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Evaluation of Universal Credit Scottish choices



EQUALITY AND WELFARE



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Executive Summary

Introduction and methods

This report presents findings of the evaluation of Universal Credit Scottish choices. It combines management information, information from population surveys, and research conducted by Ipsos MORI Scotland on behalf of the Scottish Government.

Scottish choices are flexibilities implemented by the Department for Work and Pensions (DWP) on behalf of the Scottish Government. The two current Scottish choices options allow people on Universal Credit in Scotland to:

- Opt to have their housing element (if they are entitled to this) paid directly to their landlord by the DWP (the 'Direct Payments to Landlord' option), and/or
- Opt to receive their Universal Credit Payments twice a month, rather than as one monthly payment (the 'More Frequent Payments' option).

Information was gathered from Management Information provided by DWP, and the Scottish Household Survey, conducted by the Scottish Government. The commissioned research aimed to explore experiences of Scottish choices among both people on Universal Credit and landlords. The approach was largely qualitative in nature, involving in-depth telephone interviews, conducted between May and early September 2020, with:

- 45 people who were claiming Universal Credit in Scotland
- 20 Landlords (including a mix of private and social landlords), and
- 14 key informants, working with either landlords or people on Universal Credit.

In addition, a short online survey was completed by 260 landlords, including 178 private and 81 social landlords.

Perceived impacts of Scottish choices for people on Universal Credit

People on Universal Credit described a range of positive impacts from having their rent paid direct to their landlord, including: simplifying their money management; ensuring their rent was paid; and reducing their worries about their housing and money. The impact of direct payments in reducing worry was particularly evident among those claimants who had previous negative experiences of housing insecurity, and among those with health issues that meant they were more susceptible to serious negative impacts from stress. Direct payments were viewed as a means of removing the risk of arrears,

eviction and homelessness particularly – though not exclusively – by those with experience of these issues.

However, although there were clear examples of the positive impacts the Direct Payments to Landlord choice could have, issues with the payment system had created significant unexpected negative impacts for some claimants. In particular, problems around ‘technical arrears’ had created considerable emotional and financial stress. Further examples of issues experienced after opting for direct payments also related to features of how it had been operationalised (for example, people falling into arrears in the first assessment period, before they are allowed to opt for Scottish choices), or how it works in practice for particular groups (such as those whose income is variable month to month).

The positive impacts of more frequent payments included making it easier for claimants to make their money last, and helping people manage their money in a way that suited them, which in turn helped them to worry less. As with the Direct Payments to Landlords option, where more negative experiences were reported these tended to relate to features of how this policy has been operationalised – specifically, the fact that payment dates fluctuate.

There was also a strong view that, while Scottish choices can help some people to manage their low incomes, they cannot overcome all the perceived problems with the Universal Credit system – in particular, they cannot address the overall level of Universal Credit payments (which falls outwith the power of the Scottish Government to change).

Long-term outcomes for claimants of Universal Credit will take time to identify as the client base builds up. It is not possible to identify a difference in confidence in financial management between the current group on Universal Credit and the group prior to Scottish choices, due to small sample sizes in the Scottish Household Survey. However, the group on Universal Credit appear to be less confident in their finances than those on legacy benefits.

Perceived impacts of Scottish choices for landlords

Social landlords were divided in their opinion of the impact of the Direct Payments to Landlords option on arrears. Those who were positive indicated that it had helped mitigate the increase in arrears some reported seeing since Universal Credit was introduced. Those who were more negative largely traced problems back to the system the DWP used to make payments to landlords.

The new updated payment system was described as a ‘game changer’. However, it was also suggested that it would not address every problem around the administration of Scottish choices. There was criticism of the ‘data flow’ from the DWP to landlords around Scottish choices, which was reported

to make it difficult both to keep on top of rental income, and to intervene quickly when tenants might be at risk of arrears. The fact that tenants were not able to access Scottish choices until the start of the second assessment period was also viewed as reducing its potential impact on arrears, since tenants might fall into arrears before reaching this point.

Private landlords were much more positive about direct payments. However, this was not always based on direct experience of them: social landlords reported far higher levels of awareness and understanding of Scottish choices compared with private landlords. One view among private landlords was that it ought to be compulsory for rent to be paid direct to landlords for tenants on Universal Credit.

Unsurprisingly, landlords had less to say about the More Frequent Payments option, generally seeing it as having no impact for them one way or another. However, some concerns were raised about whether it could make it difficult for people to retain enough money (across the two payments) for rent.

Reasons for taking up Scottish choices

As of August 2020, 195,540 households had taken up one or more of the Scottish choices, representing 38 per cent of the eligible population.

A desire to reduce stress by ensuring that rent was always paid was a key driver for taking up the Direct Payments to Landlord Scottish choice. This was particularly true for groups who were not used to paying rent, those who were in poor mental or physical health, and those experiencing crisis.

More frequent payments were viewed as helping with money management by making it easier to spread direct debits or other payments across the month, and by providing claimants with the security of knowing more money would be coming in sooner, should they spend their income too quickly or experience an unexpected outgoing. Those who were used to budgeting on a more frequent schedule were particularly likely to cite these as reasons for choosing this option, including those who had previously received income fortnightly from legacy benefits and those who used pre-payment meters for their gas and electricity.

Reasons for not taking up Scottish choices

Claimants who chose not to have their rent paid direct to their landlord were typically already used to paying their own rent (including those currently or recently in work) and saw no need to change how they managed this. Those whose housing element did not cover their full rent or whose Universal Credit payments fluctuated month on month also felt that this option would not benefit them, since they would still have to pay an element of rent themselves.

Other reasons for not taking up direct payments included: wanting to retain control over income and outgoings (linked, in part, to being able to withhold rent if their landlord failed to maintain the property); awareness of issues other people had experienced with ‘technical arrears’ (where issues with the system for paying rent directly to landlords meant rent had not been paid by the day it was due and people were contacted by their landlord about ‘arrears’); not wanting people to know they were on benefits; and wanting or needing their housing allowance for other expenses.

Reasons for deciding not to opt for more frequent payments included: being used to managing with a monthly income; concerns about managing on an initial half payment after having stretched out a monthly payment prior to this; being put off by the fact the second payment date was not completely fixed; and uncertainty about how this option would interact with any deductions and sanctions.

Management information also shows that a number of claimants reverted to default methods for paying Universal Credit.

Landlord roles in encouraging or discouraging take-up of direct payments

Most private landlords stated they would be very or fairly likely to encourage tenants to take up the Direct Payments option. In contrast, social landlords were much more divided on whether they would encourage this.

For both social and private landlords, the guarantee that landlords would receive their rent payment was the main reason for encouraging tenants to take up the option. Social landlords who had discouraged some or all tenants from taking up direct payments explained this primarily with reference to issues with the payment system and the impact this had (for both them and their tenants) in creating ‘technical arrears’.

