



compared to 28% for all adults in receipt of UC. This is higher than the incidence of mental health problems for lone parents in receipt of legacy benefits and for all adults in receipt of legacy benefits, indicating that UC in itself is harmful to mental health and that this negative effect is particularly pronounced for lone parents. Lone parents and carers document the challenges of navigating the complex UC system without family support, the stress associated with financial precarity created by UC, and the anxiety, distress and hardship caused by conditionality. Lone parents describe how the UC system does not recognise their burden of unpaid caring responsibilities, and the complexities involved in negotiating transitions of various kinds – whether to do with relationships or changing work patterns.

We share a five point plan for change developed in partnership with parents and carers on low incomes; taken together these five points could help make social security in general, and Universal Credit in particular, a force for good. We can improve social security, including Universal Credit; and we can do this as part of a broader commitment to invest in and support the mental health and wellbeing of all of the UK's citizens. This work is pressing and much needed. It is work that can and should be done now.

## **Five point plan for change**

- **Remove conditionality from the Universal Credit system for parents.**

Lone parents face additional challenges in terms of parenting, childcare and employment restrictions. On this basis, work conditionality should be stopped entirely for parents. This would also end sanctions which have adverse mental health impacts on households, including lone parent households.

- **Strengthen the adequacy of the social security system.**

Remove the five week wait for the first payment of Universal Credit and increase benefit levels, recognising the additional financial pressures created for families by sharply rising prices.

Additionally, restore the link between need and entitlement for families by abolishing the two-child limit and the benefit cap.

- **Supporting Mental Health.**

The UC system should be made more flexible to support the mental health of claimants, similar to the Government-backed 'breathing space' scheme currently available to people experiencing debt. Better structures need to be developed for claimants to alert DWP staff if they are experiencing mental health issues and if they would like adjustments made because of this. Additionally, frontline workers need to be trained in trauma-informed communication, in order to ensure that they are able to provide a supportive experience for claimants that does not cause stress or distress, and equipped with the capacity to direct people to mental health services where appropriate to do so.

- **Communicate better and more compassionately.**

There is an urgent need to improve communication structures and embed principles of reciprocity within the UC system. This means that, just as the social security system expects things from claimants in return for financial support, so too can claimants have expectations of how they encounter that system. At a minimum, this must include creating a right to reply within the UC journal and making sure that all claimants can expect to receive a response to an issue they raise within a set timeframe (e.g. five working days).

- **Make Universal Credit more accessible and efficient**

The UC system requires adjustments to support claimants and improve functionality to avoid problems in payments, this includes speeding up the application process and improving the efficiency of one-off payments, such as Budgeting Loans and Budgeting Advances.

## Introduction

Introduced in 2012, Universal Credit (UC) is now the core working-age social security payment available to low-income households. With the aim of simplifying benefits and incentivising paid work, the introduction of UC has seen a significant overhaul of the social security system. This has included extending mainstream job search conditionality and sanctions to groups previously exempt, such as lone parents, the under-employed, those with young children, and people with disabilities. Such changes have been found to [adversely affect the mental health of claimants, particularly UC claimants who are lone parents.](#)

This rapid-response briefing addresses Universal Credit, with a specific emphasis on its adverse impacts on the mental health of lone parents. We focus on lone parents because research shows that, compared to the previous benefit system (now known as ‘legacy benefits’), [being moved onto UC is particularly harmful for the mental health of lone parents.](#) We draw upon our collaborative work with parents and carers to share everyday experiences of how lone parents navigate the UC system, to document the impact of UC on the mental health and wellbeing of lone parents, and to set out what can and should be done to improve UC, particularly in the context of the ‘cost of living crisis’.

Evidence in this briefing provides a clear and powerful account of the urgent need for changes to Universal Credit. Policy recommendations in this briefing have been collaboratively developed with parents and carers from a variety of households. Parents involved in the project who live in couple households share many of the same issues with UC and the recommendations in this briefing would positively impact both lone parents and couples claiming UC. We must see change in the near future to protect the health and wellbeing of all parents in receipt of benefits and we urge readers to act now to bring about that change.

Through the [Changing Realities](#) research programme, we are working in partnership with over 100 parents and carers living on a low-income to document everyday life, and collaboratively develop recommendations for change. Our evidence in this briefing is based upon quantitative analysis, led by economists at the University of York, of Universal Credit and mental health in the UK at a population level, accompanied by 86 written responses from Changing Realities participants to questions that we posed in

February and March 2023. These responses discuss the benefits participants receive, how this has changed over time, and how rising living costs are impacting participant's mental health. Additionally, we include transcriptions of spoken testimony and individual diary entries drawn from over 1200 such entries collected since data gathering began in September 2022. We start, however, by situating all parents' experiences (lone and couple parents) in the contemporary context of the cost of living crisis, which sees people's budgeting and often their mental health frequently pushed to breaking point.

