



Navigating  
Digital Welfare

# Scottish Choices: Research Report

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The Navigating Digital Welfare Project is a short-term research project funded by the University of Edinburgh's Challenge Investment Fund (CIF) 2021- 2022.

The project team consists of:

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- Dr Morgan Currie, Senior Lecturer in Science and Technology Studies, University of Edinburgh (Co-I)
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The workshops drew on specialist support from:

- Jean McEwan (Zine artist and facilitator)
- Hetian Li (Graphic designer)

Through this project we sought to pilot the use of participatory, arts-based, and dialogical interactive 'stations' in a drop-in workshop setting to gather insights and evidence on people's experiences of applying for different benefits/social security payments or support services in Scotland.

This report is one of a suite of reports relating to the project. This report specifically shares insights and data on Scottish Choices aspect of Universal Credit. We gathered the data through the Navigating Digital Welfare workshops, which have been combined with data collected by Dr Morgan Currie through one-to-one interviews with recipients of Universal Credit across Scotland as part of her project, "Automating Universal Credit".<sup>1</sup>

This report is written for audiences with some familiarity with Universal Credit or welfare policies in the UK.

The audience for this report may be:

- Social researchers in academia and the third sector
- Policy makers and decision makers responsible for the design and delivery of Universal Credit or Scottish Choices.
- Social security delivery organisations who seek to understand user experiences

Further details on the project, including other findings reports, methods insights, a Zine, and briefings are available at: [digitalwelfare.sps.ed.ac.uk](https://digitalwelfare.sps.ed.ac.uk)

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<sup>1</sup> <https://automatinguc.co.uk>

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## INTRODUCTION

This report provides insights into experiences of Scottish Choices: adjustments by the Scottish Government to the implementation of Universal Credit (the UK's main out-of-work social security programme/benefit which remains within the responsibility of the UK Government). Scottish Choices originated in the Smith Commission's 2014 recommendations for further devolved powers to welfare policy and social security programmes,<sup>2</sup> including the power for the Scottish Government to create new social security policies. These recommendations were enacted through the Scotland Act 2016 which gives extra powers to the Scottish Government and Scottish Parliament.

While there are a number of newly devolved and created Scottish benefits under the remit of the new Scottish Social Security Agency, the adjustments to Universal Credit through Scottish Choices is a particularly complex operational process requiring cooperation between UK government, Scottish government agencies and local government, including data sharing, front-line delivery, and communication. The experiences and views of people in receipt of UC are important data to influence operational improvements for the delivery Scottish Choices.

This report shares research findings from two related 2022 projects that explore benefits/social security in Scotland, with data collection taking place predominately in Edinburgh. The first is the Navigating Digital Welfare project which piloted creative arts-based drop-in workshops to explore the complex multi-level benefits for people living in Scotland post 2014. This included 1-2-1 interviews focussing specifically on Universal Credit. The second project, Automating Universal Credit, focuses on digital and automation processes that underpin the design and delivery of the UK government's Universal Credit policy. In this report we purposely limit our discussion to focus on Scottish Choices, in part because this is an important aspect of welfare devolution, but also in response to interest from Scottish Government employees and civil society organisations involved in the Navigating Digital Welfare steering group to know more about people's experiences of Scottish Choices and operational improvements.

### Policy and Research Context

Universal Credit (UC) is the UK government's largest social security payment, administered by the Department for Work and Pensions (DWP) for people who are unemployed (including ill-health) or are low income workers. Proposed in 2010, UC integrates six 'legacy' benefits<sup>3</sup> bringing a range of support needs and eligibilities into one social security payment. The UK government legislated for UC via the Welfare Reform Act 2012 and formally introduced UC operations via the Jobcentre Plus network across Great Britain<sup>4</sup> in 2013. DWP has pursued a piecemeal roll-out across different groups and localities over the last 9 years. It expects to

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<sup>2</sup> [http://external.parliament.scot/ResearchBriefingsAndFactsheets/S4/SB\\_15-03\\_The\\_Smith\\_Commission\\_Report-Overview.pdf](http://external.parliament.scot/ResearchBriefingsAndFactsheets/S4/SB_15-03_The_Smith_Commission_Report-Overview.pdf)

<sup>3</sup> Income Support, Jobseeker's Allowance, Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit

<sup>4</sup> For information on Northern Ireland and other devolved differences see: [An introduction to social security in the UK - House of Commons Library \(parliament.uk\)](#)

'migrate' all remaining households claiming legacy benefits and tax credits to UC by September 2024.

