

# Appendix C – Topic guides

## Topic guide for interviews with people on Universal Credit

### INTRODUCTION (3 minutes)

- Introduce self and Ipsos MORI
- Check in with how they are – realise it's a tricky time at the moment with all the changes to everyone's lives because of Coronavirus. Is now still an OK time to speak to us?
- **Introduce the research:** The Scottish Government wants to hear about the experiences of people who are eligible for Universal Credit Scottish Choices. It has commissioned us (Ipsos MORI) to carry out research to help assess its impact on people and to see how it could be improved. The interview will allow us to hear about your experience and thoughts about the Universal Credit Scottish Choices. The anonymised findings will be published as part of an evaluation of the Scottish Choices.
- Explain that the interview will last about 45 minutes to an hour. Remind them they will get £35 to say 'thank you'
- Provide reassurances of anonymity and confidentiality. Explain that no identifying information about individuals will be passed on to anyone outside the Ipsos MORI research team, so it will not be possible for the Scottish Government or anyone else to identify individuals in any reports that Ipsos MORI produce.
- Remind participant that they don't have to answer any questions they don't want to answer, and that they are welcome to stop the interview at any time.
- Request permission to record interview. Explain that this is for transcription and analysis purposes and that recordings will not be shared outside the research team at Ipsos MORI.

### PARTICIPANT'S BACKGROUND (3 minutes)

**Firstly, it would be great if I could just confirm a few details about you**

- Can you tell me how old you are?

- And are you working at the moment?
- Which area of Scotland do you live in?
- And do you live with anyone else? If so, who?
- Do you, or anyone you live with, have a disability or health condition that affects your day to day life? IF YES – ask for brief details.
- And according to my notes, you are (READ OUT SCOTTISH CHOICES STATUS – I.E. WHICH, IF EITHER, THEY ARE ON, AND WHICH, IF EITHER, THEY HAVE BEEN ON) - is that still correct?

#### **EXPERIENCE OF UNIVERSAL CREDIT (5 minutes)**

**It would be great if I could get a bit of background on your experience of Universal Credit.**

- When did you first apply for Universal Credit?
- Check if still receiving UC
  - IF NO – when did they stop receiving it? How long had they been on it at that point?
  - IF YES – so you've been on UC for around xx months? (confirming length of time from when first applied)
- How did you come to be applying for UC? (WANT TO KNOW IF THEY WERE A COMPLETELY NEW CLAIM, OR MIGRATED FROM ANOTHER BENEFIT BECAUSE OF CHANGE IN CIRCUMSTANCES)
- What elements does your UC cover – do you get a housing element? (i.e. a payment towards your rent or housing costs)
- Can I ask – how much money do you normally receive in your Universal Credit payments?
- Obviously, things have changed financially for many people since the Coronavirus crisis and lock down. Have your UC payments changed at all since the start of the Coronavirus crisis in March? IF YES – how have they changed? (*If necessary, explain that we're asking this to understand how the crisis might have impacted on their experience of UC and of SCs*)

#### **FINANCES (5 minutes)**

I'd now like to move on to ask some questions about your finances and any financial impact of coming on to Universal Credit. To be clear, there are no right or wrong answers, and all your responses will be kept anonymous. Just let me know if there is a question you would rather not answer.

So, I'd like to ask a few general questions about money if that's ok.

- In general, how do you feel you are managing financially these days?
  - PROBE – what makes you say that?
- Has your financial situation changed at all in the time you've been on Universal Credit?
  - PROBE FULLY – in what way has it changed? At what points? What caused this change?
- And has your financial situation changed at all over the last few months, since the lock down started in late March?
  - PROBE FULLY – in what way has it changed? Why? At what points?
- How confident would you say you feel about managing your money?
  - PROBE – can you say a bit more about why you feel that way?
  - Has this changed at all since you started on UC? More/less confident than previous? Why?

#### AWARENESS AND UNDERSTANDING OF SCOTTISH CHOICES (10 minutes)

Now I'd like to hear a bit about what you know about Scottish Choices.

- First of all, could you tell me what, if anything, you know or have heard about the Universal Credit Scottish Choices?
  - PROBE IF NECESSARY: What do Scottish Choices involve? Who are they for?
  - PROMPT ON THE TWO OPTIONS IF NECESSARY – have you heard of the option for people with a housing element to their UC to have their rent paid direct to their landlord? And the option to receive your UC twice monthly instead of once a month?
- Can you tell me a bit about when you first became aware of Scottish Choices?
  - PROBE on when, how and from what source, and what they were told about them.
- When were you first actually offered Scottish Choices? PROBE on how long ago, and through what route?

