ACCESSING A RELIABLE AND ADEQUATE SAFETY NET THROUGH SOCIAL SECURITY

Experiences of young adults claiming Universal Credit in Scotland

May 2026

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Acknowledgements: We would like to thank, first and foremost, the participants who shared their experiences, views, and knowledge. We would also like to thank the Advisory Group for their time and contributions, and the two third-sector organisations that helped organise the workshops and recruit participants. Additionally, we are grateful to all those who offered insights and comments to strengthen the report and recommendations, and to Inspiring Scotland and the Scottish Government for supporting the Rights in Action project. Finally, Vicky Bembridge designed this report with support from Suzanne Pink, and Bill Walsh provided some of the graphics; we are grateful to all three for their skill and expertise.

Rights in Action: Rights in Action is a project led by the Poverty Alliance working across Scotland to support communities to use human rights as a tool for change. Rights in Action is funded by the Scottish Government's Equality and Human Rights Fund, which is managed and supported by Inspiring Scotland.

The project has three workstreams:

1. 'Know Your Rights' workshops to raise awareness of how human rights can be used as a tool in the fight against poverty.
2. Action Learning Sets to bring together community organisations and community members to identify actions to support rights realisation and combat poverty.
3. Participatory research projects generating learning on the overlaps between human rights and intersections of inequality.

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EXECUTIVE SUMMARY

One in ten young adults (aged 16-24) in the UK depend on Universal Credit (UC) for managing essential living and housing costs (DWP Stat-Xplore, 2026a; ONS, 2025). While it is an important lifeline, providing vital financial support at a time when young adults are also often navigating employment, education, and independence, younger people receiving UC can face multiple barriers to accessing information and support (Phipps et al., 2025; Citizens Advice Wiltshire, 2025). Young adults also receive a lower UC standard allowance than older age groups,[1] and they are more likely to be subject to stricter work-search requirements and sanctions (Rochow, 2025; Phipps et al., 2025).

Working with a young adult Advisory Group, the Poverty Alliance carried out participatory research to understand the experiences and views of young adult parents and care-experienced young adults receiving UC in Scotland. Researchers held two participatory workshops, supporting participants to create ‘experience maps’ and engage in group discussion on key themes. We also conducted interviews with support workers from two third-sector organisations.

Participants’ accounts highlighted the multiple challenges experienced by young adult parents and care-experienced young adults at different stages of the UC process – from limited information and support when applying and navigating assessments to inadequate payments that leave them struggling to get by.

The application and UC process were experienced as confusing and complex, with participants feeling overwhelmed and stressed, and finding it hard to keep up with changes if they were not receiving support from third-sector organisations.

For the care-experienced group, there were additional challenges around housing insecurity and providing address history information, with one participant describing this requirement and process as a ‘kick in the teeth’ for care-experienced people.

Interactions with work coaches were inconsistent, with significant variation in terms of the level of understanding shown by work coaches about the kinds of issues young adult parents and care-experienced young adults could be experiencing, as well as varying levels of empathy and willingness to support. Coach discretion, including around mental health issues/support was a key theme in participants’ accounts, as was high turnover among work coaches. In addition, some participants had experienced particularly difficult and even hostile encounters with coaches and Jobcentre staff, including being ‘watched’ over by staff as they typed their applications or being asked intrusive and inappropriate questions during their UC interview.

Both groups spoke about the hardship of the five-week wait, and they also noted how UC payments for young adults are inadequate, covering only basic costs. Parents described intense budgeting and borrowing from family and using Buy Now, Pay Later options while living off these low amounts; while care-experienced participants described not being able to afford birthday presents for family members and missing out on social activities.

Additional sources of financial support were discussed in the parents’ group, where issues with accessing the Scottish Welfare Fund (SWF) were highlighted, but other Scottish-administered benefits and Social Security Scotland (SSS) were viewed more favourably.

[1] From April 2026, a single person aged under 25 will receive approximately £338.58 a month or £86.32 less a month than people aged 25 and over through UC. Couples under 25 will receive £528.34, £138.63 less per month than couples aged 25 and over (Citizens Advice, 2026).

Several participants, across both groups, had been sanctioned or threatened with sanctions and their accounts spoke to a feeling of stress and constant insecurity about UC payments. For care-experienced participants, again, housing insecurity, along with a lack of available jobs, was a key issue preventing them from being able to access paid work and meet work-related requirements, while young parent accounts highlighted the difficulties of meeting requirements whilst caring for children and others.

For those combining income received through work and UC, assessment periods and fluctuating earnings threatened UC payments and created unpredictable income gaps, leaving them temporarily worse off.

RECOMMENDATIONS

UK Government/DWP:

- End the arbitrary five-week wait for UC by making advances non-repayable to ensure that no young adult is left without adequate income.
- Remove discrimination by age in UC payments so that there is a single standard allowance and ensure benefits rise by the higher of inflation and earnings growth each year.
- Conduct a comprehensive review of the sanctions system with a view to reducing the severity and proportion of people affected by sanctions, introduce clear and adequate warnings, and improve communication with recipients. Ensure that sanctioning young people is exceptional rather than the rule and end the use of sanctions for people with complex needs.
- Scrap the proposal to delay access to the health element of UC until someone is aged 22, set out in the Pathways to Work green paper.
- Improve the quality of support offered to young adults through poverty awareness, care-experience awareness, and trauma-informed practice training for work coaches.
- Ensure that young adults are provided with a person-centred service based on dignity and respect.
- Review the address history requirement for care-experienced young adults so this is proportionate and respectful.
- Ensure young adults have more consistent relationships with work coaches and that the allocation of work coaches is appropriate, taking into account young adults' previous experiences and needs.
- Improve access to information and support for young adults, ensuring guidance is accessible and those with mental health problems and those who have English as an additional language are fully supported.
- Review monthly assessment periods and consider alternatives or mitigation, such as tailoring the length of assessment periods to match the frequency at which those receiving UC are paid, to provide working young adults with a more reliable source of income.
- Promote awareness of additional sources of financial support, including the Flexible Support Fund and what it can be used for among people receiving UC and work coaches, to ensure it reaches young adults most in need of support.

Social Security Scotland:

- Promote awareness of the Scottish Welfare Fund and what it can be used for among those receiving UC and work coaches, to ensure it reaches young adults most in need of support.

Scottish Government:

- Build on the existing offer of early learning and childcare to increase flexibility, accessibility and affordability for young adult parents, with a focus on families with very young children, families with disabled children, and parents – especially mothers – working shifts or irregular hours.
- Provide sustainable, long-term funding for third-sector organisations providing welfare rights and advocacy support for people navigating the social security system.

INTRODUCTION

One in ten young adults (aged 16-24) in the UK depend on Universal Credit (UC) for managing essential living and housing costs (DWP Stat-Xplore, 2026a; ONS, 2025). While it is an important lifeline, providing vital financial support at a time when young adults are also often navigating employment, education, and independence, younger people receiving UC can face multiple barriers to accessing information and support. The system is frequently experienced as complex and hard to navigate, with those experiencing mental health problems and those who have English as an additional language facing additional difficulties (Phipps et al., 2025; Citizens Advice Wiltshire, 2025). Challenges completing applications can cause delays in young adults receiving support, preventing them from undertaking education, training, and paid work and causing them to become susceptible to debt (Phipps et al., 2025: 47-48; see also: Russell, 2016); while an increasingly negative public narrative about social security and people receiving social security, has contributed to a harmful stigma affecting those receiving UC, including young adults (Phipps et al., 2025; Davies, Evans & Cross, 2025; Cheetham, 2026).

An additional and key challenge for young adults is the lower UC standard allowance for under 25s compared to older age groups. There has been a long-term and cross-party trend of welfare support for young adults being lower than for working-age adults and pensioners (Gardiner and Rahman, 2019). The lower under 25s UC standard allowance has been explained in terms of young adults being more likely to live in someone else's household and have lower living costs, as well as the lower wages that younger workers typically receive and to 'maintain the incentive for younger people to find work' (UK Parliament, 2024). Under the current Labour Government, the lower under 25s rate has continued, despite criticisms from civil society organisations and academics highlighting how this does not reflect the realities of many young adults', and particularly young adult parents' lives (Wood, 2023; OPFS, 2025). Younger single adults, under the age of 35, are also only entitled to a shared accommodation rate for private rented housing under UC (with some exceptions), with this rate limiting their housing options to a single bedroom in a shared house (Hobson, 2022).

In addition, the UK Government has proposed to delay access to claiming the UC health top up – Limited Capability for Work-Related Activity (LCWRA) – until someone is aged 22 (DWP, 2025), which has raised further concerns from anti-poverty and disability campaigners, with the latter warning that disabled young adults will be pushed 'further from employment and further into poverty' (Disability Rights UK, 2025). We also know that young adults are more likely to be subject to stricter work-search requirements, as well as sanctions for failing to meet these requirements, with many experiencing high levels of insecurity and hardship as a result (Rochow, 2025; Phipps et al., 2025). There is little publicly-available information about the ongoing UK Government review of Universal Credit, first announced by the Labour government in the 2024 Labour Party Manifesto, but the Secretary of State for Work and Pensions has confirmed that it will exclude consideration of sanctions, and sanctions will also be included in the government's new 'Jobs Guarantee' programme for young adults (UK Government, 2026).

It is in this context that the Poverty Alliance carried out participatory research to understand the experiences and views of two groups of young adults – young adult parents and care-experienced young adults – claiming Universal Credit in Scotland.