## **“I lie awake at night”: Pressures of the cost-of-living crisis**

The inadequacy of social security payments and the rising cost of living have made it increasingly difficult for all households – whether coupled or lone parent – to meet basic needs, [as we have previously documented](#). The stress and anxiety of trying to manage competing priorities with limited financial resources is something common to both types of household, as Dotty G and Lili K explain:

Being on Universal Credit has meant that I was often faced with the decision of whether or not I should use my money to eat or heat the home, which has in turn, caused me a lot of anxiety about whether or not I'll have enough money to last me for the rest of the week (after food and fuel has been paid for).

**– Dotty G, lone parent household**

Trying to meet the needs of my family and myself on a very low budget and keep an acceptable quality of life for us all is a huge burden and the stress takes a toll. I lie awake at night working out how I can make healthy meals and still have enough money left for bills, or how I can reduce spending to cover an unexpected cost.

**– Lili K, couple parent household**

For lone parents, managing the cost-of-living crisis, without a partner with whom to share an ever increasing financial burden and the worries this brings, could be particularly challenging. Pippa and Faith N describe how the cost of living crisis has added additional pressures onto already stretched household budgets:

As I said I was struggling massively as I was before and now everything has increased so much with little increase to benefits, we will not manage. I am fighting now again for our future on my own, with little support or support which I can use.

**- Pippa, lone parent household**

It's becoming harder and harder to keep my children sheltered from the cost of living crisis. It's very difficult being a lone mum at this time.

**- Faith N, lone parent household**

Against the backdrop of the cost of living crisis, Universal Credit brought additional stress and hardship, often related to the ever-increasing reach of conditionality which was experienced by parents in both couple and lone parent households, described here by Herbie and Joe:

The idea that UC gets you into work or off benefits into better employed work, is nonsense. Its system of commitments and sanctions simply puts people under pressure to do more, low paid, poorly supported work, so they are financed less by the government.

**- Herbie, lone parent household**

Conditionality is a damaging thing as I didn't report something a while ago for a few days and was told I had breached Universal Credit rules and was explained they could even punish me by charging me £50 for breaching the rules. How is this social security, this is more of a dictator regime, and if you do something wrong we will punish you. – **Joe, couple parent household**

However, it was very notable in the testimonies and responses of parents taking part in Changing Realities, that lone parents, more so than couple households, mentioned conditionality and sanctioning, suggesting that the fears, experiences and impacts related to this may be heightened for lone parents.

Responses from participants on the impact of the 'cost of living crisis', underscored the profoundly damaging effects of rising prices on people's mental health, on their relationships, and on their ability to buy food and heat their homes. What was clear in these responses was the additional damage wrought by Universal Credit as well as the particular challenges for lone parents of managing both rising costs and navigating the social security system without the financial and emotional support of a partner. We turn next to look how Universal Credit impacts people's mental health and why it is particularly detrimental for the mental health of lone parents.

## **What is the impact of Universal Credit on people's mental health?**

Economists, [Emma Tominey, Mike Brewer and Thang Dang](#), ask what happens to mental health during a period of vulnerability, when people become unemployed. Using data from the UK Household Longitudinal Survey, a study of nearly 50,000 households observed across 10 years, they look at what happens to people who become unemployed under the former legacy benefit system and what happens to people who become unemployed under the current system of Universal Credit.

The findings are stark. If someone becomes unemployed and is then moved onto Universal Credit, their mental health is worse compared to someone

who becomes unemployed and is able to claim the old legacy benefits.<sup>1</sup> But most importantly, the negative mental health effect is largest for lone parents.

Mental health problems (including anxiety, depression and psychological issues) are already higher for lone parents compared to all adults in the study – at 21% compared to 18% when considering all adults. But when becoming unemployed and moving onto Universal Credit, mental health problems increase by 5 percentage points more compared to legacy benefits (shown in the graph below to be the UC effect) and this differential effect is statistically significant. This takes the incidence of mental health problems for lone parents on UC up to 32% compared to 28% for all adults in receipt of UC. The conclusion is that UC exacerbates mental health problems for people who are unemployed, but particularly so for lone parents. This is illustrated in Figure 1.