The DWP asserts that the design of the UC system simplifies welfare delivery and reduces administrative costs. Key features of the initial UC design include a single household payment (replacing individual entitlements), monthly payments (compared to some legacy benefits that operated weekly or two weekly payments), and one total benefit amount from a single source. As well as reforms to entitlements and eligibilities, the UC system adopts a 'digital by default' policy that requires most people needing to submit a claim to interact with DWP staff through a self-service digital account. People submit the initial claim online and communicate with DWP staff and Jobcentre Plus work coaches primarily through their account's online journal.

UC claimants receive payments on a monthly cycle; these payments are means-tested based on several variables, including housing, number of dependents, whether a person has a disability, and earnings each month. At a minimum claimants are entitled to a 'standard allowance' based on their age and whether they are single or living with a partner<sup>5</sup>. On top of this amount, claimants may also receive assistance for their housing, childcare, caring responsibilities, or a disability.

UC is based on conditionality – payment is generally conditional on whether a person is seeking work, with some exceptions for people with dependants, caring responsibilities and limited capabilities to work. Those who can, must seek jobs for 35 hours a week and report their efforts daily to the DWP on their online journal as well as visit Jobcentre Plus to speak to work coaches as directed. The DWP can and does sanction claimants who do not submit reports on their job seeking or do not meet their Jobcentre Plus workcoach for prescribed appointments can be sanctioned. This results in a reduced payment or closure of their UC account.

Although some aspects of administration may have been simplified, for UC recipients there are a range of complicated processes to engage with in order to comprehend their UC payments. For example, monthly payment cycles are highly personalised and dynamic, varying with changes in circumstances and reported earnings. A person's benefit pay interacts with their earnings based on the 'taper rate', which reduces payments by a certain number of pence for each pound earned (the taper rate at the time of this writing, for instance, is 55 pence). The effect of the taper is that, as people earn income, their UC amount is reduced relative to their wage. Most claimants' earnings, unless they are self-employed, are reported automatically to UC from the HMRC's tax management system, the Real Time Information system.

In addition to deductions based on earned income, the DWP can reduce payments based on claimants' debts, for example from housing arrears or overpayments which they accrued while on legacy benefits. The majority of claimants also go into debt to the DWP at the start of the UC process as they can take out an interest-free loan (known as an advance) to cover

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<sup>5</sup> At the time of writing, a single person over 25 receives £334.91, while a couple receives £525.72

the five weeks' wait till the first payment – these claimants will see a reduction in their payment during the period they are paying back this loan<sup>6</sup>.

*How many people in Scotland receive UC?*

The DWP's roll out of UC initially focused on new claims and those with fewer eligibilities (e.g. younger, single claimants). As such, the extent of UC coverages varies in each locality. Most recent data (February 2022) shows that 62% of people in receipt of benefits in Scotland receive UC: 391,442 people were in receipt of UC, and a further 240,290 people remain in receipt of legacy benefits<sup>7</sup>.

*How many people in Edinburgh receive UC?*

Available Universal Credit data for Edinburgh (where this research took place)<sup>8</sup>

CONSTITUENCY	RECEIVING UC: TOTAL HOUSEHOLDS	NOT YET ON UC: LEGACY BENEFITS & TAX CREDITS (ESTIMATED)	% ON UC (ROLL OUT COMPLETE)	CONSTITUENCY RANKING IN SCOTLAND (OUT OF 59)
EDINBURGH EAST	6,895	5,440	56%	52
EDINBURGH NORTH AND LEITH	7,132	4,753	60%	39
EDINBURGH SOUTH	3,600	2,782	56%	51
EDINBURGH SOUTH WEST	6,291	4,736	57%	48
EDINBURGH WEST	4,231	3,363	56%	53
<b>TOTAL EDINBURGH</b>	<b>28,149</b>	<b>21,074</b>		
TOTAL SCOTLAND	391,442	240,290		

Table 1: UC recipients in Edinburgh by constituency, February 2022 data

Data shows that the majority of people in receipt of UC are jobseekers (compared to people who are unable to work due to ill-health). Total data (from June 2022) for the five constituencies in Edinburgh shows slightly more UC recipients are female (52%) than male (48%).