- IF NOT MENTIONED: Do you remember being offered the Scottish Choices via a digital notification on your online UC account?
  - What, if anything, do you remember about the notification? What did it say? What information did it include?
  - What did you think about this notification?
    - Were you clear about what it was offering? CHECK – were they offered both options or just one?
    - Were you clear about how the Choice(s) would work and how it/they would affect your UC payments?
    - Were you keen to apply after getting the notification in your online account? Why/why not?
    - Were you clear about *how* to apply for the Scottish Choice(s) if you wanted to?
  - Did the notification give you all the information you needed to decide whether to apply for Scottish Choices? IF NO – what else would you have liked to know?
- Aside from the notification in your online UC account, do you remember receiving any other information about the Scottish Choices? What? Who from?
  - [IF THEY RECEIVED INFO]: Did you find that information useful? Why / why not?
  - Did you seek out any information about the Scottish Choices?
- Was there anything else you would have liked to know about Scottish Choices before deciding whether or not to take it up?
- If you had needed more information, where do you think you would have looked for it? Who would you have asked?
- How would you have liked to be informed about having the option of the Scottish Choices?

#### **DECISION MAKING AROUND SCOTTISH CHOICES (5-10 minutes)**

**Now I'd like to move on and ask a bit about how you made any decisions about the Scottish Choices.**

- What did you think when you first became aware of the Scottish Choices? Did it sound like something you'd be interested in? Why/Why not?
- Did you discuss the Scottish Choices with anyone else?
  - Someone else in your household?

- Someone who helps people with money or benefits advice – like Citizen's Advice or a charity?
- Your landlord?
- Anyone else?
- What, if any, advice did they give you about taking them up?

## **QUESTIONS FOR PEOPLE WHO DID GO ON SCs (EVEN IF LATER CAME OFF IT)**

[ASK FOR EACH CHOICE CHOSEN - IF BOTH, PROBE FOR EACH IN DETAIL]

- At what point did you decide to go on to this option? Immediately after getting the notification in your online UC account, or later?
  - IF LATER – why did you delay going on to Scottish Choices?
- Why did you choose to have your payment split twice a month / your housing element paid directly to your landlord?
  - PROBE FULLY – why did you think this might be a good option for you?
  - In what way did you think it would be helpful?
  - Did you have any concerns about it before you decided to try it?
  - Did you discuss those concerns with anyone?

## **QUESTIONS FOR PEOPLE WHO DECIDED NOT TO GO ON ONE OR BOTH SCs**

[ASK FOR EACH CHOICE NOT CHOSEN]

- Did you ever consider taking up this Scottish Choice?
- Why did you not go on this Scottish Choice?
- Would you ever consider taking up one or both Scottish Choices at a later time?
  - IF YES – Which one? Under what circumstances? Why?
  - IF NO - what if your circumstances changed?
  - If you did decide to apply for them, would you feel confident knowing how to do that?
- **IF NEVER ON SCOTTISH CHOICES, SKIP TO SECTION ON SUGGESTED IMPROVEMENTS.**

### **PERCEIVED IMPACTS OF THE SCOTTISH CHOICES (10 minutes)**

**Now I'd like to move on and ask a bit about what impact, if any, the Universal Credit Scottish Choices had for you.**

**[IN THIS SECTION, KEEP IN MIND THAT THE IMPACTS MIGHT NOT BE STATIC – THEY MIGHT HAVE CHANGED OVER TIME – THERE ARE A COUPLE OF QUESTIONS ON THIS, BUT ALSO PROBE ON THIS AS APPROPRIATE]**

- Would you say the Scottish Choices made any difference to you?
  - IF YES – in what way? How have they made a difference?
  - IF NO – what makes you say that?
- Did the Universal Credit Scottish Choices have any impact on your finances?
  - PROBE FULLY: Did they/it...
    - ... make any difference to how you budget and manage your money?
      - PROMPT IF NECESSARY: E.g. keeping up with bills, food, other things you might need to buy
    - ... have any impact on whether your rent was paid on time?
    - Any other financial impacts? Anything you didn't expect?
    - FOR EACH – probe for details of exactly how they feel it affected them, and why they feel it affected them this way – what was it about SC that had these impacts?