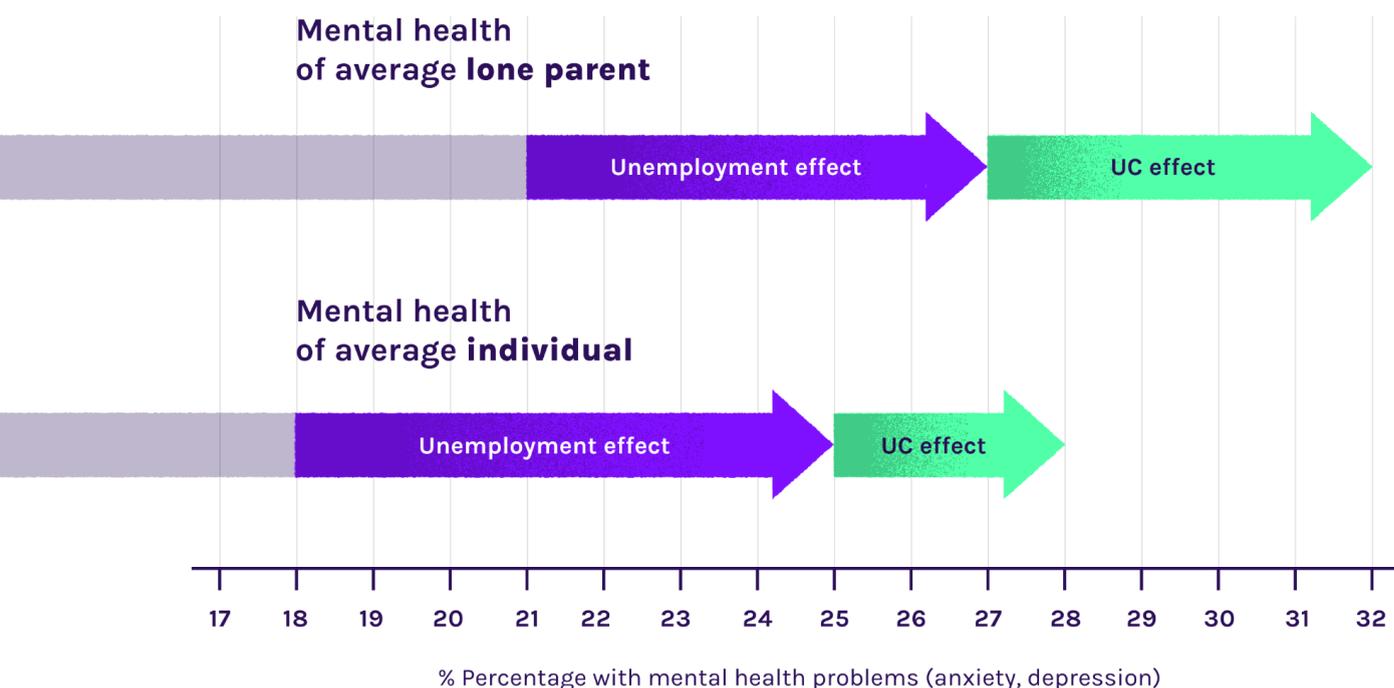


Figure 1

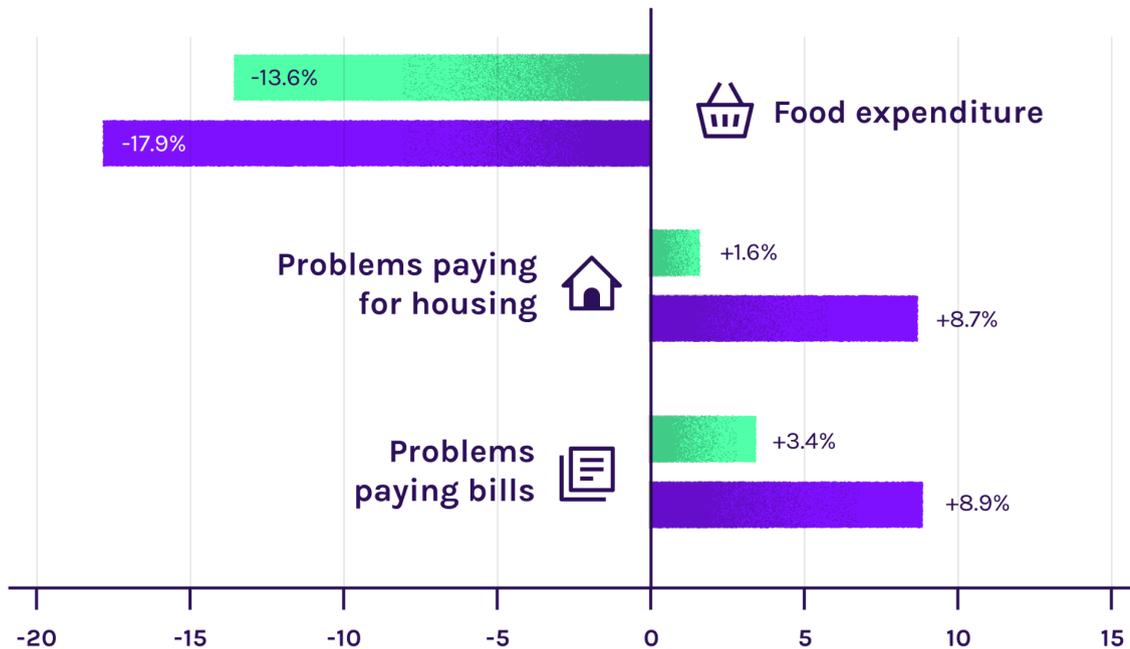
<sup>1</sup> **Methodological note:** the staggered rollout of UC meant that in the same time period, one person could be unemployed and in receipt of UC while another could be unemployed and in receipt of legacy benefits. The study uses this staggered rollout of UC across time in order to look at the differing experiences of people in receipt of UC and people in receipt of legacy benefits. The authors control for time and region effects, which means they can compare two individuals living in the same area but unemployed at different periods of time, one under UC and one under legacy benefits.