Awareness and understanding of Scottish choices

Although Scottish choices are well received and useful for many, the overall awareness of the term ‘Scottish choices’ among the people on Universal Credit interviewed for this research was low. There was also considerable variation in: whether people had heard of one, both, or neither of the options they were eligible for; whether people recalled having seen the Journal notification offering Scottish choices as an option; and whether their Work Coach had discussed Scottish choices with them.

Although a lack of awareness was a barrier to access, opting into Scottish choices generally appeared to be straightforward among those who were aware of them. However, there was evidence of confusion around key aspects of how Scottish choices work, including payment dates and amounts, and how

the Direct Payments to Landlord option works for those whose Universal Credit does not cover their full rent. There was also some confusion around how the More Frequent Payments option interacts with Universal Credit advances. There was evidence that those migrating from legacy benefits, in particular, were not always clear that the Direct Payments to Landlord option is not applied automatically, or that claimants are responsible for paying their first month's rent themselves.

People on Universal Credit, key informants and some social landlords felt there was an over-reliance on the online Journal for communicating with people on Universal Credit about Scottish choices (and in general), and that this may be affecting levels of awareness and understanding of Scottish choices among those eligible.

Suggestions for improvements to Scottish choices

There was a clear belief across all interviewees for this research that Scottish choices could be better publicised. Suggestions for improving this focused on a) improving the content and nature of notices about Scottish choices within people's Universal Credit online accounts and b) employing other communication methods instead of, or in addition to, the online Journal, to ensure that all claimants are fully aware of their options.

Other problems or frustrations with Scottish choices were rarely a reflection of the principle of the policy, but rather how it had been implemented in practice. Suggestions for improving this included:

- Allowing everyone to apply for Scottish choices from the start of their claim, rather than requiring them to wait until the start of the second assessment period
- Improving the payment system for making direct payments to landlords—although this is already in hand, there was a desire to ensure this also enabled people to align direct payment dates with the date rent was due
- Making payments fortnightly rather than twice a month.

Finally, although not the focus of this research, it is important to note that participants spontaneously mentioned various improvements to the Universal Credit system that they felt would significantly improve people's lives.

Introduction

Universal Credit Scottish choices is a flexibility within Universal Credit (UC) which enables eligible claimants in Scotland to choose to be paid twice monthly (More Frequent Payments) and/or have the housing costs in their award paid directly to their landlord in both the private and social rented sectors (Direct Payments to Landlord). The intention of these flexibilities is that recipients have more control over their budgeting, and to help ensure that their rent is paid on time.

This evaluation is designed to assess the evidence for a range of intended impacts for Scottish choices, including people's awareness of Scottish choices, reasons for choosing whether or not to use the flexibilities, impact of Scottish choices on claimants' ability to manage household budgets and any related impacts on rent arrears or evictions. The report will provide evidence for policy-makers in the Scottish Government to inform whether the Scottish choices policy has had a positive impact on clients and what could be done to make it more fit for purpose.

Background and context

UC Scottish choices resulted from the Scottish Government using the devolved powers detailed within the Scotland Act 2016 to make changes to the administration of UC, the overall delivery of which remains reserved to the UK Government. The purpose of Scottish choices was to provide greater flexibility and control over personal income for people in Scotland in receipt of Universal Credit. As at November 2020, 470,000 were on Universal Credit in Scotland¹. The delivery of Scottish choices was the culmination of extensive and successful joint working between the DWP and SG.

UC Scottish choices give people the ability to decide whether to receive their UC award either monthly or twice monthly and to have the housing costs in their UC award paid to themselves or directly to their landlord in both the private and socially rented sectors. Scottish choices were implemented on 4 October 2017 for new full service UC claims in Scotland, and availability was extended to all full service claims from 31 January 2018. Full service claims are UC claims made online which gradually replaced claims for legacy benefits (Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit, Housing Benefit) in areas referred to as 'full digital service area' or 'full service area'. As of December 2018 full service areas were rolled out across all local authorities in Scotland.

¹[Universal Credit Scotland dashboard: December 2020 - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/universal-credit-scotland-dashboards/december-2020/pages/1/index.html)

While not a specific benefit, Scottish choices represents a key flexibility in the devolved powers of the Scottish Government, which is designed to improve the experience of recipients of the benefit system in Scotland.

Evaluation methodology

The Scottish Government sets out its methodology for evaluating devolved benefits in [Evaluating the Policy Impact of Devolved Benefits](#), published in November 2019. This approach has been taken for all devolved benefits to date, and this report is the third of the series to be published, after evaluations of Carer's Allowance Supplement and Best Start Grant.