RESEARCH DESIGN

Overview and aims

The research discussed in this report was carried out between April 2025 and March 2026 as part of the Poverty Alliance's Rights in Action project, funded by the Scottish Government's Equality and Human Rights Fund, which is managed and supported by Inspiring Scotland. The central aim was to understand the experiences of young adults claiming UC in Scotland, and to guide and inform the research, we worked with a young adult Advisory Group (AG) with lived experience of claiming UC. The research included two participatory workshops with young adults involving a combination of creative UC 'experience mapping' and group discussion, as well as interviews with support workers from two third-sector organisations.

Lived experience young adult Advisory Group

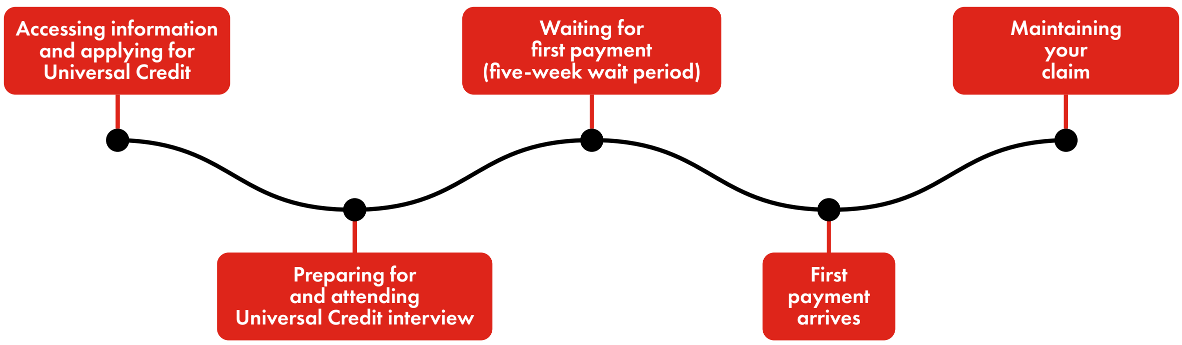
Poverty Alliance researchers met with the AG three times online over the course of the project, with each meeting containing training (on social, economic, and cultural rights, and on research design, research methods, and campaigning), as well as space for discussion about the project's design, findings, recommendations, and influencing and advocacy plans. During the meetings, members shared reflections about their own experiences of claiming UC, as well as their views on UC and social security and the issues for young adults claiming UC; and these reflections and insights have been incorporated into the analysis below. To support AG members' participation, researchers offered vouchers and a contribution towards care costs where needed.

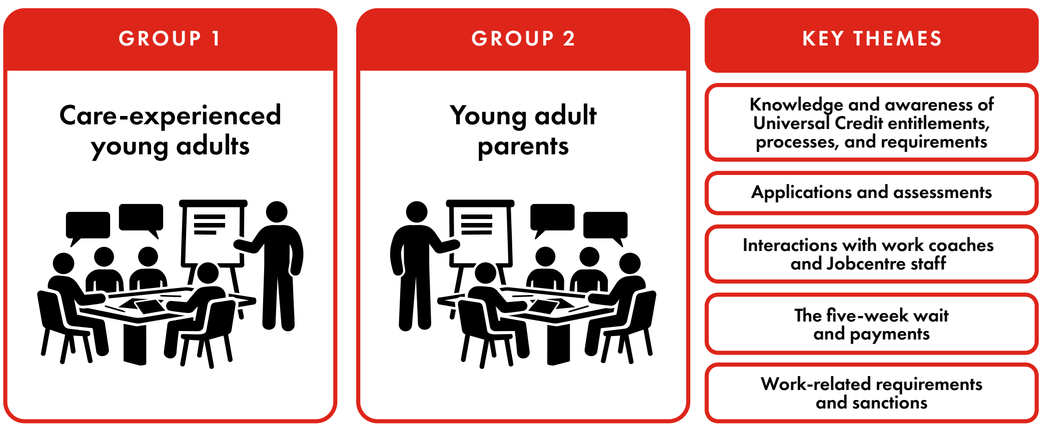
Discussions with the AG highlighted a range of issues for young adults claiming UC, as well for particular groups, including young adult parents, care-experienced young adults, young adult carers, neurodivergent young adults, and young adults experiencing mental health issues. To adopt a participatory approach allowing creative engagement and deeper discussion, we decided to focus on two groups: young adult parents and care-experienced young adults. AG members also advised that we should seek to understand young adults' awareness of their right to social security, as well as their experiences of claiming UC and their views on UC and social security more broadly. Furthermore, we should explore what, if anything, was working well, and what could be improved for young adults claiming UC.

Workshops and interviews

Poverty Alliance researchers worked with two Scottish third-sector organisations to recruit participants and organise two in-person participatory research workshops. The first was held with young adult parents in October 2025 and the second, involving care-experienced young adults, was held in November 2025. Participants were offered vouchers and expenses to support their participation. Data collection methods included creative UC 'experience mapping' and group discussion, as well as a short, confidential survey, which participants were asked to complete individually. For the mapping activity, participants were provided with template maps, showing a suggested structure and some of the key stages involved in claiming UC, as well as some example collage content and prompt questions (see Appendix A). They were then provided with paper and collaging materials and invited to reflect on their own experiences and create and personalise their own UC experience maps. In the main discussion, which was recorded with participants' permission, we prompted participants to reflect on how they had found making the maps and their experience of claiming UC, before asking some more specific questions aimed at understanding their experiences and views in greater detail. In the analysis that follows, we show close-up elements from the participant maps and reflect on both the maps and the discussion data. The nine maps that were created are included in full in Appendix B.[2]

Alongside the two participatory workshops, we conducted interviews with two third-sector support workers whose roles involved supporting and advocating for the rights of young adult parents and care-experienced young adults respectively. These interviews lasted around one hour and included similar questions to those used in workshop discussions, seeking to understand support workers' views, as well as their work supporting young adults with UC claims.





[2] One participant opted not to create a map.

Sample

Ten young adults participated in the research across the two workshops: four participated in the young adult parent workshop and six participated in the care-experienced young adult workshop. The four in the parent workshop all identified as female, while in the care-experienced group three identified as female, two identified as male, and one noted on their survey form that they would prefer not to disclose their gender. All participants had first claimed UC whilst living in Scotland; one participant in the care-experienced workshop had initially claimed in England and later moved to Scotland. One participant in care-experienced workshop disclosed that they were autistic, and several participants, across both groups, explained they had a physical or mental health condition or illness lasting, or expected to last, twelve months or more. All participants were receiving standard allowance UC payments, and several indicated that they also received additional elements including the limited capability for work element and the child element. In relation to housing, all participants from the young adult parent group lived with children and rented their home from a housing association or council. From the care-experienced young adult group, four lived alone, one lived with a family member, and one lived in supported accommodation. Of the four care-experienced young adult participants who lived alone, three reported renting from a housing association or council, with one participant reporting living in temporary accommodation.

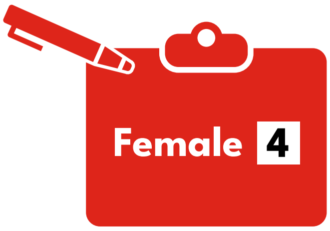
To protect participants' anonymity, their names and some other identifying details have been changed, and participants' maps have also been anonymised. The names and locations of third-sector organisations, and the names of the two third-sector support workers who took part in interviews have similarly not been included.

Limitations

The research discussed in this report is based on a small sample of young adult parents and care-experienced young adults claiming UC in Scotland, as well as two third-sector support workers supporting these groups in two different Scottish locations respectively. It cannot be viewed as representative of all young adult parents claiming UC, all care-experienced young adults claiming UC, or all support workers involved in supporting and advocating for the rights of these groups. In addition, in the discussions, it was sometimes difficult or inappropriate to ask follow-up questions and clarify responses and details. The analysis in this report attempts to present a fair and accurate account of participants' experiences and views as they shared them, and we have also shared the report with the AG and the two supporting third-sector organisations for review.

Ten young adults receiving Universal Credit participated in the research across the two workshops

Young adult parent workshop



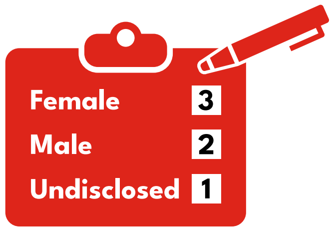
Sex

The four in the parent workshop all identified as female.

Housing status

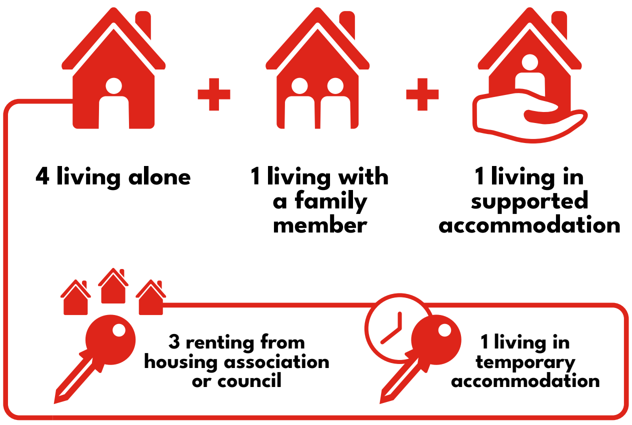
All participants from the young adult parent group lived with children and rented their home from a housing association or council.