## **Why is Universal Credit particularly harmful for the mental health of lone parents?**

The economists, Emma Tominey, Mike Brewer and Thang Dang, suggest two reasons. Unemployed individuals in a couple rely on their partners, who adjust their work patterns – working more hours, for instance – in response to their partner being unemployed whilst on UC. This meant that the lone parents on UC experienced more financial difficulties which led to problems paying bills and reduced expenditure on food compared to those on legacy benefits, as shown in figure 2 below and, this increased mental health problems.

The financial measures available in the dataset include monthly food expenditure (measured in £), an indicator for whether individuals were currently experiencing troubles paying household bills, and an indicator for whether individuals were currently facing difficulties paying for their housing. Similarly to above, the study identifies the differential change in these measures of financial difficulties as an individual enters unemployment and then claims UC compared to if they had been unemployed and claiming legacy benefits. The results show that unemployed lone parents on UC reduced food expenditures by 18% more than legacy claimants. They were 9% more likely to face trouble paying for their housing and 9% more likely to report difficulties paying bills, compared to lone parents on legacy benefits. All of these effects were statistically significant, showing that unemployed lone parents on UC faced more financial difficulties than unemployed lone parents on legacy benefits. Notably, the UC effect for lone parents was again larger than the effects for the total sample (including all adults) where moving onto UC reduced spending on food by 14%, increased problems paying housing by 2%, and increased problems paying bills by 3% compared to moving onto legacy benefits.

## Effect of UC on financial difficulties for all adults and lone parents



Source Emma Tominey

**Figure 2 Note** - The figure represents the additional % change in measures of financial difficulties from being unemployed if claiming UC compared to legacy benefits, for all adults and lone parents. All effects reported in the figure are statistically significant.

The next section sets out the responses from lone parents and carers taking part in Changing Realities, documenting how and why Universal Credit harms mental health.

## Fighting the system alone Experiences of Universal Credit as a lone parent

Whilst the impact of inadequate payments and increased conditionality associated with Universal Credit affected a range of different households, these pressures were compounded for lone parent households who often had more limited access to resources and support networks. Aurora T and Dotty P both describe the experience of trying to manage these multiple responsibilities whilst living on a low income:

The cost of living has indeed impacted us all. As a single parent all decisions are a burden to shoulder alone. I continually weigh up every day situations without the support of a partner. All responsibilities are mine. Budgeting, the food shop, the utility bills and childcare. Over the years I've become accustomed to this way of life. I am resourceful and resilient and yet I am compromised. We live day to day and week to week. I have no choice but to make life work because the children are reliant on me. Admittedly I can at times bury my head in the sand to prevent overloading. Of course all these problems must be faced, eventually. – **Aurora T,**  
**lone parent household**

So frustrating when you need to be employed but the government screws you over every chance they get. As a single mum with literally no assistance from family or the father I need to stay employed and have my children in day care and school and be able to finance everything from council tax, vehicle tax, electricity, good god I can't carry this weight rent and food, water clothing just everything's getting too much now honestly how do people survive without family and friends in the UK is what I want to know... We moved here for a better life but it's only gotten worse. – **Dotty P,**  
**lone parent household**

Erik W and Precious D describe how this sense of responsibility impacts on both their mental health and their self-esteem:

Not being able to afford the cost of heating and electricity to cook healthy meals has also had a big effect on my mental health, feeling that I am not able to care for my daughter in a way that I should be able to. There are also the appointments that I miss to try to get help

as I simply don't have the money to pay for travel as the hospital I would need to get to is not within walking distance. I would not say at the moment that I have any sort of meaningful life largely being at home struggling to keep warm and eating very basic foods.