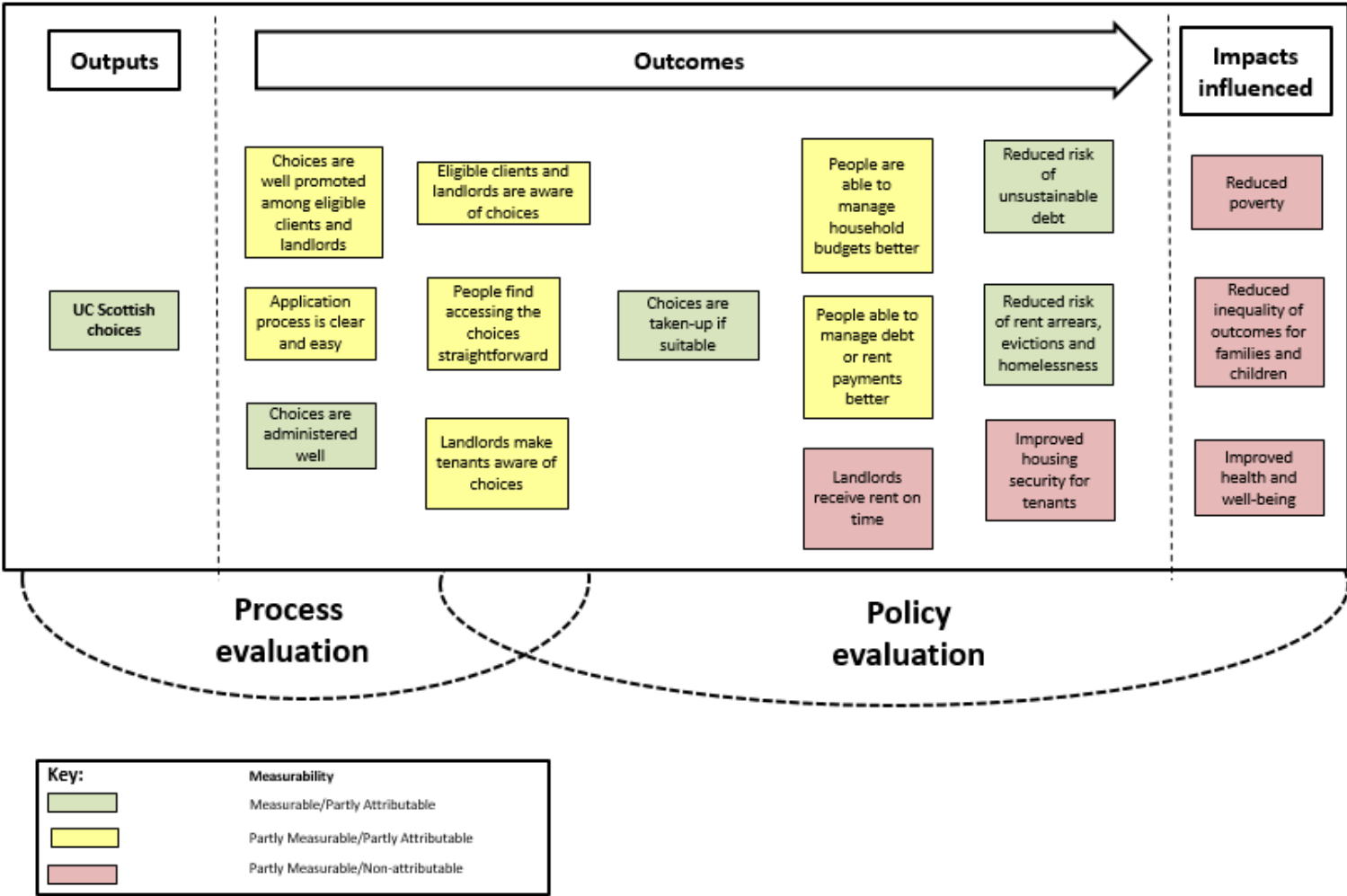
Each benefit evaluation follows a similar approach, drawing on a range of sources to identify impact, including management information, population survey data and commissioned qualitative work. In order to identify the impacts that are to be assessed, each benefit has a "theory of change" which sets out the chain of impacts that are intended to result from the benefit, through to long-term improvements in people's lives. This exercise or "logic model" provides clarity on what the benefit is intended to achieve. In an evaluation context, it identifies the short- and medium-term outcomes which are indicators that the benefit is achieving what is intended at an early stage. As more data is collected, evidence accumulates over time to verify longer-term outcomes, and the theory of change, combined with evidence gathered on immediate impacts, helps to confirm progress is related to the benefit.

The "logic model" for Scottish choices is set out in Figure A. From left to right, the outcomes that may arise over time are set out, beginning with short-term immediate impacts, and finally with longer-term change. An additional issue with long-term outcomes is that other factors will be at work in determining the situation of individuals with regard to their income, employment, health and wellbeing and inequality. These include other benefits, changes in employment and wider economic change. As such the ability to attribute change to the original intervention is reduced. However, the value of the logic modelling approach is that it sets out whether the benefit made a contribution to the overall outcome, and thus whether it has been a valuable addition to policy.

The logic modelling for UC Scottish choices identifies a number of outcomes, which have been tested in evaluation. For the short term, immediate impacts are often related to the processes associated with applications, and awareness raising during administration of UC and through advice services. These are often referred to as "process evaluation", and not only shed light on how effective administration has been experienced by recipients, but may also be associated with later outcomes which are taken into account in "policy evaluation". This evaluation combines aspects of both these approaches.

Fig A: Logic model for UC Scottish choices

UC Scottish choices evaluation – Logic Model



Short term outcomes assessed in the “process” include the following:

- Choices are well promoted among eligible clients and landlords
- Application process is clear and easy
- Choices are administered well

As we see later in this report, some of these are more straightforward to measure than others – there are objective measures for the numbers receiving a benefit, but other aspects, such as adequate publicity, are may only be measurable by asking stakeholders what their perception was.

These processes may have immediate impacts on perceived awareness shown by clients and landlords.

- Eligible clients and landlords are aware of choices
- People find accessing the choices straightforward
- Landlords make tenants aware of choices

These should then lead to an immediate key outcome:

- Choices are taken up if suitable

Once a client has taken up either More Frequent Payments or Direct Payments to Landlords, then a range of medium-term outcomes are hoped for:

- People are able to manage household budgets better
- Reduced risk of unsustainable debt
- People able to manage debt or rent payments better
- Reduced risk of rent arrears, evictions and homelessness
- Landlords receive rent on time
- Improved housing security for tenants

Again, objective measures of these outcomes vary in their availability of data that measures this, or even an agreed indicator.

Finally, there come longer term outcomes that are of wider interest across government and society. Attributing changes in these outcomes to a single policy such as Scottish choices would be difficult, given the range of societal factors at work. However, it may be that for certain individuals, greater control of finances that comes with Scottish choices, may be crucial to building a platform for increased prosperity and further outcomes.

- Reduced poverty
- Reduced inequality of outcomes for families and children
- Improved health and wellbeing

Data Sources

The evaluation approach draws upon different sources of data to shed light on the outcomes discussed above. It makes use of existing data that is collected for various purposes, and supplements it with commissioned work to ensure that evidence gaps are filled, and firmer conclusions can be drawn from other sources.

Management Information

Unlike devolved benefits that are paid by Social Security Scotland, Scottish choices is a flexibility that is implemented by the Department of Work and Pensions (DWP) through its payment of Universal Credit to claimants in Scotland. The DWP provides the Scottish Government with management information on Scottish choices, including the number of people who are offered the choices and the numbers who took them up. The rate of take up is determined as the proportion of those offered Scottish choices who took up that offer. Data are also provided by DWP on the amount of reversion to default payment methods for UC (monthly payments and/or payment of the housing element to the recipient). The main benefit of these data for evaluative purposes is primarily for indicating the scale and penetration of Scottish choices with the target group (UC recipients), who claims it, and how, and how sustained the choices are.

Survey data

Longer-term outcomes can be measured by population surveys, and data are usually gathered from respondents on their financial situation. In the case of Scottish choices, the surveys of primary interest are the Scottish Household Survey and the Family Resources Survey. While these can be used to build up a population picture of outcomes such as poverty and employment, the fact that they are sample surveys means that the level of statistical precision of estimates drawn from respondents must be quantified so that only an appropriate level of confidence is given in findings when making comparisons. In this instance, the sample sizes that can be used are a sub-group of the population because we are looking at UC recipients only. This means that the statistical error assigned to estimates of outcomes means that small differences are unlikely to be statistically significant. Further comparison with previous years is difficult, because UC was implemented selectively in different areas and to different groups over time, meaning that the groups on UC may vary by characteristics, year to year. A limited comparison may be allowed with those who receive legacy benefits, due to larger numbers, however this also must be treated with caution, as the characteristics of the two groups may vary.