Care-experienced young adult workshop



Sex

In the care-experienced group three identified as female, two identified as male, and one noted on their survey form that they would prefer not to disclose their gender.



Housing status

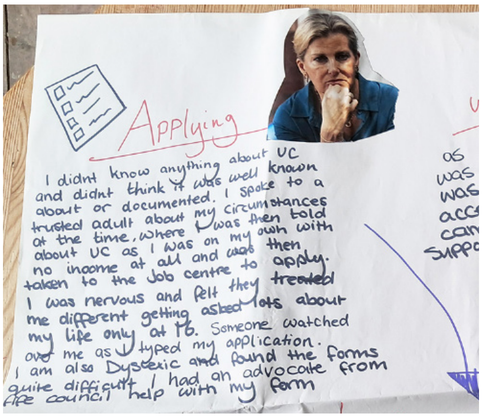
From the care-experienced young adult group, four lived alone, one lived with a family member, and one lived in supported accommodation.

Of the four care-experienced young adult participants who lived alone, three reported renting from a housing association or council, with one participant reporting living in temporary accommodation.

RESEARCH FINDINGS

Awareness of Universal Credit and Universal Credit application process

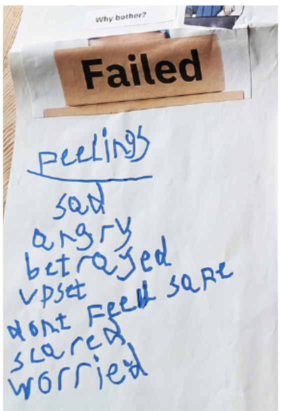
When asked about their level of awareness of Universal Credit (UC) entitlements, processes, and requirements at the time of applying, participant responses were mixed. Some felt that they had been sufficiently aware of UC, having learnt about this through family, peers, and in some cases third-sector support organisations, while others responded that they were 'definitely not' aware of UC, the processes/requirements involved, or what they were entitled to. Across both groups, participants also felt that official information and advice around UC, social security more broadly, and Jobcentre Plus was lacking, a theme that has been noted in other research with young adults (Phipps et al., 2025).



A participant in the young parent group, who had been sixteen when she applied, discussed a lack of information and support from her school, explaining that she had learned about UC through speaking to others, not through teachers/staff: 'It wasn't documented, like it wasn't something that's like, you know, like you see it as, oh, you can apply for this, will help or like I didn't know anything about it. So, it was only really when I started talking to people, they were like, oh, you're entitled to that' (Young adult parent).

In terms of awareness of places where young adults and others can go for information and advice, family and third sector organisations were again mentioned, while one participant commented: 'There's not really anywhere […] other than the Jobcentre itself, and even if you do go like, you ask somebody and they're like, oh, well, that's not my department, so I don't know about it' (Care-experienced young adult). Another care-experienced participant expressed this sentiment more strongly, commenting that Jobcentre advisers/staff were 'the worst people to ask any information about benefits', and adding 'it's as if they're trained to not tell you anything'. Notably, only one participant in the young parent group reported that they had accessed information and guidance directly via the Department for Work and Pensions (DWP) website, and she explained that she had not found it very useful. This participant reflected that navigating the system, and official information, was perhaps challenging due to her age and limited experience of engaging with government systems: 'maybe an age thing too […] I'd never done it before'. Other participants similarly reported that their age and lack of experience with similar processes and systems had been a barrier, with their accounts highlighting the difficulties younger people can face in accessing information/support, as well as the importance of accessible, age-appropriate information and guidance.

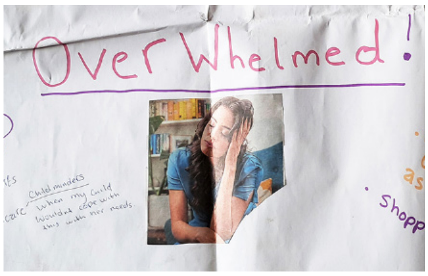
For several in the care-experienced group, the discussion about awareness of UC and applying for UC was associated, to different degrees, with a feeling of being excluded, and a lack of voice and agency. One participant, who had been receiving legacy benefits, explained that they had simply received a letter one day on informing them that they had been moved over to UC ('it was like, here's your appointment'), while others recalled not really understanding what was happening, or not having opportunities to discuss the topic with supporting adults, including care leaver workers. Some in the group also explained that support workers had pressured them into applying for UC, or had applied for them, with one participant, who was neurodivergent, feeling that they had been betrayed by supporting adults. This word, 'betrayed', and several others describing negative emotions, was included on their experience map (see below).

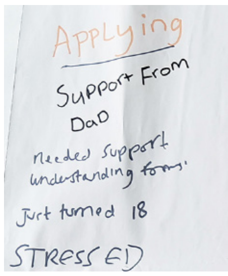


For another participant in the care-experienced group, the lack of agency and voice she experienced was accompanied with a strong sense of frustration at not being able to make the choices she wanted to make. She explained that she wanted to 'do the whole teenage thing' and find a job but instead was 'forced' to apply for Universal Credit by her support worker after she had left college. She also noted her concern about becoming 'stuck on benefits', as she said several of her family members had been – a comment which speaks to dominant public narratives about welfare and the stigma often experienced by young adults claiming social security (Phipps et al., 2025).

Navigating the application process

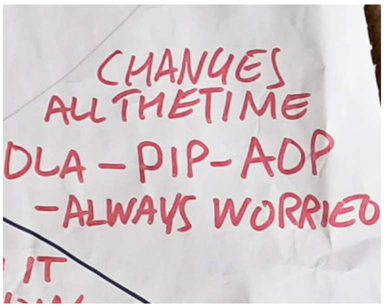
In terms of the UC application process and system more generally, participants agreed that this was confusing, complex, and hard to navigate. Several also described feeling 'overwhelmed' and 'stressed' and these words/feelings were also highlighted in bold/capital letters on several participant maps (see below).



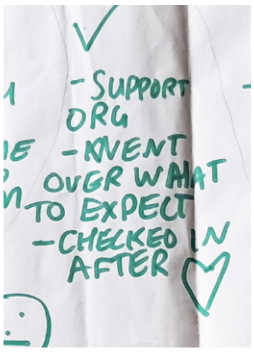


Transition points, such as making a claim, attending the UC interview, or waiting for the first payment, were particularly stressful for participants; and, more generally, there was a feeling of things not being clear enough, or being expected to 'just know' what was involved without adequate information and guidance. As has been mentioned already, several participants had been unable to access adequate information/guidance through the Jobcentre, and only one had accessed information directly via the DWP website, finding this unhelpful. Participants in both groups also reported finding it hard to keep up with changes, for instance, to entitlements, processes, or requirements, with one care-experienced participant noting on their map it 'changes all the time'. Another stated:

> **"There's so many changes happening with benefits that you can't keep up, because if you don't have someone supporting you, you're not getting updated on it the majority of the time"**
> **– Care-experienced young adult**



Advice and support from third-sector organisations was viewed as crucial, not only in terms of understanding entitlements, processes and requirements, but also for achieving better outcomes with UC applications and payments. A young adult parent explained how a third-sector support worker was a 'massive support' when she transferred from a joint to a single claim after she left an abusive relationship with her partner, helping her to complete the forms and making sure she was 'doing everything right'. Another participant, in the care-experienced group, explained how a third-sector support worker helped him prepare for a Jobcentre appointment, and attended this with him, intervening with his work coach to explain how he should not have to look for work while he was waiting for his work capability assessment. He indicated that had previously received Employment and Support Allowance before being moved over to UC and believed that this intervention by the support worker had led to him being allocated a new work coach who was more understanding of his situation and who did not pressure him to work-search while he waited.



For care-experienced participants, one of the most significant issues during the application stage – along with a lack of agency and voice – was around housing insecurity and the requirement of having to provide previous address information. One participant, who had recently moved to Scotland from England, spoke about the lack of understanding she faced at her local Jobcentre in England when she had disclosed that she had previously been homeless for several months.

> **"For about four months I was homeless, so when I turned 18, after all that, they were like, well, can you explain the four-month gap? And I was like, I was on the streets. They were like, huh? I'm on the streets, what else can I say? So no homeless shelter, no nothing. No, I was on the streets. So they made me put down any random address, and I was like, okay. [I] put down one of my addresses that I thought of, my granda's at the time, and they basically turned me away for that as well. I was like, well, what do you want me to do? There's no option to tick" – Care-experienced young adult**

Another care-experienced participant with experience of homelessness had similarly been pressured to put down a more acceptable/recognisable address when he first applied for UC. When he offered an alternative address, he faced additional questions from Jobcentre staff about his need to apply in that locality, and his application was ultimately rejected.

> **"When I moved back to Glasgow in 2015-ish, I spent six and a half months living on a shop floor, because my mates owned a [commercial business] [...] I was there for six plus months and when I applied for benefits, I had to put their address down and they rejected it because it was essentially a place of business [...] There was no [other] address to put down, do you know what I mean? And then, because when I gave them the [city in Scotland] address that I had prior to that, they were like, So why don't you just go back to [city in Scotland]? And it's like, I am homeless in Glasgow, do you know what I mean? That's where I'm from, so, and I had the same thing, they just rejected it" – Care-experienced young adult**

This participant later reflected that having to provide an address history was a 'kick in the teeth' for care-experienced people. He explained that care-experienced applicants not only often struggle to explain periods of homelessness or are not listened to when they do; they also often experience difficulty in gathering address-related information, particularly if they have been in foster care and have had many different addresses. Gathering and recording this information, on forms that are often not long enough, can, furthermore, be retraumatising, and it can cause application delays leaving applicants without adequate financial support.