**– Erik, lone parent household**

As a single parent I am the only provider in the house: there are a lot of daily responsibilities to attend and they cause already plenty of stress. **– Precious D, lone parent household**

Participants described how Universal Credit failed to recognise and respond to the needs of lone parents. Entering new relationships could be complicated and challenging, requiring careful navigation to avoid being forced into a joint claim or losing income, as described by Benny V and Trixie N:

Now as a single mum I am entitled to UC, but now I am seeing a new partner, it has caused me to be careful how many times I see him, in case it affects my UC, which is not fair as we both should be entitled to not rely on Ur partner's money. I find life with UC is very strict, I have to rely on it since I have a Young child and feel like it's not in his best interest to send him into nursery full time. I feel that the UC meetings I attended are useless and the budget they give you is unrealistic for the cost of living. **– Benny V, lone parent**

I moved in with my partner in the last year in summer and moved on to universal credit, which was a joint claim. Now he works and he's a teacher so he doesn't get a huge salary but fairly okay wage. And since that move we have been a lot worse off financially and I now only get universal credit, which is probably about three to 400 pound

a month less than what I used to get on tax credits. ... And basically because he got more money this month, the universal credit was less, so I got less money for my children who were not his children. So then I have had to be out of pocket because he earned more money, which I think is really wrong... – **Trixie N, coupled household**

The rigid work expectations and requirements were described as ill-suited to the needs to lone parents, applying pressure to find additional employment where this was impractical and not necessarily available, as reported by Jenny D, or disincentivizing full time work despite an interest in increasing working hours, as described by Edison P:

When I first claimed universal credit I was sent on a course specific for call centre work. It was compulsory and I was told I was guaranteed an interview at the end. I fully engaged with the week long program but the interview turned out to be with someone on work experience and the jobs didn't actually exist. I felt like a pawn being manipulated in a game. The threat of being sanctioned means adhering to the rules come what may. Fortunately I found work via an agency and then subsequent employment on a part-time basis a month after this awful experience. As I work in a school - and only get paid for 39 weeks per year, I'm terrified for when the new universal credit minimum hours come into force as I will drop below the threshold and will therefore be expected to seek additional work. For context - I'm a single (solo) mum without a support network.  
– **Jenny D, lone parent household**

I work part time, as a single mother to my 11 year old daughter - it doesn't make me want to work full time as there is no incentive to. I

am 'better off' and I use that loosely being in part time work than I am full time. – **Edison P, lone parent household**

Increased conditionality applied to lone parents with a complete lack of flexibility or compassion, despite childcare responsibilities and the absence of wider support networks, could create very distressing experiences for parents and, at times, also their children, described here by Bessie J:

My worst experience was signing on and my daughter who was 6 at the time was very poorly. I had nobody to help with childcare as she was absent from school. I called the job centre to explain the situation but they insisted if I did not sign on and comply with them, I would have my benefit sanctioned. It was hard work, carrying a 6 year old from the bus stop to the job centre. My daughter was running a temperature and drowsy. She cried throughout the time of interview/ signing on. ... It's surreal as if having a child didn't matter and it was expected that I had parents to help out, and I had to explain they both passed away. I felt as if I was judged and I was embarrassed to be signing on. – **Bessie J, lone parent household**

In the Spring Budget, the government announced changes to childcare support available to people on Universal Credit. Currently, Universal Credit covers up to 85% of childcare costs however parents are required to pay upfront for childcare and claim back the costs, creating impossible financial pressures, particularly so for lone parents, as described by Patricia F and Maisie E:

I've only really used benefits since becoming a single mum. This was when my baby was 12 weeks old. It's a massive help for me as I'm on

a low income wage. It helps top up my monthly salary to help me provide everything I need. I would be lost without the support of UC. I am also really grateful for the childcare element as without that I couldn't work. However the fact you need to initially pay this upfront is awful. Each month I pay over half my salary to have to then wait around 14 days to get it back and between that time it can be hard. I wish they could check in with the nursery so that I'm not waiting that long it really is hard at that time. – **Patricia F, lone parent household**

I am on universal credit. This has previously remained steady. However it has changed for my circumstances to have to pay childcare costs before claiming them back. Also being paid 4 weekly now means I miss a uc payment every April.  
– **Maisie E, lone parent household**

From Summer 2023, people on Universal Credit will be able to access childcare funds upfront, a welcome and vital change. The increase in the maximum of support available by almost 50%, to £951 for those with one child and to £1,630 for those with two is a further welcome change which will provide greater flexibility and support to all parents. However, in other respects lone parents remain poorly served by a social security system which often fails to recognise their specific needs, and which finds it difficult to adapt to changing household configurations and circumstances. In particular, lone parents describe how the system does not recognise their burden of unpaid caring responsibilities, and the complexities involved in negotiating transitions of various kinds – whether to do with relationships or changing work patterns.