Commissioned research

As noted above, the role of commissioned work is to provide a fuller picture to complement existing evidence. In the case of this evaluation, it is primarily to provide a more in-depth understanding of clients' experience, their attitudes and their perception of the outcomes that have been secured through Scottish choices. Qualitative work is crucial to providing client testimony on the range of short- and

medium-term outcomes which build up to long-term impact, in particular, whether recipients perceive they are better able to manage their finances and landlords feel that their rental income is more secure.

Qualitative data, while it cannot be held to be representative on its own, can provide insight into how Scottish choices are experienced, and whether there is evidence that it works as intended, even if quantitative data is required to tell us how widespread it is. When data are provided on the scale of flexibility exercised, and long-term outcomes on poverty and indebtedness, the commissioned work may outline whether the intentions and assumptions behind Scottish choices were plausible.

In this evaluation, the Scottish Government appointed Ipsos MORI Scotland to carry out the qualitative element of the evaluation involving in-depth telephone interviews, conducted between May and early September 2020, with:

- 45 people who were claiming Universal Credit in Scotland
- 20 Landlords (including a mix of private and social landlords), and
- 14 key informants, working with either landlords or people on Universal Credit.

In addition, a short online survey was completed by 260 landlords, including 178 private and 81 social landlords.

UC claimants were required to have been on the benefit for at least 3 months, and the majority (31) were recruited as earlier respondents to the Scottish Household Survey. Accordingly the vast majority of Scottish choices will have been made by interviewees prior to the Coronavirus (COVID-19) pandemic. Their decisions about Scottish choices are thus less likely to have been affected by any issues regarding face-to-face access to advisory services, or changes in the client base for UC that may be associated with economic difficulties as a result of lockdown.

Interviews were conducted by telephone in line with Scottish Government Social Research guidance for safe working during the pandemic (which precludes face-to-face interviewing).

The questions explored with UC claimants include the following:

- 1) Are those eligible aware of the choices available to them?
- 2) Do they find accessing the choices straightforward and understand how they would affect their UC award?
- 3) If people were aware of the choice but chose to receive their UC in the standard fashion, what was the reason for this and are they open to the possibility of making a different choice later?
- 4) If people chose to receive UC award twice-monthly, why did they make this choice?
- 5) If people chose to have the housing costs in their UC award paid directly to their landlord, why did they make this choice?

- 6) If people chose to be awarded UC twice-monthly and/or to have the housing costs in their UC award paid directly to their landlord, but then reverted back to the default payment method(s), what was the reason for doing so?
- 7) If people decided to accept the UC Scottish choices, what influence on their ability to manage household budgets did this have and did it have any knock on effects on debt, rent arrears, evictions or homelessness?
- 8) From the perspective of eligible recipients, is there a better way to operate the offer of UC Scottish choices, and if so, how?
- 9) Are there other UC flexibilities that people would like?

Questions explored with landlords were as follows:

- 1) Do landlords make their tenant(s) aware of UC Scottish choices?
- 2) Do landlords encourage or discourage their tenant(s), who are eligible to choose direct payments of housing costs to landlords and do not already have Alternative Payment Arrangements in place, to take up this option? Why?
- 3) Is there any evidence – even if anecdotal - among landlords that UC Scottish choices help UC recipients pay rent on time?
- 4) From the perspective of landlords, is there a better way to operate the offer of UC Scottish choices and, if so, how?
- 5) Are there other choices landlords would want to be available to people in receipt of UC?
- 6) Are there differences in terms of the above depending on a type of landlords (i.e. social, private)?

The full Ipsos MORI report is published under separate cover as at [Annex B](#) to this report.

In the remainder of this report, findings from the data and qualitative research have been organised thematically by the objectives that have been set out above in the “Findings” chapter. The final chapter discusses overall conclusions and identifies policy implications for Scottish choices.

Findings

This chapter sets out the evidence for each theme that has been gathered from the three strands supporting the methodology, management information, population-level data and qualitative research

Applying for Scottish choices

This section covers the application processes for Scottish choices, and looks at the following outcomes that were identified in the theory of change, as being necessary for Scottish choices to be accessible to those on Universal credit.

- Choices are well promoted among eligible clients and landlords
- Eligible clients and landlords are aware of choices
- Application process is clear and easy
- People find accessing the choices straightforward
- Choices are administered well

The qualitative research found that awareness of the term 'Scottish choices' among the people on Universal Credit interviewed was very low, with some interviewees not being aware of the options prior to being contacted for research. There was also considerable variation in whether people had heard of one, both, or neither of the options they were eligible for, whether people recalled having seen the Journal notification offering Scottish choices as an option, and whether their Work Coach had discussed Scottish choices with them. Where people were aware of Scottish choices, a variety of additional routes were mentioned, including social media, word of mouth and support organisations.

Information on client experience of the application process also comes largely through the qualitative research. Although a lack of awareness was a key barrier to access, opting into Scottish choices generally appeared to be straightforward among those who were aware of them, making use either of their online account or receiving help to go through the application

However, there was evidence of confusion around key aspects of how the More Frequent Payments work, including payment dates and amounts, such as when the second payment in the month would be made. There was also some confusion around how the option interacts with Universal Credit advances.

There was evidence that those migrating from legacy benefits, in particular, were not always clear that the Direct Payments to Landlord option is not applied automatically, or that claimants are responsible for paying their first months' rent themselves. There was also a lack of clarity regarding what would happen where Universal Credit does not cover their full rent, and when it would be paid to landlords,

People on Universal Credit, key informants and some social landlords felt there was an over-reliance on the online Journal for communicating with people on Universal Credit about Scottish choices (and in general), and that this may be affecting levels

of awareness and understanding of Scottish choices among those eligible. Claimants' digital literacy and confidence in dealing with online transactions may affect their ability to exercise Scottish choices, as well as manage their wider UC claim. There was a belief that greater support in using the online journal would be necessary for some clients. Concerns were also raised that the journal notification did not have enough specific information on the details of how the payments would work.

Landlord support for applications

As well as the processes experienced by benefit clients accessing Scottish choices, we also examined the evidence for landlords supporting their tenants, namely the following objective:

- Landlords make tenants aware of choices

Most private landlords surveyed in the commissioned research stated they would be very or fairly likely to encourage tenants to take up the Direct Payments option. In contrast, social landlords were much more divided on whether they would encourage this.

For both social and private landlords, the guarantee that landlords would receive their rent payment was the main reason for encouraging tenants to take up the option. Social landlords who had discouraged some or all tenants from taking up direct payments explained this primarily with reference to issues with the DWP payment system and the impact this had (for both them and their tenants) in creating 'technical arrears'².

Decisions to take up Scottish choices

The section examines the decisions to take up Scottish choices, the numbers involved, and why claimants made their decision. The evidence from management information and qualitative research, is used to assess the following outcome:

- Choices are taken up if suitable

Management data provided by the DWP and [published](#) by the Scottish Government shows key trends in take-up of Scottish choices up to the end of August 2020, out of a client base of 518,000 people who were offered one or both Scottish choices.