**Now, thinking about other possible impacts...**

- Did going onto Scottish Choices affect...
  - ... how much you worry about money?
  - ... how secure you feel in your home (how safe you feel from eviction)?
  - ... your physical or mental health?
    - FOR EACH – probe for details of exactly how they feel it affected them, and why they feel it affected them this way – what was it about SC that had these impacts?
- FOR THOSE WHO ARE/WERE ON THE TWICE MONTHLY PAYMENTS:  
Did you spend your Universal Credit differently as a result of it being paid in a different way?
  - In what way? What, if any, difference did this make for you?
- Did the Scottish Choices have any negative consequences for you?
  - IF YES – probe fully. What?
  - Why did this occur?
  - What impact did it have for you?
  - Were you able to sort it out?
- Did the Scottish Choices have the effect you hoped it/they would when you chose it? PROBE FULLY.
- Has the impact of Scottish Choices changed for you at all over time?

- What about since the lock down – did this made any difference to how the Scottish Choices worked for you?

#### **REVERTING TO NORMAL PAYMENTS (5 minutes)**

- ASK IF NOT CLEAR FROM RECRUITMENT: Were you at any point using one or both the Scottish Choices options and then changed your mind (i.e. reverted to the monthly payments and you paying your landlord yourself)?

#### **[IF YES – ASK FOR EACH OPTION THEY WERE ON, BUT THEN CAME OFF]**

- And you said you stopped receiving twice monthly payments / having your rent paid direct to your landlord. How long did you have your Universal Credit paid that way before you stopped it and reverted back to the default option?
- Why did you choose to stop it?
  - PROBE FULLY. PROMPT IF NECESSARY:
    - Was it something about the way SCs worked? What?
    - Had your circumstances changed? In what way? Why did this mean you felt it wasn't the right option for you?
- Did you talk to anyone before you stopped the Scottish Choice(s)?
  - Someone else in your household?
  - Someone who helps people with money or benefits advice – like Citizen's Advice or a charity?
  - Your landlord?
  - Anyone else?
- What advice did they give you?
- How did you find the process of reverting back to the default payment schedule? PROBE ON ANY ISSUES EXPEREINCED.

## FUTURE IMPROVEMENTS (5 minutes)

**Before we finish up, I'd like to ask some questions about ways the Scottish Choices could be improved in your view.**

- Can you think of any ways the Universal Credit Scottish Choices could be improved?
  - PROBE ON THE FOLLOWING FOR EACH OPTION THEY WERE OFFERED:
    - The information available?
    - The way people are told about the Scottish Choices?
    - The administrative process of applying for the Scottish Choices?
    - The process of receiving payments?

**The Scottish Choices are designed to give people in Scotland some flexibility about how they want to receive their Universal Credit payments.**

- Can you think of any other changes to how UC is paid that might make it easier for you to manage your money?

**The Scottish Government is in the process of developing a new 'split payments' policy with the DWP.** This will be available to households where both members of the household are in receipt of UC and provides the option to split the UC payment between both members of the household, rather than a single payment being made.

- What do you think of this idea?
- Do you have any other feedback for the Scottish Government about the Scottish Choices?

## WRAP UP (3 minutes)

- Is there anything else you would like to raise about the things we've discussed today?
- Do you have any questions about the research?

**As I mentioned, we're offering you £35 to thank you for your time. Would you prefer to get it as:**

- A BACS transfer?
- A Love2Shop e-code?
- An Amazon e-code?