<sup>6</sup> See [Universal Credit: the wait for a first payment - Committees - UK Parliament](#) for more details on advances and debt

<sup>7</sup> Further data analysis on UC in Scotland can be found: <https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2022/02/universal-credit-scotland-dashboard-2021/documents/universal-credit-scotland-dashboard-january-2022/universal-credit-scotland-dashboard-january-2022/govscot%3Adocument/Universal%2BCredit%2BScotland%2BBulletin%2B-%2BJanuary%2B2022.pdf>

<sup>8</sup> Data from February 2022: Source: <https://commonslibrary.parliament.uk/constituency-data-universal-credit-roll-out/>

## Scottish Choices

While UC remains a reserved benefit that the UK government designs and administers, since 2016, the Scottish Government has had the power to add some distinctions in Scotland. These distinctions are known as ‘Scottish Choices’. The DWP deliver UC Scottish Choices on behalf of the Scottish Government, and there are currently two in place:

- Twice-monthly payments: Claimants can choose to have their Universal Credit payments paid twice-monthly instead of monthly.
- Direct Payments: Claimants can choose to have their housing element of Universal Credit paid directly to their landlord by DWP.

In addition, two further Scottish Choices are planned but have not yet been introduced:

- Split payments: Claimants can choose for household payments to be split between both members of a couple.
- Removal of the ‘bedroom tax’: The underoccupancy charge to be removed by DWP at source.

*How many households receive Scottish Choices?*

Data available from DWP StatXplore<sup>9</sup> shows:

<i>More frequent payments</i>	
Scotland	City of Edinburgh
83,209	5,334
20% (of households in receipt of UC in Scotland)	19% (of households in receipt of UC in Edinburgh)
<i>Direct to Landlord</i>	
Scotland	City of Edinburgh
44,050	2,497
11% (of households in receipt of UC in Scotland)	9% (of households in receipt of UC in Edinburgh)

*Table 2: Scottish Choices February 2022*

How have Scottish Choices functioned to date?

A House of Commons Scottish Affairs Committee Inquiry (2021)<sup>10</sup> into welfare policy in Scotland found that Scottish Choices were broadly supported by civil society organisations and claimants, who have welcomed the additional choice for people in receipt of UC. Similarly, a Scottish Government evaluation of Scottish Choices found that claimants reported a range of positive benefits from their introduction.<sup>11</sup>

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<sup>9</sup> [Statistics at DWP webpage](#)

<sup>10</sup> [House of Commons Scottish Affairs Committee \(2021\) ‘Welfare policy in Scotland’](#):

<sup>11</sup> [Scottish Government \(2021\) ‘Evaluation of Universal Credit Scottish choices’](#):

However, the inquiry highlighted a number of issues with Scottish Choices, related to their uptake and operationalisation. The inquiry identified four barriers to uptake. Firstly, awareness of Scottish Choices was found to be relatively low amongst claimants. Secondly, the report criticised the requirement for claimants to wait until after they have received their first UC payment to opt into Scottish Choices. Thirdly, initial administration issues with direct payments relating to a lack of synchronisation between DWP payment dates and landlord administration resulted in tenants being told they were in administrative rent arrears, and to some housing associations advising their tenants not to take up direct payments due to this issue. As of November 2020 this administrative issue was said to be rectified. Finally, the inquiry questioned whether DWP were sufficiently discussing the Scottish Choices with claimants both at the start of their claim and throughout their period as a claimant.