- Since October 2017, a total of 195,540 new claimants who were offered have taken up one or both choices.
- The rate of new UC full service claimants who took up at least one of the Scottish choices offered to them was 38 per cent in August 2020. This rate has decreased over the last year, from 46 per cent in August 2019. This

² Landlords' experience with the DWP payment system, and further modifications to address their concerns, are explained in the sections on impact.

decrease coincides with the increase in the number of offers as more people came onto UC as a result of COVID-19.

- In total since October 2017, 224,790 people have taken up one or two choices, either with or without an offer (this includes new, existing and live to full transfer claimants).
- Of those people, 82 per cent (184,150 people) have taken up more frequent payments (MFP) with or without an offer and 33 per cent (75,030 people) have taken up direct payment to landlords with or without an offer.

Previously [published](#) data, shows that 24 per cent (30,640 people) of those who implemented MFP have chosen to revert back to monthly payments by the end of March 2020. 16 per cent (10,510 people) of those who implemented DPL have chosen to revert back to receiving their UC payment instead of it going direct to landlords.

A certain percentage of people have chosen not to exercise flexibilities, and a number of have reverted to their original choices. It is clear then that “if suitable” is an important qualifier in people’s decisions. The qualitative research explores the reasoning for those who do or do not take up the Scottish choices flexibilities. As will become clear, this reflects the fact that UC not only replaced “out-of-work” benefits, but also maintains those who are in work, but on lower incomes, and may accordingly may have different expectations for when income should be paid and how to schedule outgoings, compared to recipients of “legacy” benefits.

The published data have further information on how choices break down by local authority, and a breakdown of the client group in August 2020. In addition, Department of Work and Pensions data published on Stat-Xplore³ showed that 85 per cent of households exercising the Direct Payment to Landlords were headed by single adults, and 88 per cent of those exercising More Frequent Payments.

Further data which has been provided by the Department of Work and Pensions on how the client base for Scottish choices is composed by certain characteristics. All of these figures relate to the group eligible for Scottish choices in August 2020. Full figures are provided in Annex A below. Overall figures for take-up of Scottish choices may be affected by changes in the composition of the group claiming Universal Credit since the onset of the Coronavirus (COVID-19) pandemic. Between January and December 2020, the caseload increased from 244,000 to 480,000⁴. Although there were large absolute increases in the group defined as “searching for work”, larger percentage increases were seen among the “working – no requirements”⁵ group (211 per cent) and the “working with requirements”⁶. While there have been some changes in compositions during the period of the pandemic,

³ [Stat-Xplore - Log in \(dwp.gov.uk\)](#)

⁴ [Universal Credit Scotland dashboard 2021 - gov.scot \(www.gov.scot\)](#)

⁵ Usually a group, who while are on low incomes, tend to have higher earnings from employment than others on UC

⁶ This group tends to have lower earnings from employment

it suggests that clients in work now account for more of the Universal Credit caseload.

In respect of the **household types** who take up either direct payments to landlords, or more frequent payments, the high proportions of single-adult households is largely due to their higher likelihood of claiming Universal Credit overall. However, they are still slightly more likely to be on Scottish choices than not. In August 2020, 29 per cent of eligible single adults with children were on More Frequent payments (28 per cent of couples with children). Of the single people without children, 34 per cent took up more frequent payments, compared to 31 per cent of couples without children. For Direct Payments to Landlords, 31 per cent of single adults with children were exercising the choice (23 per cent of couples with children). 32 per cent of single adults with no children were on direct payments compared to 24 per cent of couples with no children.

In terms of reversions to default payments of Universal Credit, single adults with children on More Frequent Payments were most likely to have done so (9 per cent, compared to 3 per cent of couples with no children). Single adults with children were also the most likely to have reverted on Direct Payments to Landlord (3 per cent).

Clients groups who were assessed as having **limited capabilities for work or work related activities** were more likely to take up the Scottish choices options. Of those eligible, clients with “limited capacity for work” showed 39 per cent on More Frequent Payments (versus 31 per cent assessed to have capacity for work) and 48 per cent on direct payments to landlord (versus 27 per cent). Clients with “limited capacity for work-related activities” had 36 per cent on More Frequent Payments and 44 per cent of those eligible were on Direct Payments to Landlord.

Clients with limited capacity for work or work-related activities were more likely to have reverted to default methods for more frequent payments (9 per cent versus 6 per cent of those assessed to have capacity for work) and direct payments to landlord (3 per cent versus 2 per cent).

Looking at **housing tenure**, clients were more likely to take up Scottish choices if they were in social rented housing. For More Frequent Payments, 39 per cent of eligible social tenants were on the option compared to 20 per cent of private tenants and 19 per cent in the own property. This was even more marked for Direct Payments to Landlord, with 47 per cent of social tenants on the option in August 2020 versus 6 per cent of private tenants⁷.

Of those social tenants claiming UC in August 2020, who chose More Frequent Payments at any point, 16 per cent had reverted back by August 2020 (8 per cent of all social tenants on UC). In comparison, 26 per cent of private tenants had reverted back (7 per cent of all private tenants on UC). Proportions were smaller for

⁷ Direct payments are not applicable for owner-occupiers.

Direct Payments to Landlord (5 per cent for social tenants, and 14 per cent for private tenants).

In terms of **employment status**, it appeared that it was the wholly self-employed⁸ who were less likely to take up Scottish choices options. For More Frequent Payments, 19 per cent of those categorised as wholly self-employed were on the option (compared to 32 per cent of those wholly employed⁹, and 33 per cent of those unemployed). For Direct Payments, 15 per cent of those self-employed, 24 per cent of the employed, and 37 per cent of those unemployed had taken up the option.

As many as 7 per cent of those identified as unemployed had reverted to monthly payments, compared to 4 per cent of the self-employed. However, taking account of all those who had taken up the choice at some point (i.e. adding together those on the choice, and those who had reverted), around similar proportions of both groups who had taken up the choice had reverted (17.5 per cent of those self-employed, 18.1 per cent of the unemployed). 2 per cent of those employed, 1 per cent of those self-employed and 2 per cent of those unemployed had reverted from Direct payments to Landlords.

Reasons for taking up Scottish choices

This section draws entirely from the qualitative research, where claimants were able to report on their experiences and reasoning for taking up Scottish choices.

A desire to reduce stress by ensuring that rent was always paid was a key driver for taking up the Direct Payments to Landlord Scottish choice. This was particularly true for groups who were not used to paying rent, those who were in poor mental or physical health, and those experiencing crisis. A number of claimants saw ensuring their rent was paid as their top priority. People who had accrued rent arrears in the past as a result of supplementing living costs with rent money saw the Direct payments as a means of avoiding the 'temptation' to do so again

In other cases, claimants struggled to set up direct debits for their rent, and preferred this to be managed another way. Direct payments also reduced the interaction with landlords, which some tenants preferred to avoid.