Several participants in the care-experienced group thought that there should be a separate route and staff team for care-experienced people when applying for UC, similar to those that often exist at colleges and universities. Staff in this team/route would, they suggested, have more awareness of the issues facing young care leavers, including around housing insecurity, and more time to engage with care-experienced people receiving UC. Participants also thought that work coaches should receive more-specialised training to help support care-experienced people.

Interactions with work coaches and Jobcentre staff

As indicated above, participants' experiences with work coaches and Jobcentre staff were inconsistent, with significant variation in terms of the level of awareness and understanding shown by work coaches about the kinds of issues young adult parents and care-experienced young adults could be experiencing, as well as varying levels of empathy and willingness to support. This variation, as noted above, was linked in some participant accounts to what they perceived as differing levels of knowledge and training among work coaches, as well as the quality of the training they received. Participants from both groups also agreed that 'who you got', and how much knowledge and awareness they had about particular issues, was a matter of luck.

The participant who had moved from England spoke very positively about her new, Scotland-based coach, describing her as 'amazing' and 'on the ball', while another in the care-experienced group shared a similarly positive example of how their coach – one of the 'really good ones' – had been 'really understanding' about her mental health condition, allowing her to attend appointments over the phone after she had spent time in hospital for treatment. This experience of receiving support had stood out for this participant as she had barely seen her previous work coach and had for a time been passed 'back and forth' between different coaches at her local Jobcentre.

A lack of continuity with work coaches was experienced as one of the most frustrating aspects of navigating UC, along with short appointment times and a belief that coaches do not often review notes properly: 'You're often telling them the same thing. It's like they don't even look at your previous notes […] It's like, I've already told you this. And it's just different people every time' (Young adult parent). As an Advisory Group member reflected, for those already experiencing anxiety, attending appointments where it is not clear who you will be meeting is be a cause of further worry and stress, while for care-experienced people, these issues are compounded by the often-low levels of awareness among coaches about the issues facing this group. Reflecting on her experience with a coach who had never heard the term 'care-experienced', the participant who had moved from England explained:

> **"I had to spend my ten-minute appointment, because it's only ten minutes you get with them, to explain what care-experienced was and why I needed help. And he's like, okay. And then nudged someone and was like, you can handle this instead. And I was like, great […] Care-experienced [people] have to repeat themselves so many times. It's the same story"**
> **– Care-experienced young adult**

Some participants described particularly difficult, stressful, and even hostile experiences at the Jobcentre, including being 'watched' over by staff as they typed their applications or being asked intrusive and inappropriate questions during their UC interview. The care-experienced participant who had moved from England, and who had experienced coaches at both ends of the spectrum – one 'amazing' and another lacking basic awareness of care-experience – had also once been 'ridiculed' and 'mocked' by a different work coach when she had disclosed details of a past sexual assault. Several young parents also spoke about feeling 'judged' and 'targeted' at the Jobcentre, with one reflecting: 'Some [work coaches] can be really rude and quite horrible to you about things, or the way they speak to you about things. Especially because I'm quite young' (Young adult parent).

The scheduling of appointments was a particular cause of frustration and stress for young parents, with their accounts supporting findings from other recent research which has similarly found that mothers often feel that their caring responsibilities are overlooked by work coaches and DWP staff (Andersen, 2024). Parent participants explained that appointments would frequently be scheduled after 3pm, meaning they would have to bring their children with them. Childcare is expensive and can be difficult to organise at short notice, and not all parents can rely on family for help. The Jobcentre is also not child friendly. When meeting with work coaches, participants' children would be expected to 'just sit there'. There are no designated children's areas or toys; and, because of the lack of privacy ('just little screens between desks') children can hear what is being said (often sensitive subject matter) by their parent, their parent's coach, and often others sitting nearby. Furthermore, as a third-sector support worker mentioned, attending appointments with children where they can overhear conversations may mean that parents do not disclose certain details, including, for instance, how they are struggling financially.

Young parents also expressed frustration at being asked to come to the Jobcentre for appointments that could easily be conducted over the phone, perceiving this as a mark of mistrust, a lack of respect for their time, and, again, a lack of understanding about their roles and responsibilities as mothers and caregivers.

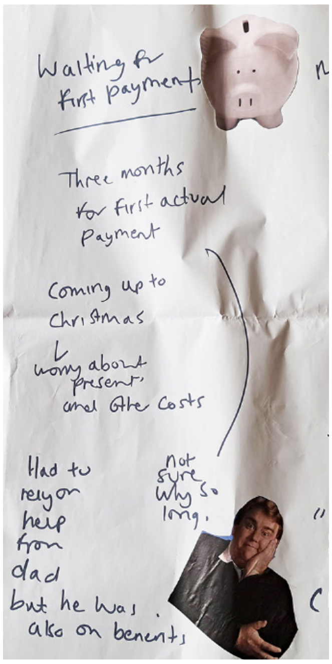
> **"I go to the Jobcentre for five minutes, then I have to leave and go back. They could phone me and say, You still working? You still doing your work search? Yeah, or yourself to check in on [the journal]. I don't feel I have to be there, face to face every single two weeks when I'm a carer for my mum. I have my side working and I'm a carer like you know it's just, no" – Young adult parent**

> **"By the time I've paid for a bus to get to go there for it to be... They've asked me a few questions, and I was like, all right, you're done now" – Young adult parent**

As this last quote indicates, attending in-person appointments involves a financial cost, as well as logistical challenges for those with caring responsibilities. There are also additional challenges for disabled people and those living in more rural/remote areas where Jobcentres are often further away from where they live and public transport is often less reliable.

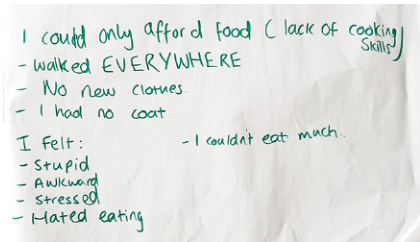
The five-week wait

In both discussions, and on several of the experience maps, the five-week wait was described as a particularly stressful time, supporting wider evidence about this period as a significant source of hardship for those receiving UC (Robertson, Wright & Stewart, 2020; Ahmed et al., 2021). Participants recounted the stress and anxiety they experienced while waiting for the first UC payment, as well as the ways they coped during this period, in some cases with 'no income at all'. For two participants, this waiting was also articulated as a longer period, incorporating the time it took for applications to be submitted and accepted, as well as the additional five-week wait. One of these participants, a parent, was unsure why it had taken a total of three months to receive her first payment. She explained that the wait had fallen in the months leading up to Christmas causing her to worry about having enough money to buy presents and other costs. She had relied on support from her dad, even though he too was receiving benefits, and she had taken an advance payment from the DWP.

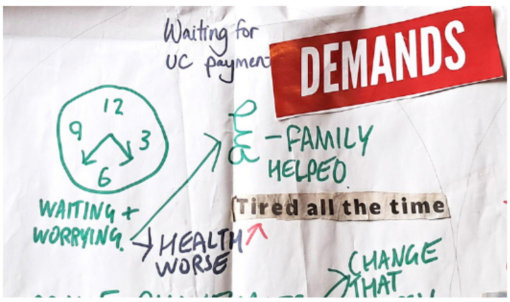


The other participant, from the care-experienced group, explained that the process of applying and then waiting an additional five weeks had left her with 'no money' for around twelve weeks. She described on her map how she had 'walked everywhere', being unable to afford public transport, and that she had had no coat. She had also relied for a part of this time on a single college meal per day; food banks, she explained, were not an option as care-experienced people were not viewed as a priority group in the area where she lived.

> **"It took me about seven to eight weeks just to be able to be put on Universal Credit, then I had to wait the additional five. For those, like that amount of time, I had no money, no support [...] I had to rely on my college lunch as my one meal of the day at that point" – Care-experienced young adult**

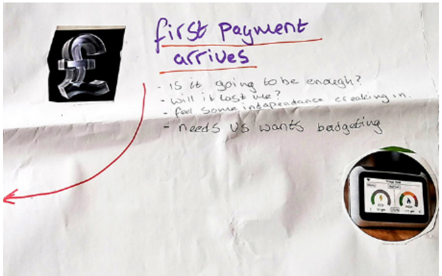


Not being able to access enough food has a serious health impact, and for those with health conditions, as the Advisory Group highlighted, reduced food intake or relying on poorer quality food can also make existing health conditions worse. The level of uncertainly and stress involved in waiting for payments to arrive can similarly cause health conditions to worsen, as another care-experienced participant noted on their map (see below).



Inadequate payments

In terms of the payments themselves, there was consensus among participants that these were too low and poorly aligned with the costs of living, providing only enough to cover the basics. As mentioned previously, people under the age of 25 receive a lower standard allowance – £86.32 less each month – than people aged 25 and over.



Participants spoke about the relief they experienced when they finally received the first payment, but also how they worried about making these amounts stretch, particularly if they had borrowed money to get them through the wait period. As one participant wrote on their map (see above): 'Is it going to be enough?' For those who had taken advance payments, there was also a reduced first/subsequent payment, meaning they had even less to live on and again less to cover essential costs.