To increase awareness of Scottish Choices and to ensure the options are available to claimants from the beginning of their claim, both the Scottish Government's evaluation and the House of Commons inquiry recommended that DWP should better advertise Scottish Choices to claimants, as well as provide more support through the DWP's funded 'Help to Claim' service (provided by Citizens' Advice until 2021).

Our findings provide further insight into how claimants are being made aware of Scottish Choices and the reasons why claimants might choose to use them (or not). This research also found evidence of an important issue related to direct payments, specifically claimants falling into rent arrears as a result of confusion over direct to landlord payments. Looking ahead to the two further Scottish Choices, our findings provide some further limited evidence to support the roll out of the removal of the underoccupancy charge at source.

## METHODS

This report presenting findings from two research projects utilising qualitative methods to explore the design and delivery of benefits/social security in Scotland. This report findings are based on 19 interviews undertaken through these two different but related projects. The interviews ranged from 15 minutes to an hour. All participants live in the Edinburgh area, excepting two from Dundee. We were interested in hearing about people's knowledge of Scottish Choices, whether they received adjustments they applied for, where they may have heard about Scottish Choices, and their experiences relating to Scottish Choices. However, the interviews covered a range of aspects of UC and were not focused exclusively on Scottish Choices, and as such there are some gaps in our specific data on Scottish Choices for this reason.

### **Navigating Digital Welfare: Workshop data**

Eight of the 19 interviews we draw from took place as part of the Navigating Digital Welfare workshops that we held on 12 and 13<sup>th</sup> May 2022 in Edinburgh. The workshops sought to pilot the use of a drop-in workshop approach using interactive/creative stations that explore aspects of benefit administration and receipt. Participants could choose which stations to participate in, and the research team did not insist on engagement with all the stations.

These included:

1. Interactive mapping and coding about engagement with various benefits and agencies, including support organisations.
2. Photo elicitation using images to shape short interviews about UC experiences
3. Graffiti wall focussed on feelings relating to benefit receipt
4. Zine making station where participants created 'postcards to the powerful' outlining what they would like decision-makers, policy officers, and system designers etc. to change.

We designed a station to focus specifically on UC, and participants who attended the workshop were directed to this station if they currently or previously received UC. These UC interviews took place as part of a pilot approach to using photo elicitation methods in a workshop setting. Instead of a researcher-designed interview process, the aim was for participants to prioritise their discussion of important themes about their UC experiences by selecting and talking around specific images relating to UC. The researcher then aligned pre-determined questions to the images selected. The researcher's interview schedule did have a standard prompt question about Scottish Choices to ensure we were able to collect some data on this aspect of UC. More details can be found in the Navigating Digital Welfare Methods report<sup>12</sup>.



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<sup>12</sup> Available at [digitalwelfare.sps.ed.ac.uk](https://digitalwelfare.sps.ed.ac.uk)

### **'Automating Universal Credit': Interview data**

The remaining 11 interviews were carried out in June and July 2022 as part of the ESRC-funded project Automating Universal Credit. These interviews were 1-2-1, following a semi-structured interview guide, including questions about Scottish Choices. These interviews lasted approx. 1 hour (details on respondent demographics available in the next section). Researchers recruited participants through local non-profits, and most interviews took place at non-profit partner offices, though two took place in public cafés and two online via Zoom.

#### *Ethics approval*

Both projects received ethical approval from the University of Edinburgh School of Social and Political Science ethics committee. Further details about the ethics process from the Navigating Digital Welfare project can be found in the Methods Report on the project website.

## FINDINGS

Of our 19 interviewees from both projects:

- 13 had opted in to a least one of the Scottish Choices. 12 of these participants were using direct to landlord payments, with five also opting in for twice-monthly payments.
- 17 of our participants were female. 16 had at least one dependent child (one was a kinship carer for a grandchild). Only one of our female participants claimed UC as part of a couple.
- One of the male participants had a joint claim with his wife and no dependents; the other male participant had a single claim and two dependents, though his ex-partner is considered the main carer by DWP.
- 17 participants provided us with data on the year they had made their Universal Credit claim, ranging from 2018 to 2021.

