make you feel? Does the tough nature of UC affect your motivation to seek employment? (Experience of sanctions?)
- Do you think that individuals should have to abide by a certain code of conduct in order to receive welfare payments? (Conditions? What should they be?)
- Are there any ways you would change the current system to improve user satisfaction? (why?)

Appendix 2- Participant Information Sheet



School of Social &
Political Sciences

Study title and Researcher Details

- University: University of Glasgow
- School: School of Social and Political Sciences
- Title: Understanding and exploring the lived experience of young Jobseeker's Allowance claimants under Universal Credit
- Principal Researcher: Thomas Rochow, email address- 2024572r@student.gla.ac.uk
- Supervisor: Mark Wong, email address- mark.wong@glasgow.ac.uk
- Degree: MSc Public and Urban Policy

Invitation

You are being invited to take part in a research study. Before you decide it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully and discuss it with others if you wish. Ask us if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part.

Thank you for reading this.

What is the purpose of the study?

The purpose of the study is to explore and understand the perspectives of young, out-of-work claimants regarding the recently introduced Universal Credit programme.

Why have I been chosen?

You have been chosen because you have shown interest in being involved in an innovative research project. You are aged between 18-25 years old and you are currently claiming Universal Credit. You are potentially one of the ten total participants who will take part in the study.

Do I have to take part?

It is up to you to decide whether or not to take part. If you decide to take part you are still free to withdraw at any time and without giving a reason.

What will happen to me if I take part?

If you agree to take part, a one-on-one interview with the researcher will take place at a time and location to suit you. The interview will be audio recorded and then written up shortly after the interview finishes. There will be no set time frame for each interview, a rough estimation would be between 25-45 minutes. However, interviews can be stopped anytime you wish. Following the interviews, the transcripts will be analysed and coded by the researcher in order to demonstrate any relevant findings in the dissertation. There will be no follow-up interviews or contact from the researcher. If you wish to ask any further questions regarding the research process or if you are interested in viewing the final dissertation or your interview transcript please do not hesitate to ask the researcher before or after the interviews or feel free to get in touch at any point following the interviews.

Will my taking part in this study be kept confidential?

All information which is collected about you during the course of the research will be kept strictly confidential. You will be identified by a pseudonym in the final write up and any information about you that have your name and address will be removed so that you cannot be recognised from it.

Please note that assurances on confidentiality will be strictly adhered to unless evidence of wrongdoing or potential harm is uncovered. In such cases the University may be obliged to contact relevant statutory bodies/agencies.

What will happen to the results of the research study?

The research project will be completed by the 30th November 2018. All participant information, audio recording of interviews and any other personal information obtained throughout the research process will be destroyed by the researcher shortly after this date. The results will be available at request to students from the University of Glasgow and participants of the study. The permission of all participants will be required for any future use of the results or publications to occur. Participants will never be referred to by their own name at any stage of this research study or any future studies.

Who has reviewed the study?

This project has been reviewed by the School of Social and Political Sciences Ethics Forum.

Contact for Further Information

Thomas Rochow

Email- 2024572r@student.gla.ac.uk

Contact number for helpline should you require support following any distress caused by the interview process or for general support:

Samaritans – 116 123

If you have any concerns regarding the conduct of this research project, you can contact the supervisor, Dr. Mark Wong at Mark.Wong@glasgow.ac.uk or the College of Social Sciences Ethics Officer, Dr Muir Houston at socsci-ethics@glasgow.ac.uk.

Appendix 3 - Consent Form



School of Social &
Political Sciences

Title of Project: Understanding and exploring the lived experience of young jobseekers under Universal Credit

Name of Researcher: Thomas Rochow

I confirm that I have read and understood the Plain Language Statement/Participant Information Sheet for the above study and have had the opportunity to ask questions.

I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.

I consent to interviews being audio-recorded.
(I acknowledge that copies of transcripts may be returned to participants for verification if requested.)

I acknowledge that participants will be directly quoted in the outputs of the research but all personal information will remain anonymised.

I acknowledge that interview transcripts may be accessed by the researcher, his supervisor and examiners referred to by pseudonym.

I consent for the interview data to be stored securely and destroyed after the end of the research (30 Nov 2018).

I agree to take part in this research study

I do not agree to take part in this research study

Signature Section

Name of Participant Signature
.....

Date

Name of Researcher Signature
.....

Date