More Frequent Payments were viewed as helping with money management by making it easier to spread direct debits or other payments across the month, and by providing claimants with the security of knowing more money would be coming in sooner, should they spend their income too quickly or experience an unexpected outgoing. Those who were used to budgeting on a more frequent schedule were particularly likely to cite these as reasons for choosing this option, including those who had previously received income fortnightly from legacy benefits and those who used pre-payment meters for their gas and electricity. It may also have been helpful

⁸ The group who are solely self-employed and not supplementing earnings through being employed by someone else. Data on the group who are both employed and self-employed are in Annex A.

⁹ The group solely employed, and not also earning through self-employment. Data on this group are in Annex A.

for those less able to monitor universal credit payments (for example because they struggled with computers).

Reasons for not taking up Scottish choices

This section draws entirely from the qualitative research, where claimants were able to report on their experiences and reasoning for not taking up Scottish choices.

Claimants who chose not to have their rent paid direct to their landlord were typically already used to paying their own rent (including those currently or recently in work) and saw no need to change how they managed this. A number of claimants were new to benefits, and so had not encountered a system whereby landlords were paid direct. Some tenants got used to paying their rent during the first assessment period and did not wish to change.

Those whose housing element did not cover their full rent or whose Universal Credit payments fluctuated month on month also felt that this option would not benefit them, since they would still have to pay an element of rent themselves.

Other reasons for not taking up direct payments included: wanting to retain control over income and outgoings (linked, in part, to being able to withhold rent if their landlord failed to maintain the property); awareness of issues other people had experienced with 'technical arrears' (where issues with the system for paying rent directly to landlords meant rent had not been paid by the day it was due and people were contacted by their landlord about 'arrears'); not wanting people to know they were on benefits; and wanting or needing their housing allowance for other expenses.

Reasons for deciding not to opt for More Frequent Payments included being used to managing with a monthly income, a perception that switching to two payments each month would disrupt existing schedules for direct debits, and being able to cover unexpected higher costs, (rather than having to save from two smaller payments to do so). Some recipients, who received income from employment or benefits, such as Personal Independence Payments, already had payments coming in at other times the month, so did not see the benefit in splitting their UC payments.

There were also concerns about how elements of More Frequent Payments might operate in practice, including: managing on an initial half payment after having stretched out a monthly payment prior to this; being put off by the fact the second payment date was not completely fixed; and uncertainty about how this option would interact with any deductions and sanctions.

Landlord attitudes to Scottish choices

This section draws from the survey and qualitative interviews, that were carried out during the course of the commissioned research.

Landlord attitudes to Direct Payments varied, but the landlord survey indicated that private-sector landlords were more likely (84 per cent) to say they would encourage their tenants to take up the option, than Social landlords (50 per cent).

Guaranteeing payment of rent was a key reason for encouraging tenants to opt for Direct payments. However, for other landlords, the delays in payments they had experienced due to issues with the payment system outweighed this benefit, and in some cases led them to advise tenants against opting for direct payments. Others felt that Direct payments did not always work well from the tenants' perspective, especially if they had fluctuating income from employment, or their housing element did not cover their full rent.

Generally, they viewed More Frequent Payments as being less likely to be relevant to them, but some social landlords might suggest the option if it was perceived as helping the tenant. However, on other occasions, landlords might be worried about the ability of tenants to save for rent from two payments during the month (and thus might encourage them to take up a direct payment in addition to more frequent payments). They were also aware that uncertainty about when a second payment may arrive during the month might cause some households difficulty. In other cases, they believed that in principle, households should try to get used to budgeting on a monthly basis.

Outcomes for those who took up Scottish choices options.

Scottish choices are intended to give more flexibility to UC claimants to choose to manage their income in a way that is more likely to suit them. This evaluation examines evidence that assesses whether the initiative leads to some of the following outcomes:

- People are able to manage household budgets better
- Reduced risk of unsustainable debt
- People able to manage debt or rent payments better

In the qualitative research, people on Universal Credit described a range of positive impacts from having their rent paid direct to their landlord, including simplifying their money management (as rent had already been taken into account) and ensuring their rent was paid.

Participants reported that they had greater “peace of mind” as the rent had been dealt with, and some reported reduced anxiety. The impact of direct payments in reducing worry was particularly evident among those claimants who had previous negative experiences of housing insecurity, and among those with health issues that meant they were more susceptible to serious negative impacts from stress. Direct payments were viewed as a means of removing the risk of arrears, eviction and homelessness particularly – though not exclusively – by those with experience of these issues.

However, although there were clear examples of the positive impacts the Direct Payments to Landlord choice could have, issues with the payment system had created significant unexpected negative impacts for some claimants. In particular, problems around ‘technical arrears’ had created considerable emotional and financial stress, particularly where (some) landlords had chosen to pursue payment. The DWP are updating their systems, so that rent payments are made at the same

as the UC is paid, but it is not clear if this will wholly eliminate all the issues identified by tenants and landlords around 'technical arrears'.

Further examples of issues experienced after opting for direct payments also related to features of how it had been operationalised (for example, people falling into arrears in the first assessment period, before they are allowed to opt for Scottish choices), or how it works in practice for particular groups (such as those whose income is variable month to month).

Finally, there were issues where tenants were not aware of the need to top up their rent, where the housing element of UC did not cover it in full. In other cases, delays in recalculating benefits created retrospective arrears as it was difficult to keep track of how much money the claimant needed to set aside to top-up the direct payment.

In general there is support for the principle of paying rent directly to landlords, but some have negative experiences about the way it has been implemented, and its interaction with other features of Universal Credit.

The positive impacts of More Frequent Payments largely mirrored people's reasons for choosing this option: it made it easier to make their money last, and helped people manage their money in a way that suited them, which in turn helped them to worry less. Respondents who reported that they had previously been on a weekly wage or legacy benefit, saw greater similarity with their previous income pattern, and some used more frequent payments to spread out bills or commitments during the month.

As with the Direct Payments to Landlords option, where more negative experiences were reported these tended to relate to features of how this policy has been operationalised – specifically, the fact that payment dates fluctuate sometimes caused difficulties when bills had been arranged for particular dates, but the second payment did not always align with this. Other tenants reported difficulty when the first half payment came, after having spent a month managing on the initial full payment.

There was also a strong view that, while Scottish choices can help some people to manage their low incomes, they cannot overcome all the perceived problems with the Universal Credit system – in particular, they cannot address the overall level of Universal Credit payments (which falls outwith the power of the Scottish Government to change).