## Topic guide for landlords

### INTRODUCTION (3 minutes)

- Introduce self and Ipsos MORI
- And I just wanted to check that now is still an OK time to speak to us? I realise it's a difficult and busy time at the moment, so just wanted to confirm that you're still ok to speak just now? *If necessary, provide reassurances that we can stop at any time if needs be, and can split the interview into smaller chunks if that's helpful.*
- **Introduce the research:** As you know, the Scottish Government wants to hear about views on Universal Credit Scottish Choices from both people on Universal Credit and landlords like yourselves. It has commissioned us (Ipsos MORI) to carry out research to help assess its impact and to see how it could be improved. We want to hear about your experience and thoughts about the Universal Credit Scottish Choices. The anonymised findings will be published as part of an evaluation of the Scottish Choices.
- Explain that the interview will last about 30-45 minutes to an hour. (PRIVATE LANDLORDS ONLY – mention that will give them £35 to thank for their time.)
- Provide reassurances of anonymity and confidentiality. Explain that no identifying information about individuals will be passed on to anyone outside the Ipsos MORI research team. If we include any quotes to show what people said in our reports, they will be anonymous - it will not be possible for the Scottish Government or anyone else to identify individuals or organisations in any reports that Ipsos MORI produce.
- Remind participant that they don't have to answer any questions they don't want to answer, and that they are welcome to stop the interview at any time.
- Request permission to record interview. Explain that this is for transcription and analysis purposes and that recordings will not be shared outside the Ipsos MORI. ***Start the digi recording and ask participant to confirm they are happy to take part and to be recorded while recording is on.***

## PARTICIPANT'S BACKGROUND (3 minutes)

Firstly, thanks very much again for taking part in the short survey we ran in July, and for agreeing to take part in this follow up research. I just wanted to confirm a few background details about you.

- Confirm type of landlord they are, or they work for
  - Individual landlord or employee of a landlord company/organisation?
  - Private landlord, private letting agent, Local Authority Housing Department, Housing Association?
- Confirm their role – probe for details as needed
- Confirm number of properties they / their organisation are responsible for.
  - *If participant isn't sure, probe for ballpark*
- Confirm areas they let properties in. *Which local authorities? Whether urban/rural?*
- In recent years, roughly how many tenants would you say you / your organisation have had who have been on Universal Credit, regardless of whether or not they have been on Scottish Choices?
  - *If participant isn't sure, probe for ballpark*
- Has this changed much over time?
  - IF YES – probe. How has it changed? At what points have numbers on UC gone up/down? Any views on the reasons for this?

## LANDLORD AWARENESS AND UNDERSTANDING OF SCOTTISH CHOICES (5 minutes)

Now I'd like to hear a bit about what you know about Scottish Choices.

- Could you tell me what, if anything, you know or have heard about the Universal Credit Scottish Choices?
  - PROBE IF NECESSARY: What do Scottish Choices involve? Who are they for?
  - PROMPT ON THE TWO OPTIONS IF NECESSARY
    - Have you heard of the option for people with a housing element to their UC to have their rent paid direct to their landlord?

- And the option to receive your UC twice monthly instead of once a month?
- How did you first become aware of Scottish Choices?
  - PROBE on when, how and from what source.
- Have you sought out any other information on either option? Where from? How useful was this?

### **DISCUSSIONS WITH TENANTS ABOUT TAKING UP DPLs (5 minutes)**

Thinking now about your tenants who receive Universal Credit...

- **How many of your tenants**, as far as you are aware, have opted for the Direct Payments to Landlord option? PROBE FOR ROUGH FIGURE IF UNSURE
  - Has this changed over time? PROBE – how and why?
- From what you have observed, do you think most of your tenants on UC are **aware of the option** to have their housing element paid direct to you? IF NO – why do you think this might be?
- And, in your experience, **have your tenants tended to take up the option** to have their rent paid directly to you when offered it? Why/why not – what reasons have they given for taking up / not taking up this option?
- Have you heard of tenants signing up for Direct Payments to Landlords, but then **opting out again**?
  - IF YES, EXPLORE – why do you think this happen? What impact does it have on you?
- **Have you discussed the option** to have their rent paid direct to you as their landlord with any of your tenants?
  - IF YES: What exactly have you discussed with tenants?
  - IF NO: Why not? (Try and establish - *is this because they have little interaction personally with their tenants? Or do they not feel it would be comfortable/appropriate for them to discuss it with tenants?*)

## **VIEWS ON THE IMPACT OF DIRECT PAYMENTS TO LANDLORDS (10-15 minutes)**

Probe fully to unpack whether views about SCs are to do with the design of the scheme, the way it is currently being implemented, how it interacts with other features of UC, or something else altogether.