### Claimants' awareness of Scottish Choices and experiences of accessing Scottish Choices

Although not all our participants were aware of the term 'Scottish Choices,' all but one were aware of the two options the term describes. Five stated that they found out about Scottish Choices through DWP staff.<sup>13</sup> Of these, four told us they had heard of these options directly from DWP while applying for their first UC claim, while one [participant 15] heard about twice monthly payments at a job centre after starting his claim. The rest of the participants had learnt about Scottish Choices on their own, usually while first starting a claim, through friends or from charities, including Citizens' Advice and CHAI. One [participant 16] who received twice monthly payments was not sure how this initially happened but thought she must have "clicked a box" on her application.

Once they were aware of the options, most participants reported no difficulties with the technical process of opting into Scottish Choices and had arranged this either by selecting it on their initial claim (in the case of direct to landlord rent), calling DWP or writing a journal message, and in one instance had had help from a charity to do so.

Two, however, did run into some difficulties and confusion with signing up. One participant [17] reported that the change to twice monthly payments happened unexpectedly. He had requested twice-monthly payment in-person at a job centre and was told he would need to put the request into his journal. He told us he never did make the request via the journal but found his payment was changed to twice monthly anyway. This change that surprised him and caused budgeting problems:

*"So when I went to get my money that day, I was expecting the month's money but it was only two weeks money. So I was like, you've only given me the two weeks and I'm needing all of the money."*

Another participant [19] was extremely distressed because her direct to landlord payment did not start until her third month on UC, even though she asked for it during her initial claim.

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<sup>13</sup> One of these five first claimed in 2018 and the other four made their first claims since the pandemic began.

Because of this unexpected delay, her landlord, the Edinburgh Council, was paid twice – once by herself and once by UC.

*“I’ve no money at the moment, I’m totally skint, I’ve had to phone the Council. The Council are saying that Universal Credit have now paid the rent, so that means the rent has been paid twice this month and I’ve got to apply to the Council for my rent money to come back to me, which could take weeks, so I’m sitting here and [I’ve] used all my savings.”*

When we spoke to her, she had not yet received an explanation from DWP about why this delay had occurred.

Confusion over the need to opt in to direct to landlord payments had had serious consequences for three participants, which resulted in them getting into rent arrears. One of the participants had previously received housing benefit prior to claiming UC and was used to this being paid directly to the landlord. In her case and one other, the participants had not been told or not understood that their rent would not be automatically paid to their landlord unless they actively opted into this, and so they had spent the money that should have gone to rent:

*“So obviously I had all that money and I spent it, they never even said that was part of my rent really, they just gave me a big payment and I thought oh right okay that’s fine.”* [Interview 5]

One of these participants had unknowingly accrued £2,500 of debt before she was informed by her landlord, the Council, that she was in rent arrears.

In a third case, the participant [15] had opted into Scottish Choices, but didn’t realise that his first month’s UC payment would include his landlord pay and that the direct to landlord rent would start in the second month. He went into debt to Universal Credit after spending the full first month payment.

### Reasons for not using Scottish Choices

Participants who knew of Scottish Choices and were not using them had made an informed decision not to do so. One participant [participant 10] said the single payment “ke[pt] it simple,” while another [participant 13] told us there was no need, as he and his partner were good with their budgeting: “we budget and we know what we’re doing.”

A few had stayed with monthly payments as they felt this frequency of payment made it easier for them to control their finances. The second participant found monthly payments easier to manage as she had a number of monthly direct debits, and the monthly payment helped ensure she had the money in her account for these payments. For this participant, paying rent to the landlord herself seemed to be related to maintaining autonomy over her finances:

*“...I like to have that thought that I can actually pay rent without touching it, if you know what I mean. Instead of getting it paid straight to the*

*landlord, then I'm quite happy to be paying it by myself with my bank."*  
[Interview 7]

Two participants initially first chose fortnightly payments then switched to monthly. For participant 9, fortnightly payments were closest to what she had experienced with weekly child tax credits payments, but she later switched to the once monthly payment to pay her bills all at once. However, she expressed ambivalence about this, saying she now finds it difficult to stretch the funds till the next pay cycle:

*"I try monthly at the beginning, pay all the bills and then wait until the next one again, it's more stressful. So I don't know whether I want to change again or just keep it monthly now."* [Interview 9]

### Advantages of using Scottish Choices for claimants

Our findings broadly echo the 2021 Scottish Choices evaluation<sup>14</sup>. Participants who opted in to twice-monthly payments reported finding more frequent payments helped with managing their money.