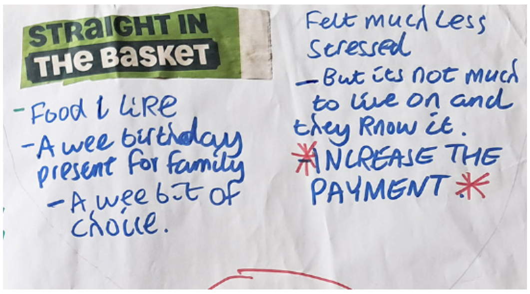
In the parent group, the discussion on payments centred on how these did not meet the everyday needs of families and how the lower payment amount for parents under 25 was not justified. One parent's map (see below and bottom left)

included details about 'shopping to make it last' and 'trying to keep to the cheaper stuff', as well as worry about 'kids constantly growing out of clothes, shoes etc.' and maintaining kids' clubs, 'doing anything to make sure they fit in with such low income!'. This participant elaborated on these themes in the discussion, explaining that the UC payment 'doesn't touch' children's activities, while another added that payments should enable parents to 'afford that little bit extra' for their kids.

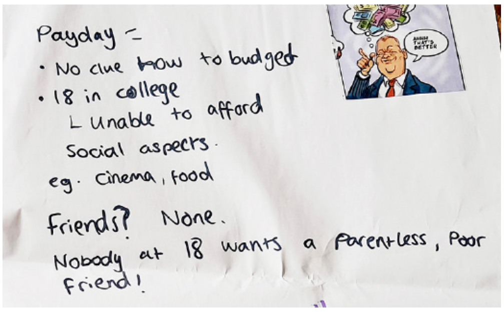
Parents described constantly budgeting and borrowing money from family or using Buy Now, Pay Later (BNPL) options, such as Klarna, which they noted made managing their finances 'a little bit easier'. Those who could borrow from family were grateful for this support, but they noted that family members were themselves often receiving benefits and they did not like borrowing from them. They also indicated that doing so made them feel less capable as parents: 'You should be able to do that, and then it makes you feel like, oh, Gran's buying another pair of shoes'

(Young adult parent). One parent with coeliac disease also described struggling to afford the more expensive gluten-free food she needed, often having to rely on her mum's help for these costs. In the discussion, she questioned why diet-related health needs/costs are not recognised within eligibility for additional support: 'Nobody gives me any help for that […] I think I should get the disability payment for it' (Young adult parent).

Care-experienced participants too detailed struggles around managing finances with low payment amounts, with one noting on their map (see below) that they wanted to be able to buy the food they liked, 'a wee bit of choice', as well as 'a wee birthday present for family'. Their map (see below) also included an urgent demand to 'increase the payment'.



Another participant in the care-experienced group included on her map (see top right) details about missing out on social activities, such as trips to the cinema or meals out with friends, summarising underneath how this affected her relationships: 'Friends? None. Nobody at 18 wants a parentless, poor friend!'.



While both sets of participants agreed that UC payments were inadequate, a few also shared experiences of struggling to manage their finances when they first started receiving UC, and a support worker highlighted how, for care-experienced young adults, navigating UC also often coincides with living independently and managing housing costs for the first time, which can be difficult and overwhelming. Housing and finances were, they added, the two issues that care-experienced young adults struggled with the most.

Some participants had opted for twice-monthly UC payments under Scottish choices,[3] and explained that this helped them to manage their finances better. One in the parent group reflected that they had found it overwhelming when they received their first payment, which was monthly, before they had been able to opt for twice-monthly payments: 'you don't get a choice to begin with and that's quite overwhelming and it makes you feel a wee bit tight and yeah, making it last a month, it's not easy'. Another parent, however, preferred monthly payments, and being able to pay her direct debits on the same day.

[3] With Scottish choices, people living in Scotland have the option of being paid UC twice a month rather than monthly and having their UC housing element being paid directly to their landlords. For more information, see: Scottish Government. 'Universal Credit (Scottish choices)'.

Participants in the parents' group also spoke about having their housing costs paid directly to landlords, but noted that payments would frequently be made late leading to repeated rent warnings and contact from landlords/the council, which in turn caused stress and a feeling of constant precarity: 'I feel like I get harassed by the council because they pay it in arrears', 'I get a text every month saying your rent is due and you need to pay, or your rent is overdue'.

Experiences of other financial support

Parents were not aware of the DWP Flexible Support Fund (FSF),[4] which can be used at the discretion of Jobcentre advisers to help job seekers overcome barriers to employment; and when parent participants were asked about the Scottish Welfare Fund (SWF), only two said they had accessed it.[5] One recalled being told about the SWF by a third-sector organisation and explained that she often told others about it, as she felt it was not well-known: 'I feel like it's hidden. It's almost like they don't want people to apply for it.' This participant explained she had been in the 'worst circumstance ever' when she applied and that she only received what she had asked for. She also recalled one person telling her: 'You can't be doing this all the time', which had made her feel misunderstood and judged.

The other parent had similarly found the SWF difficult to access. She had had to justify needing it, answering a lot of questions, and she had worried the answers would be shared with social workers. She also remembered feeling like she might be judged for being a 'bad parent', for struggling and needing the support in the first place.

> **"There's questions on it that make you feel like, oh, well, should I be applying for this? Like, am I going to be able to tell them that I'm actually struggling for my gas and electric this week? Does it make me look like a bad parent? Like, you know, like, and I'm not a bad parent, I'm just struggling this week" – Young adult parent**

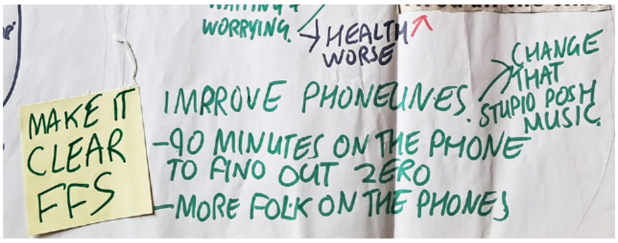
These negative experiences mirror findings from the Poverty Alliance's (2024) Get Heard Scotland Citizen's Panel on the Scottish Welfare Fund, where participants described the SWF as a 'mystery' and a 'lottery' because of the absence of clear criteria and a lack of transparency/feedback on how decisions are made, and where they also felt stigmatised in their interactions with local authorities.

More positive views were shared about the Best Start Grant payments, and a third-sector support worker noted that the parents they supported were generally very positive about the Scottish Child Payment. These Scottish-administered benefits were perceived to be easier to understand and more reliable than UC. Social Security Scotland was also perceived to be 'run more smoothly' and more supportive and respectful than the DWP, with one participant commenting that it was 'less antagonising, less you need to go and do this or you're not getting money' (Young adult parent). They also appreciated the clear,

[4] The FSF and the SWF were not discussed in the care-experienced group.

[5] The SWF is a discretionary scheme administered by local authorities to support households most in need. It is split into Crisis Grants and Community Care Grants. For more information, see: Scottish Government. 'What the Scottish Welfare Fund is'.

accessible style of communication, and the availability of inclusive formats for those with additional needs. DWP communication was, by contrast, viewed as poor/confusing (see below).



Work-related requirements and sanctions

Existing research shows that the UC system is often experienced as punitive rather than supportive (Wright, Fletcher & Stewart, 2020; Sundberg, Levya del Rio & Robertson, 2025), and we also know that young adults are more likely to be subject to stricter work-search requirements, as well as sanctions for failing to meet these requirements (Rochow, 2025; Phipps et al., 2025). In November 2025, the UC sanction rate (including those subsequently overturned) for people aged 16-24 was 10.6%, compared with 4.7% for those aged 25 and over (DWP Stat Xplore, 2026b). This is partly explained by the fact that young people are more likely to have work-related requirements when claiming UC; in November 2025, 47% of 16-24-year-olds claiming UC were under a conditionality regime where sanctions can be applied, compared with 23% of those aged 25 and over (DWP Stat-Xplore, 2026b).[6]

In both groups, conditionality was experienced as stressful, with participants describing how they had been sanctioned or threatened with sanctions for missing or being late to appointments, or for failing to meet other work-related requirements as set out in their claimant commitments.[7] They also described how this fear and insecurity around sanctions shaped their behaviour, with participants attending what they saw as unnecessary appointments, complying with unreasonable work-search requests, and in the case of one young parent participant also possibly withholding information about her experience of domestic violence.

One participant in the care-experienced group explained she was sanctioned for being just two minutes late to an appointment after becoming lost trying to find her way to the Jobcentre, while two others – one parent, one care-experienced – spoke about being sanctioned for missing appointments. The care-experienced participant explained she had missed the appointed due to her mental health condition, which caused her to 'zone out' and forget things, including to charge her phone and check her journal for appointment times, but that this was 'not a good enough answer' for her work coach. The parent participant had been in a violent domestic relationship which 'nobody knew about' and was scared to leave

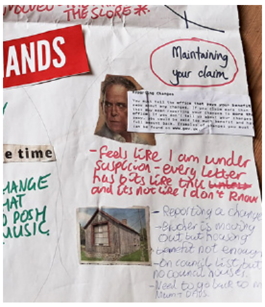
[6] The Conditionality Regimes with work-related requirements are 'Searching for work', 'Planning for work', 'Preparing for work' and 'Unknown'.

[7] This is a 'personalised' agreement between the person claiming UC and the DWP, outlining what the person claiming must do to find paid work. It is designed to be tailored to a person's circumstances, such as their health or caring responsibilities, and employment status. For those able to work, responsibilities include attending Jobcentre appointments with a work coach, demonstrating they have made themselves available for work, spending a minimum number of hours a week looking and applying for jobs, attending job interviews and appointments and declaring any changes in circumstances.

her house, fearing she would be attacked if she did. She had told the Jobcentre that she was at her dad's and was sanctioned,[8] leaving her without any money, even though she had a four-month-old baby at the time. It was not clear from her account if she had withheld the true details of situation because of a fear that she would be sanctioned rather than supported.