## **“I do not get time for myself”: Staying well on a low income for lone parents**

Finding the time and financial resources to be able to take time out and take part in the types of activities that promote positive mental wellbeing was tough for both lone parent and couple households with children, however with restricted financial resources on UC and limited support networks this was particularly challenging for lone parents. This meant that the parents facing the most significant pressures and worries, had the least access to the resources to help them stay well. Benny explains how this impacts on mental health:

As a single parent you want to be able to provide for your child and give them the best start in life, but also as a young parent you want to be able to do all the normal nice days out/ going on date nights e.t.c what is important with your mental health. At the moment the cost of bills are taking over and are causing a big worry.

**– Benny, lone parent household**

While particularly acute for lone parents, the impact of financial restrictions on staying well was also documented by parents in coupled households. Lili K wrote about how inadequate financial support from UC can lead to a lack of choice in the types of coping strategies available to parents and carers living on a low income, meaning that those activities that could be most beneficial are often out of reach:

I used to go to the gym, roller rink and swim several times a week but now I have no money to do any of these things. Instead I try to enjoy free activities such as walking, foraging, pet care, reading, guerrilla gardening, puzzles and brushing up my maths skills in my spare time but usually I make myself do them rather than actually enjoying them. It makes me tearful to think about that.

**– Lili K, couple parent household**

We are often told that when you feel stressed or worried [you should focus on self-care](#): have a hot bath, go swimming, have some “me time”, go to the gym. The concept of resilience is deployed to capture these ‘positive’ behaviours of independence and self-help. But what if your financial circumstances make it harder, or even impossible, for you to do any of this? A hot bath or a trip to the gym is far too costly when your budget is already stretched to the limit. It can be helpful to have coping strategies for hard times and stressful circumstances but the danger in championing self-care and personal resilience is that when people cannot afford to participate in the activities upheld as forms of self-care they are portrayed as culpable for their circumstances and, like Lili, they feel inadequate and excluded. As we argued in our book, *A Year Like No Other*, about the experiences of parents and carers living on a low income during the pandemic, we need to ask ourselves if it is [appropriate to ask people to be ‘resilient’](#) in the face of financial hardship and a Universal Credit system that is causing the mental health problems in the first place.

## **Overlapping stigma:**

### **Life as a lone parent and a social security claimant**

Lone parents and carers spoke of the overlapping forms of stigma they experienced being both a Universal Credit claimant and a lone parent. Responding to a question about receiving employment support through the Jobcentre, Evelyn D told us:

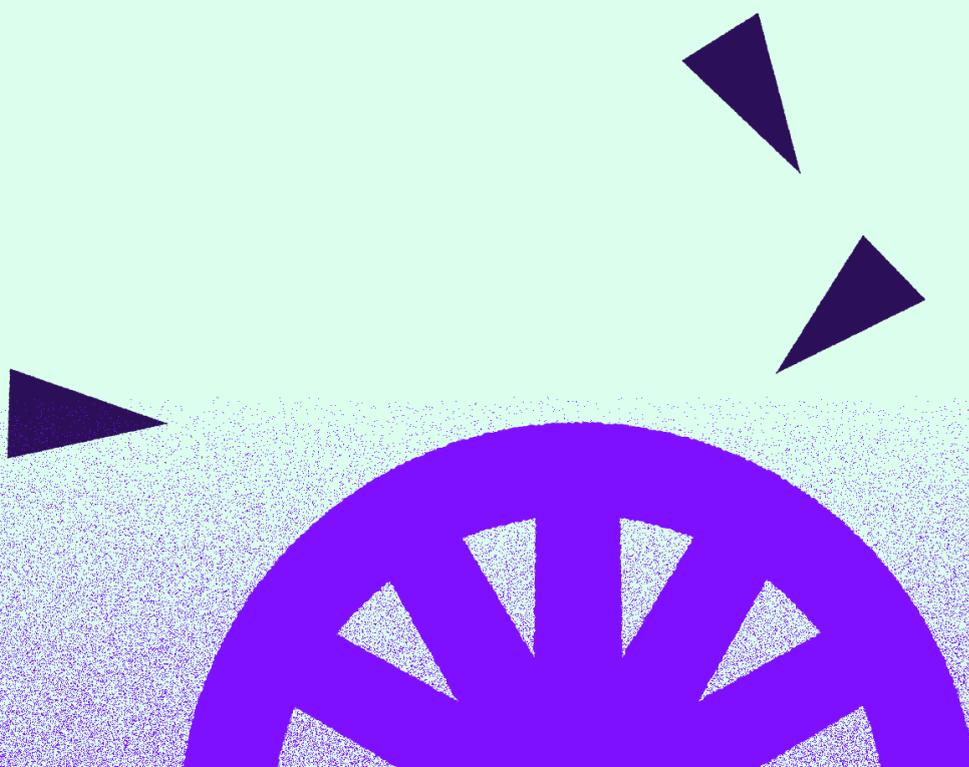
I felt that I was a ‘drain on the system’ and that I didn’t deserve the help. – **Evelyn D, lone parent household**

Bessie J described how the stigma associated with poverty and with being a lone parent led to a reduction in her support networks, leaving her further marginalised:

This town is divided by wealth. A culture of ostracising from friendship groups due to the stigma of poverty and being a single parent. It's 2023 and yes there are people who are small minded. I'm hurting and depressed living in an area where I am not welcomed.