In terms of the overall financial impact of Scottish choices, as discussed above, we are unable to make comparisons from population survey data, due to the small sample sizes of universal credit claimants prior to the introduction of Scottish choices. However, there are larger numbers of claimants of legacy benefits, through which a comparison can be made with more recent UC claimants.

According to Scottish Household Survey data, in 2019, 58 per cent of UC claimants said that in terms of financial management they "manage very well", "manage quite well" or "get by alright". This figure in 2018 was 56 per cent of a smaller sample,

and, even combining four years of data (2014-17), the comparable figure of 55 per cent was based on a still smaller sample. The differences were thus statistically insignificant. Comparison with the cohort on legacy benefits suggests they are in a significantly better position regarding managing their finances than those on Universal Credit – the comparable figures are 73 per cent in 2019, 72 per cent in 2018 and 75 per cent in 2017. Caution should be exercised in comparing the two groups because of potential differences in social characteristics.

In time greater numbers will be migrate to Universal Credit, either through new claims, or transfer of cases, so greater statistical precision can be brought to this indicator.

Outcomes for Landlords whose tenants take up Scottish choices

This section examines whether Direct Payments for Landlords may provide more security of revenue and whether the impact of Scottish choices may lead to the following outcomes:

- Reduced risk of rent arrears, evictions and homelessness
- Landlords receive rent on time
- Improved housing security for tenants

In the qualitative research, social landlords were divided in their opinion of the impact of the Direct Payments to Landlords option on arrears. Those who were positive indicated that it had helped mitigate the increase in arrears some reported seeing since Universal Credit was introduced. Private landlords were more likely to be positive about the effect on arrears. Landlords who were more negative largely traced problems back to the system the DWP used to make payments to landlords.

The updated new payment system was described as a ‘game changer’. However, it was also suggested that it would not address every problem around the administration of Scottish choices. There was criticism of the ‘data flow’ from the DWP to landlords around Scottish choices, which was reported to make it difficult both to keep on top of rental income, and to intervene quickly when tenants might be at risk of arrears. Landlords may not be able to immediately tell the difference between a ‘technical’ and a ‘real’ arrear, depending on the mismatches between due dates for rent, dates for tenants’ UC payments, and dates when bulk payments were received from DWP.

While the DWP’s new payment system was perceived to be likely to improve the situation, it was noted that it would not address other issues of tenants falling into arrears during the five-week wait for UC payments or landlords not being able to see if their tenants are on Scottish choices.

There was a view that Scottish choices allowed for more rapid instigation of direct payments, than the Alternative Payment Arrangement (APA) that could be requested from the DWP if defaulted payments were likely. The fact that tenants were not able to access Scottish choices until the start of the second assessment

period was also viewed as reducing its potential impact on arrears, since tenants might fall into arrears before reaching this point.

As noted, private landlords were more positive about direct payments. However, this was not always based on direct experience of them: social landlords reported far higher levels of awareness and understanding of Scottish choices compared with private landlords. This may also be related by the relatively low proportion of private-sector tenants who take up the Direct Payments option. One view among private landlords was that it ought to be compulsory for rent to be paid direct to landlords for tenants on Universal Credit.

In terms of their relationships with tenants, there was variation between those who felt that working with their tenants on the options available to them through Scottish choices had improved matters. However others felt that tensions around technical arrears had made relationships more difficult. A third point of view was that it was difficult to separate out the impact of Scottish choices from wider issues around Universal Credit.

Long-term outcomes influenced

As explained above, examining the long-term impact of Scottish choices is difficult, both because of the complex chain of causes that leads to high-level outcomes, and because of range of other factors that may at work in the economy and society at large. In this section, we discuss whether the evidence that has been set out above on Scottish choices is consistent with very high level outcomes that we wish to see in society. We are not attempting measure direct impact, but rather whether Scottish choices has been an appropriate contribution.

- Reduced Poverty

Although we do not have measures of poverty where we can attribute change to the operation of Scottish choices, we can refer to the evidence on the intermediate outcomes set out above to state that on balance Scottish choices was beneficial. Some benefit recipients stated that the options given with Scottish choices represented an opportunity to exercise control over their finances which made for greater control over budgeting. In that sense, the initiative, where operating effectively, made a positive contribution to long-term trends. Whereas some recipients encountered difficulties because of the implementation issues outlined above, the option to revert does allow a return to a more stable approach for their circumstances. This makes the system responsive to people's needs. The evidence of affirmative decisions *not* to exercise flexibility, or revert to default payments of UC, demonstrates that households are able to choose the most appropriate approach for their circumstances.

- Reduced inequality of outcomes for families and children

This outcome is also difficult to measure in terms of the relationship with Scottish choices. However, the most favourable interpretation would note the positive impacts on budgetary control, as a potential foundation for future improvements in

household's financial position. However, it is difficult to track the long-term impact of this on some of the key factors underlying family incomes, notably access to work, reduced costs and so on. Secondly, how this affects the relative financial position of a household is also unclear.

- Improved health and wellbeing

At present we do not have definitive measures of wellbeing for the UC Scottish choices cohort. However, we do have testimony that elements of more frequent payments, or direct payments to landlords are more likely to bring "peace of mind" with regard to rent payments, and relieving stress regarding making money last longer. However, other respondents mentioned the need to have larger payments in order to meet obligations that fall early in the assessment period, and respond to unexpected demand.

Conclusions and Recommendations

There was a clear belief across all interviewees for this research that Scottish choices could be better publicised. Suggestions for improving this focused on:

- improving the content and nature of notices about Scottish choices within people's Universal Credit online accounts, including giving more prominence to the options in the main menu, providing more detail on the implications, more frequent reminders of the option, and clearer notice of what payments are due and when.
- employing other communication methods instead of, or in addition to, the online Journal, such as letters, emails and sessions with Work Coaches to ensure that all claimants are fully aware of their options.
- Advertising more widely, e.g. through TV campaigns, tenant newsletters, posters in health centres
- Information could be provided to landlords when registering with the Landlord Register.

Other problems or frustrations with Scottish choices were rarely a reflection of the principle of the policy, but rather how it had been implemented in practice.

Suggestions for improving this included:

- Allowing everyone to apply for Scottish choices from the start of their claim, rather than requiring them to wait until the start of the second assessment period
- Improving the payment system for making direct payments – although this is already in hand, there was a desire to ensure this also enabled people to align direct payment dates with the date rent was due
- Making payments fortnightly rather than twice a month.

There were also suggestions for additional flexibilities to Universal Credit including:

- Split payments between members of households, which would give greater financial independence to individuals and allow for financing of respective obligations
- An option for weekly payments
- An option for direct payment of Council Tax

Finally, although not the focus of this research, it is important to note that participants spontaneously mentioned various improvements to the Universal Credit system that they felt would significantly improve people's lives.