A different care-experienced participant expressed frustration at being sanctioned for not being able to find and secure jobs, adding that there were sometimes no jobs to apply for, while in other cases he had been rejected by employers for living in homeless accommodation. His map (see below) included details about feeling 'under suspicion' and in the discussion he spoke about a series of 'traps' waiting to catch care-experienced people.

> **"I lived five minutes away from the McDonald's in a homeless accommodation that I was guaranteed to be there for a year. And they literally said they couldn't hire me because I lived in homeless accommodation. But then I got sanctioned for the Jobcentre for not getting a job [...] There's a lot of traps that catch care-experienced people out" – Care-experienced young adult**



Pressure to work and fears about loss of income due to the inability to meet work-related requirements were also key themes in the workshop with young parents, with this group similarly feeling that requirements were not aligned with the realities of their lives. One parent described the juggle of looking after her mum, whom she had been a registered carer for previously, and her young daughter who had additional needs, and being pressured to find childcare and work despite the various difficulties that this involved.

> **"I was a carer for mum, I am still a carer for mum and I have been all my life but through benefits, I had to cancel that because she wasn't getting the right benefits. Now that I'm not a carer for my mum and my kids are over three or whatever it is, I have to work and they tell me I have to work within forty-five minutes of my house, which is crazy. I have to work this amount of hours a week and I'm going, now [daughter's name] has additional needs that she doesn't go to anybody else but me, she doesn't. How do you expect me just to chuck [her] out to a childminder and just go to work and enjoy my shift at work, like that, work and school hours, I can't do anything like that" – Young adult parent**

As this account highlights, the expectation on parents with children aged three and above to work or conduct work-search activities for up to thirty hours a week, and to find work within a certain maximum traveling time from where they live – for this participant, up to forty-five minutes, but in the Universal Credit Regulations up to ninety minutes[9] – can be extremely

[8] The nature of this appointment was not clarified. Parents of children under one year old are exempt from work-related requirements. However, they can be sanctioned for failing to attend other appointments unrelated to work (Welfare Benefits Unit, 2025).

[9] Universal Credit Regulations 2013, SI 2013/376, reg. 97.

difficult and stressful. Issues with finding childcare, and appropriate childcare, including for children with additional needs, can make this yet more difficult; while for those already working, pressure to increase their hours, in line with DWP requirements, can mean having to leave jobs that work for their families.

> **"I was lucky that with my job, even though I'm part-time, I meet that threshold and I do earn enough just to meet it, but there are other people that like [...] they're a cleaner, they're a single parent, they've done this job for years, but now they're saying that the job's not good enough, that she needs to go back to college and do something else, and earn more money, or up her hours, to get Universal Credit when she's, it's a comfortable job, it works for the situation" – Young adult parent**

Parent participants also detailed how reporting changes in circumstances, or attempting to progress in work or training, could be difficult, often leading to questions and requests for excessive amounts of information, and, again, participants worried about loss of income through sanctions. One parent recalled being asked for 'a lot of information' when studying at college, and she also described being pressured to search for work during the six-week college holidays, even though she had found a job to start after the break and after her course ended. She explained that the pressure to work-search and the worry about being sanctioned took a serious toll on her mental health.

> **"They wanted me to sit on the computer for a certain number of hours a day doing work search. I was like, I have a job, why would I need to work search? They were like, No, because you should be working. I was like, who's going to hire me for these six weeks? No one, really, realistically. And it was, I was totally, from the stress from it, I ended up being signed off by my doctor and then was able to start my work after. But it was like, so I did get paid for those, but I was very close to not having any money at all. It's very stressful, yeah" – Young adult parent**

Experiences of working while claiming Universal Credit

In the young adult parent group, participants spoke about their experiences of combining work and UC, highlighting how assessment periods and fluctuating earnings threaten UC payments and create unpredictable income gaps, leaving them temporarily worse off. They reflected that, because of this, and the rigidity of the system, parents often feel it is better not to work, 'that they're better off on Universal Credit than working.'

One parent, who was paid every four weeks from her job, explained how the monthly UC assessment period left her with only her job income for one UC payment period, which happened to fall in the summer school holidays. She had to save throughout the year to prepare for this, and to be able to pay rent/bills and take her child out for trips and activities, but it was nonetheless stressful: 'I do not get any money from Universal Credit in that one month until I get paid again […] They're like, you get paid, you've had like this amount of money and really, no I haven't, it's from... Yeah, that really is really stressful' (Young adult parent).

Another parent described receiving warnings about sanctions when her pay fluctuated and she received slightly more from her job. Any pay rise she received was partially reduced by the UC taper rate, meaning she never actually felt the full benefit of the increase.

> **"If I get paid slightly different from work, it's like they'll send me a thing that's like reading about sanctions or [...] I have, sometimes there's like a pay rise at like a certain part of the year. That gets taken off me from Universal, so I don't get to see that pay rise because Universal Credit cancels it out and they'll pay me less [...] I don't get that little bit extra that everybody else I'll work with would maybe get" – Young adult parent**

CONCLUSION

This report has discussed evidence from creative, participatory research with young adult parents and care-experienced young adults receiving Universal Credit (UC) in Scotland. It has illustrated that while UC is an important lifeline for these groups, providing essential income as they are also often navigating employment, education, and independence, they can face multiple challenges – from limited information and support to inadequate payments that leave them struggling to get by.

Participants suggested several solutions to help address some of these challenges, including greater recognition of the barriers, and better support for young adults when accessing information and applying for UC. The application and UC process were experienced as confusing and complex, with participants often feeling overwhelmed and stressed. Information and guidance from the DWP, Jobcentres, and others in supporting roles was felt to be lacking, and participants found it hard to keep up with changes if they were not receiving support from third-sector organisations.

For the care-experienced group, there were additional challenges around housing insecurity and providing address history information, with one participant describing this requirement and process as a 'kick in the teeth' for care-experienced people. He and others in the care-experienced group suggested a separate route for care-experienced people, and they also stressed the need for increased awareness of the issues facing this group, including in relation to housing insecurity, through appropriate training for work coaches.

Interactions with work coaches were inconsistent, with significant variation in terms of the level of awareness and understanding shown by work coaches about the kinds of issues young adult parents and care-experienced young adults could be experiencing, as well as varying levels of empathy and willingness to support. Coach discretion, including around mental health issues/support, was a key theme in participants' accounts, as was high turnover among work coaches, with participants having to tell the 'same story' multiple times. In addition, some participants had experienced particularly difficult and even hostile encounters with coaches and Jobcentre staff, including being 'watched' over by staff as they typed their applications or being asked intrusive and inappropriate questions during their UC interview.

Again, care-experienced participants underscored the need for increased awareness of the challenges experienced by care-experienced people, as well as the need for a person-centred service, built on principles of dignity and respect. For parents, priorities included greater recognition of their caring responsibilities, more supportive appointment scheduling practices, and improvements to the space of the Jobcentre. They also agreed that communication could be improved through better training for coaches and Jobcentre staff, and they similarly underscored the need for a person-centred service underpinned by dignity and respect: 'I think they need to realise that they're actually dealing with real people' (Young adult parent).

Both groups spoke about the hardship of the five-week wait, and they also noted how UC payments for young adults are inadequate, covering only basic costs. Parents described intense budgeting and borrowing from family and using Buy Now, Pay Later options while living off these low amounts; while care-experienced participants described not being able to afford birthday presents for family members and missing out on social activities, which negatively impacted their relationships and left them socially isolated. One care-experienced participant included on their map an urgent demand to 'increase the payment.'

Additional sources of financial support were discussed in the parents' group, where issues with accessing the Scottish Welfare Fund (SWF) were highlighted, but other Scottish-administered benefits and Social Security Scotland (SSS) were viewed favourably. Participants valued the clear, accessible style of communication at SSS and the availability of inclusive formats for those with additional needs. By contrast, DWP communication was viewed as poor and confusing, and again it was felt that better training for coaches and Jobcentre staff and more respectful communication was needed.

Several participants, across both groups, had been sanctioned or threatened with sanctions and their accounts spoke to a feeling of stress and constant insecurity about UC payments. For care-experienced young adults, again, housing insecurity, along with a lack of available jobs, was a key issue preventing them from being able to access paid work and meet work-related requirements, while young parent accounts highlighted the difficulties of meeting requirements whilst caring for children and others, with one participant stating unequivocally at the end of the discussion: 'they don't take my caring responsibilities into consideration at all.'

For those combining income received through work and UC, assessment periods and fluctuating earnings threatened UC payments and created unpredictable income gaps, leaving them temporarily worse off. Reviewing monthly assessment periods and considering alternatives or mitigation, such as tailoring the length of assessment periods to match the frequency at which those receiving UC are paid, would help to provide working young adults with a more reliable source of income (see: CPAG, 2026).

RECOMMENDATIONS

The Poverty Alliance welcomes the UK Government's Review of Universal Credit as an opportunity to advance meaningful reforms and ensure that the system fulfils its role as both a secure safety net and a route to financial stability for those requiring support.

We endorse existing recommendations supported by civil society organisations, including the Child Poverty Action Group and One Parent Families Scotland, and we put forward additional recommendations aimed at ensuring adequate access and support for young adults in Scotland.