One participant who had been used to weekly payments found the UC payments hard to manage, even with twice-monthly payments now in place [Interview 5]. Two participants described finding the twice monthly payment useful to have less time to "wait" until their next payments. Furthermore, twice-monthly payments seemed to be easier for participants to manage budgets, with one mentioning that it required less of a "juggle" than monthly payments. One participant explained this in the following way:

*"It just spreads it out easier, I find it hard trying to budget with money one time. It means you're getting less time as well, just in case you do need something, you've got less time to wait."* [Interview 6]

A participant [15] who received direct to landlord payment said this eased her worry of debt.

*"I didn't want the responsibility of having that money in my bank because if my direct debit, let's just say my Universal Credit was a bit short, I didn't want the responsibility of using the rent money because it's technically not my money"*.

Another participant who was not using Scottish Choices did nonetheless see the potential benefit of direct to landlord payment, and cited the example of a family member with drug addiction for whom direct to landlord payments were important to ensure the rent was paid [Interview 7]. This participant was therefore supportive of Scottish Choices as options based on personal circumstances, while electing not to use them herself.

Two participants worked for Edinburgh-based charities that helped low-income families. Participant 15 described how she observed her clients going into debt after receiving a monthly UC payment that included rent funds:

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<sup>14</sup> [Scottish Government \(2021\) 'Evaluation of Universal Credit Scottish choices'](#):

*“A lot of people thought they had won the lottery at the beginning because they’re used to maybe £200 but now you’re getting £1,200 in your bank at the end of the month...so a lot of people at the beginning took quite a while to get used to changing over, to budgeting monthly. There was quite a lot of debt that we’d seen at the beginning”.*

While she wasn’t aware that the direct to landlord options was part of Scottish Choices and didn’t use it herself, she told us how it created financial relief for her clients:

*“Let’s put a wee message in [the journal], let’s put it straight to the landlord, and as soon as they done that [...] you could feel the burden coming off them. [...] So it took away a debt from them because we could just cut that amount”.*

Participant 18 likewise didn’t use the direct to landlord option, but found that her clients, many of whom have mental illness, appreciated the choice:

*“I know lots of my clients are using that option and they just have peace of mind that it will be paid and, ‘I’m not going to be evicted’ or something. I think it gives people peace of mind. My clients, they like the function”.*

Further issues relating to Scottish Choices

### **1. Couple claims:**

Most of the participants were claiming UC as individuals and not as part of a couple. The two couples we interviewed did not express an interest in split payments, with one [participant 13] saying she was happy with one account, since *“my husband never says, this money is my money.”*

### **2. ‘Bedroom Tax’ (under-occupancy penalty<sup>15</sup>):**

One participant [4] described in detail how she was being affected by the so-called bedroom tax and the administration of Discretionary Housing Payments, which is relevant to the planned removal of the underoccupancy surcharge at source. She was living with her disabled daughter in a three-bedroom Council property, which she had been given a number of years ago. The third bedroom was sometimes required to help manage her daughter’s disability. The participant was subject to the underoccupancy charge and had a £72 monthly shortfall between her housing element of UC and her rent, resulting in rent arrears. Citizens’ Advice had informed her of Discretionary Housing Payments and were in the process of helping her to claim this. Notably, DWP had not informed her of this option. Despite the support from Citizens’ Advice the participant still bore the administrative burden of evidencing her claim with photos and dates, and was frustrated that the payment would only be annual, therefore requiring the same exercise next year.