- What is **your view, in general, of the Direct Payment to Landlords** Scottish Choices option?
  - Why do you say that? What is it about DPLs that makes you say that?
  - Probe for positives and negatives, for both landlord and for tenants.
- **What impact**, if any, has the Direct Payment to Landlords option **had on landlords**, such as yourself?
  - PROBE FULLY
    - Any positives? Any negatives?
    - Has it made a difference in any other ways?
    - Perceived reasons for impacts – what element(s) of DPLs contributed to this?
  - IF NECESSARY, PROMPT FOR ANY IMPACTS (POSITIVE OR NEGATIVE) ON:
    - **Arrears** (level/frequency)?
    - Landlord's **cashflow/income**?
    - The **support** they need to give tenants?
    - Their **relationship with their tenants**?
    - Frequency of needing to **re-let properties**?
- (IF NOT DISCUSSED FULLY ABOVE) Have you experienced **any issues with getting your payments through Scottish Choices DPLs**? PROBE FULLY (*if payment system discussed, ensure you probe on (a) whether there are any other issues and (b) whether, once issues with payment system resolved, they would have any other concerns or not*)
- **Note: as of 21<sup>st</sup> July, new landlord payment system being rolled out by DWP, which should address a lot of the issues previously raised – so focus more on whether think there will be remaining issues, once this is rolled out.**
  - What was the issue?
  - What happened? (e.g. did the tenant fall into rent arrears?)
  - How long did the issue(s) last?

- How, if at all, was the situation resolved?
  - What was the impact of this...?
    - **On you, personally?** PROBE FULLY FOR PRACTICAL AND EMOTIONAL IMPACTS *For example, did the landlord then have difficulty in recovering the arrears? Did the landlord need to start a late payment or eviction process? Did this cause the landlord stress?*
    - **And on your tenants?** PROBE FULLY FOR PRACTICAL AND EMOTIONAL IMPACTS
    - Have the impacts been more/less for particular types of tenants (for example, families? Carers? Those with disabilities?)
- What (other) **impacts**, if any, do you think DPLs have had on your **tenants**?
  - Positives? Negatives?
  - Perceived reasons for impacts – what element of DPL contributes to this?
  - Any differences in impacts for different groups of tenant?
  - **PROMPT IF NECESSARY:**
    - Impacts on their wider income?
    - Impacts on their ability to manage their money?
- If asked, would you **encourage or discourage tenants** to apply for Scottish Choices so their housing element was paid directly to you?
  - Why/why not?
  - Is this something you have actively done (i.e. encouraging/discouraging them)? How? What are tenants' responses?
- If not already discussed – at what point do any issues / problems around DPLs tend to arise? (i.e. is it early on after going onto UC, or at other points too?)

Landlords may have less to say on this element, so use judgement about how much to ask if they say they don't know much about it. As above, probe as needed to unpack whether views on the impact are to do with the design of the option, the way it is currently being implemented, how it interacts with other features of UC, or something else altogether.

## DISCUSSIONS WITH TENANTS ABOUT TAKING UP TMPs (5 minutes)

And moving on to think about the other Scottish Choice – the option for those on UC in Scotland to receive payments twice a month instead of monthly.

- **How many of your tenants**, as far as you are aware, have opted for twice monthly payments? PROBE FOR ROUGH FIGURE IF UNSURE
  - Do you know if this has changed over time? PROBE – how and why?
- From what you have observed, do you think most of your tenants on UC are **aware of the option** to get twice monthly payments? IF NO – why do you think this might be?
- And, from what you know, **have your tenants tended to take up the option** to get their UC payments twice a month? Why/why not – what reasons have they given for taking up / not taking up this option?
- Have you heard of tenants signing up for twice monthly payments, but then **opting out again**?
  - IF YES, EXPLORE – why do you think this happen?
- **Have you discussed the option** to switch to twice monthly payments with any of your tenants?
  - IF YES: What exactly have you discussed with tenants?
  - IF NO: Why not? (Try and establish - *is this because they have little interaction personally with their tenants? Or do they not feel it would be comfortable/appropriate for them to discuss it with tenants?*)

## VIEWS ON THE IMPACT OF TWICE MONTHLY PAYMENTS TO TENANTS (5 minutes)

- What is **your view, in general, of the** Scottish Choices option for people on UC to receive their payments twice a month instead of monthly?
  - Why do you say that?
  - Probe for positives and negatives, for landlord and for tenants.
- **What impact**, if any, does the twice monthly payment option have on landlords, such as yourself?
  - PROBE FULLY
    - Any positives? Any negatives?
    - Perceived reasons for impacts – what element(s) of TMPs contributed to this?