UK Government/DWP:

- End the arbitrary five-week wait for UC by making advances non-repayable to ensure that no young adult is left without adequate income.
- Remove discrimination by age in UC payments so that there is a single standard allowance and ensure benefits rise by the higher of inflation and earnings growth each year.
- Conduct a comprehensive review of the sanctions system with a view to reducing the severity and proportion of people affected by sanctions, introduce clear and adequate warnings, and improve communication with recipients. Ensure that sanctioning young people is exceptional rather than the rule and end the use of sanctions for people with complex needs.
- Scrap the proposal to delay access to the health element of UC until someone is aged 22, set out in the Pathways to Work green paper.
- Improve the quality of support offered to young adults through poverty awareness, care-experience awareness, and trauma-informed practice training for work coaches.
- Ensure that young adults are provided with a person-centred service based on dignity and respect.
- Review the address history requirement for care-experienced young adults so this is proportionate and respectful.
- Ensure young adults have more consistent relationships with work coaches and that the allocation of work coaches is appropriate, taking into account young adults' previous experiences and needs.
- Improve access to information and support for young adults, ensuring guidance is accessible and those with mental health problems and those who have English as an additional language are fully supported.
- Review monthly assessment periods and consider alternatives or mitigation, such as tailoring the length of assessment periods to match the frequency at which those receiving UC are paid, to provide working young adults with a more reliable source of income.
- Promote awareness of additional sources of financial support, including the Flexible Support Fund and what it can be used for among people receiving UC and work coaches, to ensure it reaches young adults most in need of support.

Social Security Scotland:

- Promote awareness of the Scottish Welfare Fund and what it can be used for among those receiving UC and work coaches, to ensure it reaches young adults most in need of support.

Scottish Government:

- Build on the existing offer of early learning and childcare to increase flexibility, accessibility and affordability for young adult parents, with a focus on families with very young children, families with disabled children, and parents – especially mothers – working shifts or irregular hours.
- Provide sustainable, long-term funding for third-sector organisations providing welfare rights and advocacy support for people navigating the social security system.

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APPENDIX A

Universal Credit experiences: Template map and prompt questions

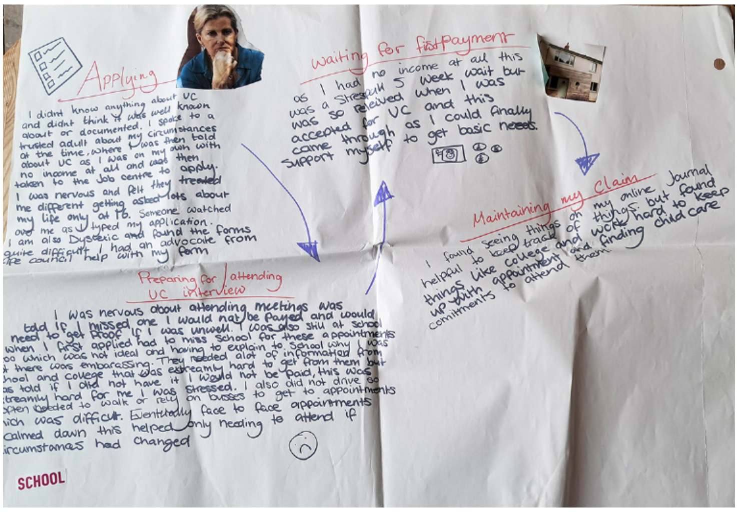
UNIVERSAL CREDIT EXPERIENCES	
Applying	
Finding information or support relating to UC and application process, understanding entitlements/elements, gathering personal information and documents needed for application, creating online account, completing and submitting online form, confirming identity, booking appointment/interview	Didn't know where to start…spoke to a friend who had recently submitted a claim/went to Citizens Advice Need to focus on application, make sure I get info right Worry about being able to attend appointment
Preparing for and attending Universal Credit interview	
Gathering documents, getting to the interview, agreeing and signing claimant commitment	Worried about feeling well enough for interview; worried about getting there – need to book taxi, health condition Trying to remember the documents I need Coach was FRIENDLY but asked a lot of questions
Waiting for first payment	
Five week wait period	CHECKING EMAILS EVERY DAY, ANXIOUS Borrowing money from a friend
First payment arrives	
	RELIEVED but also WORRIED – HAVE TO MAKE IT STRETCH, bills to pay, debt
Maintaining your claim	
Online journal; appointments with work coach; changes in number of hours required to look for work; attending appointments around care responsibilities (children, wider family)	Finding it hard to find jobs to apply for and meet expectations set out in claimant commitment, worried about payments being paused

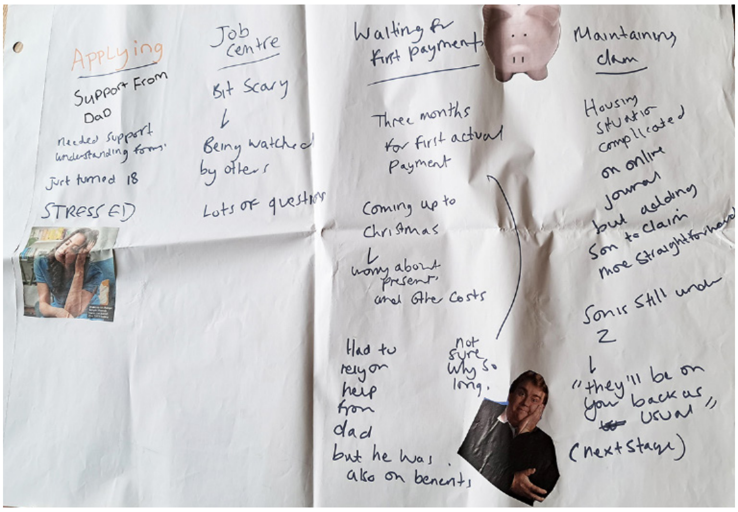
Prompt questions:

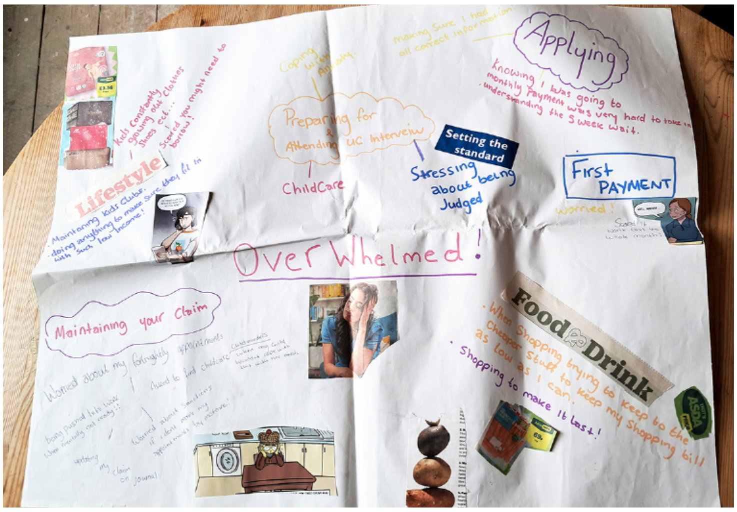
- What did these stages involve for you, and how did you feel?
- Were there any additional steps in your journey that should be added in?
- Who or what you were you interacting with (Website, UC Journal, work coach) during these stages, and what was your experience of these interactions?
- Was anything hard to understand or frustrating during these stages?
- Did anything work well or make a positive difference to you during these stages?
- Do you have any ideas for what could make the various stages or process better?

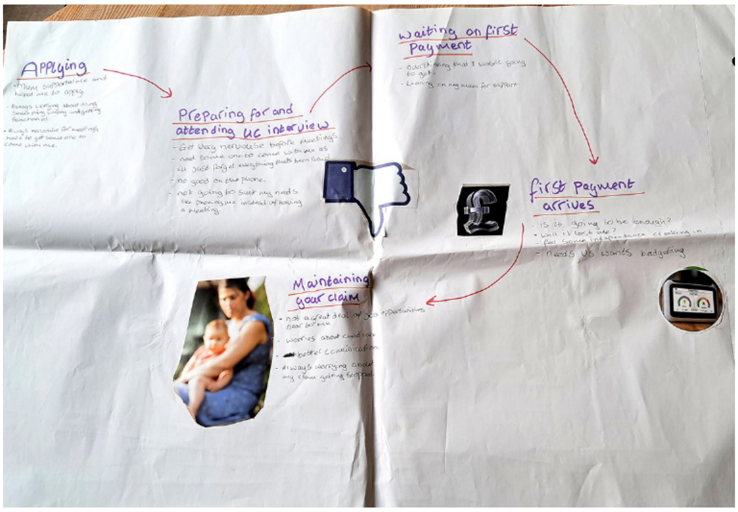
APPENDIX B

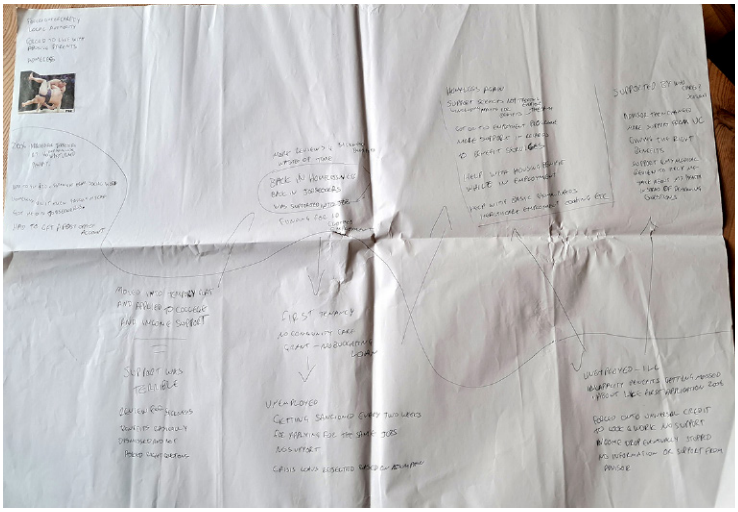
Participant Universal Credit experience maps