Annex A – Additional statistical information

Table 1: Total households by UC Scottish choice

UC households as of August 2020	More Frequent Payment (MFP Choice)			Direct Payment to Landlord (DPL Choice)		
	Never Taken Choice	No longer has Choice	Currently Open Choice	Never Taken Choice	No longer has Choice	Currently Open Choice
Number of Households	258,830	25,310	134,450	114,130	3,170	49,800
Percentage of Eligible Households	62%	6%	32%	68%	2%	30%

Table 2: UC Scottish choices by local authority

Local Authority of UC households as of August 2020	More Frequent Payment (MFP Choice)			Direct Payment to Landlord (DPL Choice)		
	Never Taken Choice	No longer has Choice	Currently Open Choice	Never Taken Choice	No longer has Choice	Currently Open Choice
Aberdeen City	9,130	850	4,060	4,310	60	1,170
Aberdeenshire	7,400	620	3,300	3,610	120	1,180
Angus	4,810	540	3,210	2,550	70	1,100
Argyll and Bute	3,590	300	1,380	1,470	30	490
City of Edinburgh	20,690	1,480	7,170	10,780	120	2,110
Clackmannanshire	2,760	340	2,090	1,210	40	930
Dumfries and Galloway	6,360	660	2,940	3,070	80	1,370
Dundee City	8,600	1,060	6,110	4,160	130	2,010
East Ayrshire	7,050	970	5,090	2,930	140	2,560
East Dunbartonshire	3,690	270	1,330	1,150	20	450
East Lothian	5,490	490	2,370	2,480	30	560
East Renfrewshire	2,650	200	840	750	20	200
Eilean Siar	900	70	330	300	10	110
Falkirk	7,340	870	4,630	3,170	120	2,020
Fife	18,380	1,990	12,580	7,900	240	4,610
Glasgow City	39,830	3,470	15,480	17,730	470	5,760
Highland	11,320	880	5,550	5,210	150	2,190
Inverclyde	5,350	530	2,720	2,440	70	1,020
Midlothian	4,620	500	2,470	1,970	60	1,040
Moray	3,520	310	1,640	1,730	60	630
North Ayrshire	8,130	1,050	5,180	3,490	170	2,370
North Lanarkshire	18,280	1,950	10,750	7,130	290	4,780
Orkney Islands	530	40	230	260	10	140
Perth and Kinross	5,620	480	2,630	2,950	90	910
Renfrewshire	8,890	790	3,710	3,520	90	1,400
Scottish Borders	4,210	390	2,500	2,340	90	990
Shetland Islands	590	40	310	280	10	110
South Ayrshire	5,750	640	2,950	2,480	50	640
South Lanarkshire	16,090	1,770	9,320	5,850	90	2,470
Stirling	3,840	370	2,280	1,590	50	810
West Dunbartonshire	5,170	520	2,500	1,810	40	990
West Lothian	8,250	900	4,430	3,530	170	1,670
Unknown	0	0	2,390	0	0	1,030

Table 3: UC Scottish choices by household type

Household Type for UC households as of August 2020	More Frequent Payment (MFP Choice)			Direct Payment to Landlord (DPL Choice)		
	Never Taken Choice	No longer has Choice	Currently Open Choice	Never Taken Choice	No longer has Choice	Currently Open Choice
Couple with no children	18,480	910	8,610	10,380	190	3,390
Couple with children	33,030	2,610	13,630	19,260	440	6,040
Single with no children	154,220	14,030	86,330	53,620	1,270	25,990
Single with children	51,620	7,760	24,320	30,730	1,270	14,240
Unknown	1,480	0	1,570	150	0	150

Table 4: UC Scottish choices by capability for work

Limited Capacity for Work Type for UC households as of August 2020	More Frequent Payment (MFP Choice)			Direct Payment to Landlord (DPL Choice)		
	Never Taken Choice	No longer has Choice	Currently Open Choice	Never Taken Choice	No longer has Choice	Currently Open Choice
Limited Capacity for Work (LCW)	7,590	1,280	5,750	3,230	210	3,210
Limited Capacity for Work-Related Activities (LCWRA)	25,420	4,000	16,820	10,930	700	9,180
Not LCW/LCWRA	225,820	20,040	111,880	99,980	2,270	37,410

Table 5: UC Scottish choices by household type

Housing Type for UC households as of August 2020	More Frequent Payment (MFP Choice)			Direct Payment to Landlord (DPL Choice)		
	Never Taken Choice	No longer has Choice	Currently Open Choice	Never Taken Choice	No longer has Choice	Currently Open Choice
Social Rent	83,690	11,760	59,760	48,040	2,440	45,420
Private Rent	56,780	5,400	15,270	66,090	730	4,320
No Applicable Housing Costs	19,250	1,930	11,580	0	0	*
Not Owned or Rented	67,010	5,160	38,600	0	0	*
Other Accommodation	440	50	410	0	0	*
Own Property	29,850	950	7,160	0	0	0
Shared Ownership	190	10	60	0	0	*
Temporary Accommodation	20	<10	110	0	0	40
Unknown	1,610	50	1,510	0	0	0

Table 6: Scottish choices by employment status

Employment Status of UC households as of August 2020	More Frequent Payment (MFP Choice)			Direct Payment to Landlord (DPL Choice)		
	Never Taken Choice	No longer has Choice	Currently Open Choice	Never Taken Choice	No longer has Choice	Currently Open Choice
Employed	102,360	7,410	51,450	54,160	1,120	17,010
Employed and Self Employed	4,800	180	1,220	2,230	10	280
Self Employed	12,580	650	3,060	5,760	70	1,040
Unemployed	137,620	17,070	77,160	51,840	1,960	31,330
Unknown	1,480	0	1,570	150	0	150

Notes

1. All figures are rounded to the nearest 10 households, non-zero figures less than 10 are indicated separately
2. Totals of columns in Tables 2-6 may not sum to the value shown in Table 1 due to rounding
3. Eligibility for MFP or DPL are not mutually exclusive, though around 99% of those eligible for DPL are also eligible for MFP
4. This analysis looks at the cohort of all eligible UC claims in Scotland in August 2020

Notes when comparing to UC Scottish choices Management Information published by the Scottish Government

1. The analysis provided to inform the Scottish choices evaluation is a breakdown of the caseload of open UC claims with or eligible for Scottish choices in August 2020.
2. The analysis for the DWP Scottish choices monthly management information measures new and existing UC claims that are offered or opt in to Scottish choices. It does not however measure claim closures so it is not possible to use the MI to calculate the caseload shown in the Scottish choices evaluation.

How to access background or source data

The data collected for this social research publication:

- are available in more detail through Scottish Neighbourhood Statistics
- are available via an alternative route
- may be made available on request, subject to consideration of legal and ethical factors. Please contact Social.research@gov.scot for further information.
- cannot be made available by Scottish Government for further analysis as Scottish Government is not the data controller.



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