

# Evaluation of the health impacts of Universal Credit: a mixed methods study

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## About the research

The UK social security and tax credit system is being transformed by the implementation of Universal Credit (UC). As UC payments are targeted at low-income households, any impacts on mental health will have important consequences for health inequalities. This research is the first large-scale study to examine the impact of the introduction of UC on mental health and wellbeing, and how these impacts are moderated by variation in implementation across England, Wales and Scotland. We are conducting a 5-year mixed methods study, with five work packages (WP).

### WP1 – A Natural Experiment

We are treating the phased implementation of Universal credit as a natural experiment to explore effects on mental health and wellbeing, and how these effects vary for different groups of people such as single parents, people living with a disability and children. We are using data from the Annual Population Surveys and the UK Household Longitudinal Study ('Understanding Society') - large scale surveys which hold lots of information on people and households, over a long period of time - as well as routinely collected information on health and use of health services.

### WP2 – Citizens Advice data analysis

We used data about UC advice-seeking collected by Citizens Advice across the UK between 2017-2021. We analysed who was seeking advice with claiming UC and how the people seeking advice changed as UC was rolled out. We found that over time more families with dependent children and people in employment were seeking advice.

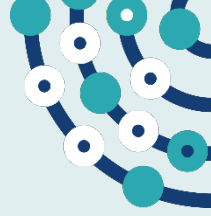
### WP3 – Qualitative Longitudinal Study

We are conducting 2 waves of in-depth interviews with claimants between 2022 and 2024. We are exploring people's experience of claiming and living on UC and how UC impacts their mental and physical health. We are also aiming to interview staff who support people with UC. To date, we have interviewed 70 claimants in Northern England and Southern Scotland. We are following-up with claimants 12-18 months later to see how their experience...

## Early findings

- WP2 found that over time more families with dependent children and people in employment were seeking advice. To find out more see our paper which was published in BMC public health: <https://link.springer.com/article/10.1186/s12889-023-15483-4#Fun>
- Ongoing analysis of WP3 interviews is finding that claimants' experiences are mixed. Some people reported positive supportive interactions with staff but many reported substantial impacts on their mental health from engaging with the Universal Credit system, and from experiencing financial insecurity and hardship. We found issues, including but not limited to, inadequate levels of the standard allowance, deductions causing hardship, inappropriate conditionality, and delayed work capability assessments and decisions. All of these caused uncertainty, stress and heightened anxiety in many claimants. You can read our recent evidence submission here: <https://committees.parliament.uk/writtenevidence/121026/pdf/>





## About the Research (continued)

...changes over time. A small sub-sample of our participants have shared their realities of UC through artistic expression, including poetry, mixed media and photography. You can see our virtual exhibition here: [www.uccreatives.co.uk](http://www.uccreatives.co.uk)

### WP4 – a dynamic microsimulation model

We are modelling the longer-term health impacts of UC. We will build on an existing static microsimulation model of income and welfare policy (UKMOD, [www.microsimulation.ac.uk/ukmod](http://www.microsimulation.ac.uk/ukmod)), and incorporate information about effects and mediators from the other work packages. We shall use the model to simulate the possible health impacts of different UC implementation scenarios, and to explore how these differ between subgroups of the working age population, defined by personal characteristics, household type or geography.

### WP5 - Cost-consequence analysis

We will use information and findings from earlier work packages to examine the costs and consequences of introducing Universal Credit and whether they represent value for money. We will consider lots of possible consequences, and where possible assign them a monetary value. This is not always possible, and so we will consider consequences that cannot be 'monetarised' too. Different parts of the country have also offered support schemes to help mitigate against negative effects of universal credit (i.e. short-term loans, financial support). We will examine if certain types of schemes offer more value for money than others.

## Further information

More information about this work can be found here: [Evaluation of the health impacts of Universal Credit: a mixed methods study.](#)

Protocol of this NIHR work has been published as [Craig, P., et al. \(2022\). Evaluation of the mental health impacts of Universal Credit: protocol for a mixed methods study. BMJ open, 12\(4\), e061340.](#)

## Contact the researchers

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