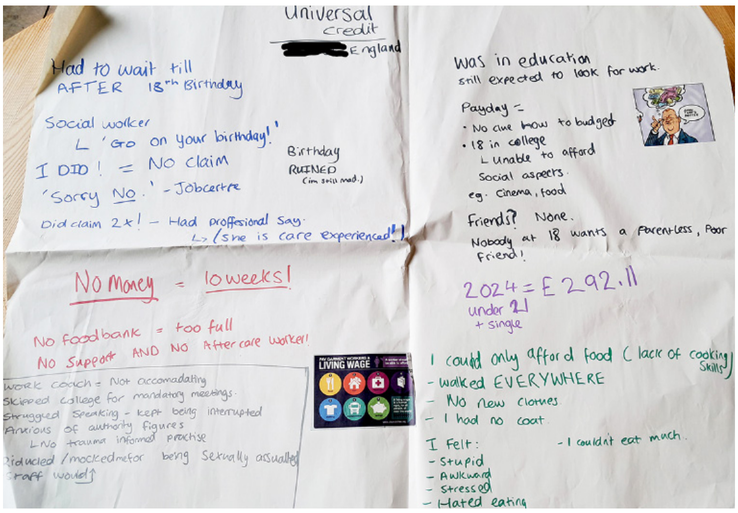


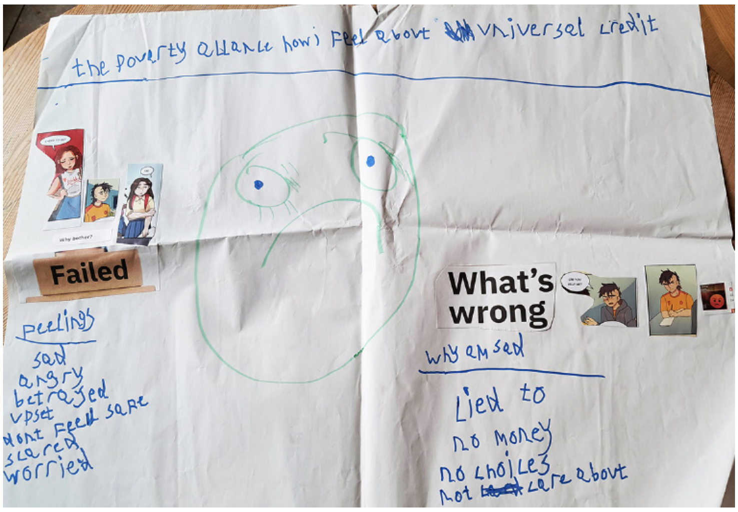


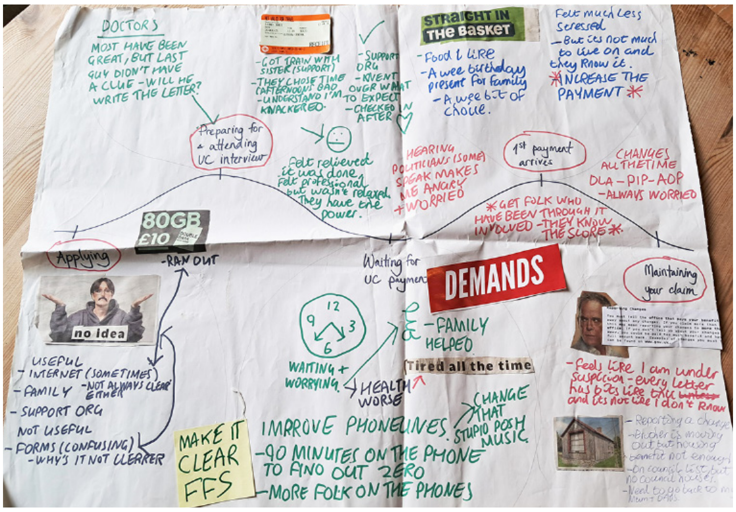


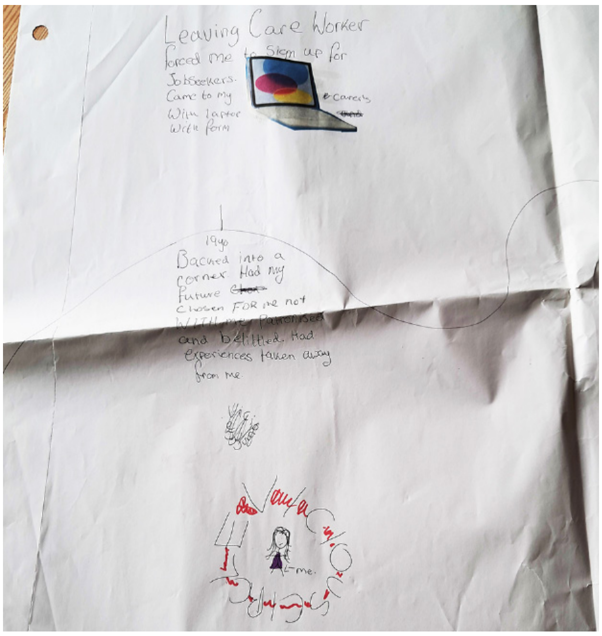

Applying
Preparing for and attending UC interview
Waiting on first Payment
first Payment arrives
Maintaining your claim




Universal credit
[redacted] England
Had to wait till AFTER 18th Birthday
Social worker
'Go on your birthday!'
I DID ! = No claim
'Sorry No.' - Jobcentre
Birthday RUINED (im still mad.)
Did claim 2x! - Had professional say.
(she is care experienced!)
No Money = 10 weeks!
No foodbank = too full
No Support AND NO Aftercare worker!
Work coach - Not accomodating
Skipped college for mandatory meetings.
Struggled speaking - kept being interrupted
Anxious of authority figures
No trauma informed practise
Ridiculed / mocked for being sexually asualted
Staff would
LIVING WAGE
Was in education
still expected to look for work.
Payday =
• No clue how to budget
• 18 in college
Unable to afford social aspects.
eg. Cinema, food
Friends? None.
Nobody at 18 wants a Parentless, Poor Friend!
2024 = £ 292.11
under 21 + single
I could only afford food (lack of cooking skills)
- walked EVERYWHERE
- No new clothes
- I had no coat
I Felt:
- Stupid
- Awkward
- Stressed
- Hated eating
- I couldn't eat much.


the poverty alliance how i feel about universel credit
Failed
Feelings
sad
angry
betrayed
upset
dont Feel safe
scared
worried
What's wrong
why am sad
lied to
no money
no choices
not care about


DOCTORS
MOST HAVE BEEN GREAT, BUT LAST GUY DIDN'T HAVE A CLUE - WILL HE WRITE THE LETTER?
- GOT TRAIN WITH SISTER (SUPPORT)
- THEY CHOSE TIME (AFTERNOONS BAD)
- UNDERSTAND I'M KNACKERED.
- SUPPORT ORG
- WENT OVER WHAT TO EXPECT
- CHECKED IN AFTER
STRAIGHT IN THE BASKET
- Food I like
- A wee birthday present for family
- A wee bit of choice.
Felt much less stressed
- But its not much to live on and they know it.
INCREASE THE PAYMENT
Preparing for & attending UC interview
Felt relieved it was done. Felt professional but wasn't relaxed. They have the power.
HEARING POLITICIANS (SOME) SPEAK MAKES ME ANGRY + WORRIED
1st payment arrives
CHANGES ALL THE TIME
DLA - PIP - ADP
- ALWAYS WORRIED
GET FOLK WHO HAVE BEEN THROUGH IT INVOLVED - THEY KNOW THE SCORE
80GB £10
Applying
- RAN OUT
Waiting for UC payment
DEMANDS
Maintaining your claim
no idea
USEFUL
- INTERNET (SOMETIMES)
- FAMILY - NOT ALWAYS CLEAR EITHER
- SUPPORT ORG
NOT USEFUL
- FORMS (CONFUSING)
- WHY'S IT NOT CLEARER
12 9 3 6
WAITING + WORRYING.
- FAMILY HELPED
Tired all the time
HEALTH WORSE
- Feels like I am under suspicion - every letter has bits like this and its not like I don't know
MAKE IT CLEAR FFS
IMPROVE PHONELINES.
CHANGE THAT STUPID POSH MUSIC
- 90 MINUTES ON THE PHONE TO FIND OUT ZERO
- MORE FOLK ON THE PHONES
- Reporting a change
- Brother is moving out but housing benefit not enough
- On council list but no council houses.
- Need to go back to my Mum + Dads.


Leaving Care Worker forced me to Sign up for JobSeekers. Came to my With laptop With form
Carers
1990
Backed into a corner. Had my Future chosen FOR me not WITH me. Patronised and belittled. Had experiences taken away from me.
me

WORKING TOGETHER TO COMBAT POVERTY

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