**– Bessie J, lone parent household**

The experiences of Evelyn and Bessie of a stigma brought about by their dual experiences of lone parenting and of poverty resonate with many of the other responses from lone parents in Changing Realities. The quotes from participants evidenced the compound hardship experienced by lone parents as isolation, worry, poverty and exclusion from mainstream society were created or made worse by Universal Credit. The responses from participants pointed towards intersectional inequalities along the lines of race, gender, disability and migration. Our evidence was not sufficient to explore these intersections adequately and we would argue that further research is urgently required to better document how overlapping inequalities affect both mental health and experiences of Universal Credit among low income parents and carers in order to tackle embedded intersectional inequalities.



## Recommendations

The evidence shared above makes a powerful and convincing case for change. Continuing with the status quo is simply not an option if we are to live in a country that values and invests in the mental health and wellbeing of all its citizens. Social security, properly designed and conceptualised, can be a force for good – reducing inequalities, redistributing across the income spectrum and the life cycle, and providing a safety net in times of need. Sadly, at present, a combination of the inadequacy of benefit levels and a punitive conditionality regime, greatly reduce the effectiveness of this arm of our welfare state, with stark negative outcomes. This is especially harmful for lone parents in receipt of means-tested social security, who must navigate the system, and the budgetary pressures alone.

Change will take political will and time, but that change is possible. Our co-produced recommendations for change have been developed in partnership between parents and carers living on a low-income, members of the Changing Realities research team, and our briefing partner: Poverty Alliance. We propose a five point plan for change, which together could help make social security in general, and Universal Credit in particular, a force for good. We keep the focus on mental health that has featured across this briefing, setting out proposals for how social security policy can be an agent for addressing and improving mental health.

### Priority 1

#### **Remove conditionality for parents**

There is an urgent need to mitigate the impact of conditionality on lone parents. The current approach does not adequately recognise the work of parenting and/or the additional restrictions parenting places on engagement in paid employment, with unrealistic work expectations for parents and especially lone parents. DWP expectations (conditionality) need to better recognise the value of unpaid care work and the additional demands faced by lone parents. For example, lone parents may need more time off work to care for their children. Our evidence indicates decisively that sanctions are based upon unrealistic work expectations of parents, including lone parents, and they fail to recognise and respond to parental responsibilities. Frequently applied without care or compassion for personal circumstances, they create hardship, distress and anxiety and should be

stopped entirely for parents and carers. Our recommendation here addresses parents and carers only given the focus of Changing Realities and in light of the work we have done together with parents and carers both for this briefing and [elsewhere](#) indicating the harm caused by sanctions. Nevertheless, it is important to acknowledge the extensive [evidence](#) base evidencing the negative impact of conditionality for all households.

## Priority 2

### **Strengthen the adequacy of the social security system**

For change to be meaningful, the UK government needs to invest in the social security system in the longer-term. As a first step, it can reduce unnecessary distress by removing the five week wait for the first payment of Universal Credit and increasing levels of benefits so that rises in the cost of living do not create hardship for millions of parents and carers and their children. It can restore the link between need and entitlement by abolishing the two-child limit and the benefit cap. An adequate social security system should provide sufficient income for families to live with dignity, and improve rather than damage mental health.

## Priority 3

### **Support mental health**

As we have seen in the evidence shared above, many of those interacting with working-age social security may be experiencing one or more mental health issues, either due to pre-existing conditions or associated with the stress, anxiety and pressure that a change in circumstances necessitating a benefit claim, or an experience of poverty, can create. Universal Credit can be administered in a way that better supports and recognises the mental health challenges that people face. Action here can and should include:

- the creation of 'breathing spaces' similar to those available through the existing ['breathing space' scheme](#) for people experiencing debt. This would involve a pause in requirements placed on claimants, such as searching for work, to prevent a further deterioration in mental health where the person needs time to recover or has other

complexities ongoing in their lives or, for example, an exemption from sanctions;

- creating better structures for claimants to alert DWP staff if they are experiencing mental health issues and if they would like adjustments made because of this;
- frontline workers need to be trained in trauma-informed communication and equipped with the capacity to direct people to mental health services where appropriate to do so. Informed by the recent [work](#) of the [Mental Health Foundation](#), this includes but goes beyond training and signposting to ensure that frontline workers provide a supportive experience for claimants that does not cause anxiety or distress.