- What **impact**, if any, do you think TMPs have had on your **tenants**?
  - Positives? Negatives?
  - Perceived reasons for impacts – what element of TMP contributes to this?
  - Any differences in impacts for different groups of tenants?
  - **PROMPT IF NECESSARY:**
    - Impacts on their wider income?
    - Impacts on their ability to manage their money?
- If asked, would you **encourage or discourage tenants** to apply to receive their UC payments twice a month?
  - Why/why not?
  - Is this something you have actively done (i.e. encouraging/discouraging them)? How? What are tenants' responses?
- If not already discussed – at what point do any issues / problems around TMPs tend to arise? (i.e. is it early on after going onto UC, or at other points too?)

### **SUGGESTED IMPROVEMENTS TO UC SCOTTISH CHOICES (3-5 minutes)**

Finally, a few questions about how, if at all, you would like to see Scottish Choices change in the future

- What would you like to see happen to the Scottish Choices in the future?
  - PROBE on DPL and TMP options
- What would make each option work better for landlords? And for tenants?
- How could awareness of the Scottish Choices be improved?
  - Among landlords?
  - Among tenants?
- Do you have a final message for the Scottish Government in relation to the Scottish Choices?

THANK AND CLOSE  
 CONFIRM THEY ARE HAPPY TO BE QUOTED ANONYMOUSLY IN THE  
 REPORT  
 END RECORDING.

## **Topic guide for key informant interviews**

### **Third sector organisations working with people on Universal Credit**

#### **Introduction**

- Introduce self and Ipsos MORI
- This research has been commissioned by the Scottish Government to evaluate the impact of Scottish Choices, particularly in terms of whether or how they benefit UC recipients and what impacts landlords have experienced since their launch in 2017
- We are speaking to professionals from a range of organisations, like yourself, about your views and experiences on Scottish Choices
- We also plan to interview UC recipients and landlords, and will explain a little more about that at the end, as we are looking for help in reaching UC recipients for that phase of the project
- Participation is voluntary – all questions are optional, you do not have to answer anything you do not wish to, and we can finish the interview at any time
- There are no right or wrong answers – we just want to know what you think
- Ensure confidentiality and anonymity – no identifying information will be passed onto the Scottish Government.
- We would like to include some anonymous quotes from stakeholders, if that's OK with you. If you feel that anything you say is potentially identifiable of you/your organisation, and you would rather it wasn't quoted or referred to directly, then just let me know. I can also share a copy of my notes with you if you would like.
- Request permission to record – recording will not be shared with anyone outside the research team and will be securely deleted after the research is complete.
- AT START OF RECORDING – record permission to record and confirm whether happy to include anonymous quotes, and whether wants to see a copy of their notes.

## Warm up (organisation and knowledge of SC)

I'd like to start by hearing a little about what you do.

- Please can you describe what your organisation does?
- And briefly, what your role involves?
- What kinds of contact do you / your organisation have with people on UC and/or landlords in Scotland?

Now moving on to think about Scottish Choices

- Before I contacted you about this interview, what had you heard about Scottish Choices?
- And how, if at all, do the Scottish Choices feature in your job?

## UC recipient awareness of UC

I'd like to start by asking you about UC recipients – beginning with your views on how they become aware of Scottish Choices.

As you may be aware, there are two elements to Scottish Choices – the option to receive payments twice a month instead of monthly, and the option to have the housing element paid direct to landlords.

THROUGHOUT – PROBE on whether views / perceptions of how SC works vary between the direct payments to landlords and the twice monthly payments.

Also probe on whether there are PARTICULAR GROUPS OF PEOPLE ON UC for whom things work differently / better / worse.

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what  
you  
have  
observe  
d, do

you think people that are eligible for Scottish Choices are made aware of their options?

- EXPLORE: extent, and why this is
- How do they generally find out about SC options? Who informs them about them? When do they find out? (want to know if they find out through DWP notice in their account at end of first assessment period, or other routes/times)
- Do you think people understand what is being offered and how that will change how they receive UC?
- How easy or difficult is it for people you work with who are on UC to access the Scottish Choices?
  - PROBE FULLY – are there any barriers to accessing it? Are these barriers same for everyone – or do they affect some more than others? Which groups? Why, in their opinion, do these barriers arise?