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<sup>15</sup> Further information on the Bedroom Tax can be found here:  
<https://www.gingerbread.org.uk/information/housing/bedroom-tax/>

## KEY FINDINGS

### AWARENESS OF SCOTTISH CHOICES

Perhaps unexpectedly given the findings of the House of Commons Inquiry and the Scottish Government evaluation, all our participants had a good awareness of the Scottish Choices options at the time of our interviews. It should be emphasised however that this seemed to be due in large part to the efforts of civil society organisations, including but not limited to Citizens' Advice, who had the contract to provide the Help to Claim<sup>16</sup> service during the periods discussed by participants/interviewees. As might be expected now that the Universal Credit roll out has been operational since 2013, including Scottish Choices for new claims since 2017, word-of-mouth was also a source of information for some participants.

### DWP COMMUNICATION ABOUT SCOTTISH CHOICES

DWP's limited explanation of Scottish Choices was mostly extremely felt by our two participants who ended up in rent arrears as a result of the changes to rent payments from their previous arrangement. This led to misunderstanding their own responsibility to pay rent to their landlord while claiming Universal Credit. If DWP had clearly explained Scottish Choices to these claimants when they made their claim, they may have had a better understanding of how the housing element of UC functions and a greater awareness of their need to pay their own rent unless actively opting in to direct payments.

Our research suggests it is particularly crucial for DWP to proactively explain direct payments to claimants in detail, especially those who have previously claimed Housing Benefit and are used to the local authority paying their rent automatically to their landlord. This finding echoes the House of Commons Scottish Affairs' Committee's recommendation that Scottish Choices should be an option for claimants for their first payment: missing even one month of rent is sufficient to leave claimants with a large debt.

### SELECTING SCOTTISH CHOICES

Encouragingly, all participants had been readily able to opt in for Scottish Choices once they understood the options, either via a phone call or journal message to DWP. Our findings also suggest the importance of Scottish Choices remaining optional for claimants. Depending on their individual circumstances, different claimants found that different options gave them autonomy to select those that best suited their budgeting approach.

Finally, our research provides support, albeit limited, for the removal of underoccupancy charges and for these to be made at source to avoid an administrative burden on claimants.

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<sup>16</sup> [Citizen's Advice 'Help to Claim' information](#)

## CONCLUSION

The provisions within Scottish Choices appears to offer people in receipt of UC greater control and discretion over some aspects of their UC claim and experience. The provision of choice is itself useful to reflect the wide variety of needs for UC recipients.

Our research echoes findings from the Scottish Government evaluation and House of Commons Inquiry:

- DWP could improve communication and advertising around Scottish Choices in Jobcentres and other online settings. Similarly, DWP could improve the processes for operationalising these choices. In particular, DWP could provide greater communication about choices on day one of a claim/application process, as well as multiple times later in a claim to enable people to select Scottish Choices.
- DWP could improve communication about direct payment to landlords as an option but also of the potential administrative problems. This is necessary for UC claimants (especially legacy benefit recipients who may have always had a payment to landlord option), to avoid the accumulation of debt, arrears, or overpayments to landlords. All of which create increased bureaucratic burdens for applicants.
- Advertising and increasing awareness of Scottish Choices may increase the numbers of people selecting the current available options. However, as part of our wider research into digital and automated benefit administration, including UC,<sup>17</sup> many people are heavily burdened with application processes, and nearly all shared their experiences of stresses relating to communicating with different organisations, accessing support to understand their eligibilities, entitlements, and deductions, or deciphering automated messages, texts, and logging into online processes. As such, many of the workshop attendees in particular were not keen on altering their claims and undertaking additional paperwork (including digital processes) to take advantage of adaptations or new benefits available to them, even where there may have been improvements or better alignment to their needs. The reason for this was often explained as fatigue at understanding different benefit entitlements and processes accompanied by a fear of disrupting their existing claim (especially where previous experiences had left them for a period of time without any income or having to start a claim again from scratch).

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<sup>17</sup> See the Navigating Digital Welfare webpage and reports for further details: [digitalwelfare.sps.ed.ac.uk](https://digitalwelfare.sps.ed.ac.uk)