More can and should be done to explore, with those on Universal Credit, what improved mental health support would look like. To this end, we recommend the establishment of a commission developed and delivered in conjunction with people with lived experience of social security and mental ill-health to develop best practice for social security in recognising and responding to mental health needs. Participants in Changing Realities regularly spoke of the stress and anxiety experienced when attending JobCentre appointments; a commission looking to address the mental health of social security recipients could, as a first step, develop strategies to improve experiences within JobCentre Plus (JCP).

## Priority 4

### **Communicate better and more compassionately**

While there is fairly good awareness of the ‘fear of the brown envelope’ and its equivalent in online only forms of DWP communication, there is still insufficient recognition of the ways and extent to which encounters and communications with social security officials can be sources of great anxiety, fear and distress, and very often detrimental to rather than supportive of mental health. Addressing this requires more sensitivity and awareness of this context, as well as a concerted effort to improve communications, placing compassion, respect and reciprocity at the centre of reform efforts.

Here, there needs to be a greater emphasis on creating cultures of support and understanding, and creating mechanisms for individuals to specify their preferred communication channels. To improve communication from frontline workers, more can be done to instil soft skills of active listening and empathy; and here there is a role for training of DWP and JCP staff, ideally provided by those with direct experiences of the social security system. More training for frontline staff could also help foster a change in attitudes among work coaches, which encourages them to have better awareness of the additional pressures faced by lone parents, and the importance of treating every claimant with dignity, compassion and respect.

There is also a place for more emphasis on reciprocity, embedding the principle that just as the social security system can ask and expect things from claimants in return for financial support, so too can claimants have expectations of how they encounter and are treated by that system. Important stepping stones here could be creating a right to reply within the Universal Credit journal, making sure that all claimants can expect to receive a response to an issue they raise within a set timeframe (e.g. five working days).

## Priority 5

### **Make Universal Credit more accessible and efficient**

Finally, Universal Credit needs to be simpler to navigate and the support available easier to access. Making the Universal Credit system function more efficiently would decrease the likelihood of unexpected reductions in income, which can precipitate a cycle of debt, and reduce the time lone parents can spend chasing payments. At a minimum, changes here that are needed include action to streamline and speed up the application process, and improvements to the efficiency of one-off payments, such as Budgeting Loans and Budgeting Advances.

## Conclusion

Parents and carers living on a low-income from across the UK have come together to push for change, collaborating on Changing Realities in the hope that tomorrow can be better than today. Among them are many lone parents on Universal Credit, who often face extreme financial pressures and punitive demands from work coaches, largely, if not entirely, alone. This everyday experience collides with a cost of living crisis, where the struggle to get by has become only harder still. Against this context, those with existing mental health issues can face additional pressures, while others may experience stress, anxiety and new mental health challenges because of the make up of their day-to-day life.

This rapid-response briefing note sets out how problematic this is for lone parents claiming Universal Credit, and proposes a clear and urgent agenda for change. We can improve social security, including Universal Credit, and make it a force for good; and we can do this as part of a broader commitment to invest in and support the mental health and wellbeing of all of the UK's citizens. This work is pressing and much needed. It is work that can and should be done now. We hope this briefing can contribute to that work.

This past week has been difficult. Our universal credit was drastically cut due to me being paid twice in an assessment period... Trying to find a way to get us through the next three weeks is proving unsuccessful, draining and scary. When will they fix the benefit system so it actually benefits? – **Edison P, lone parent household**

## Methodological note

Funded by the abrdn Financial Fairness Trust and a partnership between the University of York and Child Poverty Action Group, [Changing Realities](#) works with over one hundred parents and carers living on a low income to document their experiences and work for change. Participants document their experiences via online diaries, respond to video elicited questions on specific issues and topics, and take part in monthly 'Big Ideas' discussion groups, developing policy recommendations and collaborating for change.

The responses included in this briefing notes are based upon diary entries and responses to video questions, while our recommendations were developed with Changing Realities participants at a meeting in March 2023. At the meeting we reflected on the current situation, compared to where we would like to be. We discussed changes to both specific policies and to broader messages that would improve the mental health of lone parents in receipt of Universal Credit. The discussion was facilitated by the project team, which includes representatives from Child Poverty Action Group and Poverty Alliance. The recommendations for change in this briefing are based on this discussion and are the product of collaboration between people with lived experience and people with policy, campaigning and academic expertise.

## Acknowledgements

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