## Views of twice monthly payment option

Now I'd like to ask you about the two options the Scottish Choices offers separately. Firstly, thinking about the option to receive UC in **twice monthly instalments** –

- Why, in your view, do some people choose this?
- Why do others stick to monthly payments?
- Are they particular types of UC recipients that find this flexibility more useful than others? Why? [E.G. THOSE IN CERTAIN SITUATIONS / WITH PARTICULAR NEEDS]
- Do you know of anyone that chose this flexibility and then changed their mind?
  - If so, why did they do this? PROBE FULLY – *we need to understand exactly what the reasons are, and if they relate to the flexibility itself, or some administrative element of how it is implemented, or something else (e.g. how it interacts with some other element of UC).*
  - How common is this (changing your mind), in your experience? Are there particular groups who are more likely to change their minds and revert to monthly payments?
- What difference, if any, do you think the twice monthly instalments make to peoples' lives? PROBE FOR REASONS AND ANY EXAMPLES – PROBE FOR POSITIVE AND NEGATIVE DIFFERENCES.
  - Again, note that we need to understand reasons for any negatives - whether they relate to the flexibility itself, some administrative element of how it is implemented, or something else (e.g. how it interacts with some other element of UC).
- Has this flexibility helped people you work with manage their budgets?
- Has it had any effects on:
  - Levels of debt
  - Rent arrears
  - Evictions or homelessness
- EXPLORE: extent of impact / difference they feel it has made, pros / cons
- Overall, could this flexibility be improved in any way?

## Views of payment to landlord option

Thinking about the option to have the **housing element paid directly to landlords**

- Why, in your view, do some people choose this?
- Why do others stick to monthly payments?
- Are they particular types of UC recipients that find this flexibility more useful than others? Why? [E.G. THOSE IN CERTAIN SITUATIONS / WITH PARTICULAR NEEDS]
- Do you know of anyone that chose this flexibility and then changed their mind?
  - If so, why did they do this? PROBE FULLY – *we need to understand exactly what the reasons are, and if they relate to the flexibility itself, or some administrative element of how it is implemented, or something else (e.g. how it interacts with some other element of UC).*
  - How common is this (changing your mind), in your experience? Are there particular groups who are more likely to change their minds about the direct payments to landlord element?

- What difference, if any, do you think direct payments to landlords make to peoples' lives?
  - PROBE FOR REASONS AND ANY EXAMPLES – PROBE FOR POSITIVE AND NEGATIVE DIFFERENCES
  - PROBE FOR IMPACTS ON CLAIMANTS AND LANDLORDS
  - *Again, note that we need to understand reasons for any negatives - whether they relate to the flexibility itself, some administrative element of how it is implemented, or something else (e.g. how it interacts with some other element of UC).*
- Has this flexibility helped people manage their budgets?
- Has it had any effects on:
  - Levels of debt
  - Rent arrears
  - Evictions or homelessness
- EXPLORE: extent of impact / difference they feel it has made, pros / cons
- Overall, could this flexibility be improved in any way?

### **Views of broader impacts of SC**

Going back to thinking overall about Scottish Choices:

- Are there ways that the Scottish Choices offer could be improved for people on UC? EXPLORE FULLY – *make sure to distinguish as clearly as possible between suggestions that are about improving how it is administered, how it interacts with other elements of UC, the structure of SCs, etc.*
- Is there a better way to deliver Scottish Choices?
- How could awareness of Scottish Choices be improved?
  - Among those on UC? Among those working with people on UC?
- Are there any other broader impacts of Scottish Choices we've not covered so far? EXPLORE FULLY

### **Summary and final thoughts**

[ASK ALL]

- What would you like to see happen to the Scottish Choices in the future?
- What would make them work better for people on UC?
- Do you have a final message for the Scottish Government in relation to the Scottish Choices?

THANK AND CLOSE

IF NECESSARY, CONFIRM ARRANGEMENTS FOR SHARING NOTES.

## Organisations working with landlords

### Introduction

- Introduce self and Ipsos MORI
- This research has been commissioned by the Scottish Government to evaluate the impact of the Scottish Choices, particularly in terms of whether or how they benefit UC recipients and what impacts landlords have experienced since its launch in 2017
- We are speaking to professionals from a range of organisations, like yourself, about your views and experiences on the Scottish Choices
- We also plan to interview UC recipients and landlords, and will explain a little more about that at the end, as we are looking for help in reaching UC recipients for that phase of the project
- Participation is voluntary – all questions are optional, you do not have to answer anything you do not wish to, and we can finish the interview at any time
- There are no right or wrong answers – we just want to know what you think
- Ensure confidentiality and anonymity – no identifying information will be passed onto the Scottish Government.
- We would like to include some anonymous quotes from stakeholders, if that's OK with you. If you feel that anything you say is potentially identifiable of you/your organisation, and you would rather it wasn't quoted or referred to directly, then just let me know. I can also share a copy of my notes with you if you would like.
- Request permission to record – recording will not be shared with anyone outside the research team and will be securely deleted after the research is complete.
- AT START OF RECORDING – record permission to record and confirm whether happy to include anonymous quotes, and whether wants to see a copy of their notes.

### Warm up (organisation and knowledge of SC)

I'd like to start by hearing a little about what you do.

- Please can you describe what your organisation does?
- And briefly, what your role involves?
- What kinds of contact do you / your organisation have with landlords in Scotland?
  - Any direct contact with people on UC in Scotland?

### Awareness of SC

- Before I contacted you about this interview, what had you heard about the Scottish Choices?
- And how, if at all, do the Scottish Choices feature in your job?

- How much awareness do you feel your members have of the Scottish Choices? Any types of landlords who are more/less aware of it, in your view? Why are some more/less aware?

### **Views of the two SC options**

As you may know, there are two parts to the Scottish Choices: the option to receive UC in twice monthly instalments and the option to have the housing element paid directly to you landlord.

- What are your views on each of these options?
  - How, if at all, do you think they affect landlords?
  - How, if at all, do you think they affect tenants?
- What, if any, impact has the introduction of the direct payment element had on rent payments / arrears across the landlords you work with?
- What, if any, effect has the option to receive benefits in two payments each month had on rent payments / arrears?
- How do landlords feel about their tenants taking up either or both of the two Scottish Choices?
  - Supportive? Not supportive? Why? PROBE FULLY FOR REASONS FOR VIEWS.
- Have the Scottish Choices overall, caused any other financial or other impacts for landlords?
  - EXPLORE FULLY – probe for positives and negatives.
  - *Probe on precise nature of any negatives raised – need to try and understand what causes the issue from landlord's perspective.*

### **Implementation / practicalities**

- What, if anything, have landlords in Scotland had to do to support the implementation of Scottish Choices?
  - Would you say this has gone well?
  - How well would you say it is working now, for landlords?
- As far as you are aware, do landlords encourage or discourage people from taking up:
  - Direct payments to landlords?
  - Twice monthly payments?
  - PROBE FULL ON EACH:
    - How do they encourage or discourage them?
    - Why?
    - How prevalent is this / how many landlords are doing this?
    - Particular types of landlord more likely to encourage/discourage than others?
- Are there any other practical matters landlords have had to deal with as part of the administration of the Scottish Choices that you'd like to mention?
  - EXPLORE: how has this gone? were these good / bad? Why?

### **Perceived impact for tenants**

- From what you have heard or observed, do you think most tenants that are eligible to take up either or both of the Scottish Choices are aware of this?

- Do you have any thoughts on whether the Scottish Choices benefit tenants?  
EXPLORE
- Do you think the direct payments to landlords is effective in helping tenants manage their money? Why / why not?
- And what about the twice monthly payments? Is this effective in helping tenants manage their money? Why / why not?
- Have you heard of tenants signing up for the Scottish Choices but then opting out again? EXPLORE – why does this happen? What impact does it have on landlords?

### **Looking forward**

- Are there ways that the Scottish Choices offer could be improved for landlords?  
EXPLORE FULLY
- How could awareness of the Scottish Choices be improved?
  - Among landlords? Among tenants?
- Do you think that the Scottish Choices have had any other effects, that we've not discussed, on the housing sector in Scotland as a whole?
- Are there any other broader impacts of the Scottish Choices we've not covered so far? EXPLORE FULLY

### **Summary and final thoughts**

[ASK ALL]

- What would you like to see happen to the Scottish Choices in the future?
- What would make them work better for landlords? And for tenants?
- Do you have a final message for the Scottish Government in relation to the Scottish Choices?

THANK AND CLOSE

IF NECESSARY, CONFIRM ARRANGEMENTS FOR SHARING NOTES.