House of Commons
Work and Pensions Committee

Universal Credit and domestic abuse

Seventeenth Report of Session 2017–19

Report, together with formal minutes relating to the report

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Work and Pensions Committee

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# Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Summary</strong></td>
<td>3</td>
</tr>
<tr>
<td><strong>1 Introduction</strong></td>
<td>7</td>
</tr>
<tr>
<td>Universal Credit</td>
<td>7</td>
</tr>
<tr>
<td>Domestic abuse</td>
<td>8</td>
</tr>
<tr>
<td>The Government’s wider work on domestic abuse</td>
<td>9</td>
</tr>
<tr>
<td><strong>2 Jobcentre Plus</strong></td>
<td>11</td>
</tr>
<tr>
<td>Work Coaches and domestic abuse</td>
<td>11</td>
</tr>
<tr>
<td>Bringing in expertise</td>
<td>14</td>
</tr>
<tr>
<td>Universal Support</td>
<td>15</td>
</tr>
<tr>
<td>A more personalised approach</td>
<td>16</td>
</tr>
<tr>
<td>Online journal</td>
<td>16</td>
</tr>
<tr>
<td>Private rooms</td>
<td>16</td>
</tr>
<tr>
<td><strong>3 Couple and individual payments</strong></td>
<td>18</td>
</tr>
<tr>
<td>Current practice</td>
<td>18</td>
</tr>
<tr>
<td>Single household payments</td>
<td>18</td>
</tr>
<tr>
<td>Use of split payments</td>
<td>18</td>
</tr>
<tr>
<td>Benefit payments in abusive relationships</td>
<td>20</td>
</tr>
<tr>
<td>Financial control</td>
<td>20</td>
</tr>
<tr>
<td>The benefits of split payments for abuse survivors</td>
<td>21</td>
</tr>
<tr>
<td>Options for increasing access to split payments</td>
<td>23</td>
</tr>
<tr>
<td>Mirroring the world of work</td>
<td>24</td>
</tr>
<tr>
<td><strong>4 Considering the options for split payments</strong></td>
<td>27</td>
</tr>
<tr>
<td>Delivering split payments</td>
<td>27</td>
</tr>
<tr>
<td>Split payments in Scotland</td>
<td>27</td>
</tr>
<tr>
<td>Automation</td>
<td>28</td>
</tr>
<tr>
<td>The split between partners</td>
<td>29</td>
</tr>
<tr>
<td>Splitting proportionally</td>
<td>30</td>
</tr>
<tr>
<td>Splitting by entitlement</td>
<td>31</td>
</tr>
<tr>
<td>Section</td>
<td>Page</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>Conclusions and recommendations</td>
<td>35</td>
</tr>
<tr>
<td>Formal minutes</td>
<td>39</td>
</tr>
<tr>
<td>Witnesses</td>
<td>40</td>
</tr>
<tr>
<td>Published written evidence</td>
<td>42</td>
</tr>
<tr>
<td>List of Reports from the Committee during the current Parliament</td>
<td>49</td>
</tr>
</tbody>
</table>
Summary

Since 2010, the Government has begun to make great strides in tackling domestic abuse. This includes welcome recognition of the damage wrought by perpetrators of coercive control, including financial abuse—where a survivor is deprived of their financial independence. Accountability for domestic abuse lies squarely with the perpetrator. But the Department for Work and Pensions (DWP/The Department) has a duty to ensure that it is providing the right support for survivors of abuse.

Universal Credit aims to bring the benefit system into the 21st century by mirroring the modern world of work. Claimants—whether single or couples—receive a single, monthly household payment in arrears. From this, they are expected to provide for the whole household and manage rent, bills and living expenses.

Jobcentre Plus Work Coaches are the frontline of social security. They are expected to build a personal relationship with Universal Credit claimants and to tailor support to meet their needs. That means that they need to be equipped with the right skills, knowledge and advice to support survivors of domestic abuse. Domestic abuse is hugely complex, and the training Work Coaches currently receive leaves them ill-equipped to perform this vital function. The Department should, with specialist organisations, design and introduce a new training module for all Work Coaches. It should also introduce domestic abuse specialists in every Jobcentre, building upon and enhancing its existing disability employment and self-employment specialist model. Their role would be to act as a single point of contact in Jobcentres to foster links with domestic abuse services, and as a source of advice for individual Work Coaches.

Like all claimants, survivors of abuse need to keep in regular contact with their Work Coach. But if an abusive partner can access those communications, they may be at risk of further harm. The Department should add a private individual communication log to claimants’ joint online Universal Credit accounts by default and provide private rooms in all Jobcentres. This will help survivors to communicate safely and securely with their Work Coach, supporting disclosure of abuse and ensuring they receive support that they are due.

DWP should further consider co-location with domestic abuse services to enhance cooperation, and how Universal Support funding might be used to enhance links with these services. Universal Support could also incorporate more in-depth advice on bank accounts and financial management. This would help equip survivors with the support, confidence and resources they need in order to leave, and promote equitable money management amongst couples more widely.

As well as support in Jobcentres, the Department must also make sure that its systems are providing the most effective support possible for survivors of abuse. For a minority of claimants, single household payments can be misused by abusive partners to further abuse survivors. Under Universal Credit, claimants living with domestic abuse can face seeing their entire monthly income—including money meant for their children—go into their abusive partner’s account. There is no guarantee that any of the money
they need to live or care for their children will reach them. That risks them remaining dependent on their abusive partner and making it harder for them to leave, should the opportunity present itself.

Universal Credit currently only allows claims to be split between partners in exceptional circumstances. DWP itself recognises the risk that requesting such an arrangement poses to survivors. The perpetrator will realise the survivor has requested the split when their own payments fall, potentially putting them in great danger. In light of this risk, many survivors simply will not request a split.

Survivors, and the organisations who represent them, told us there is a strong case for splitting Universal Credit couple payments more routinely, or even by default. This alone cannot prevent financial abuse. Some abusers will find a way to control their partner’s finances, whatever systems the DWP puts in place. Nevertheless, the Department must give serious consideration to any changes which might offer some protection, albeit limited, to survivors of abuse.

The process of splitting payments is complicated. Payments could be split in several different ways—from a simple 50:50 split to more complex calculations. Even amongst those who advocated splitting payments by default, we found no clear consensus on which approach would be best for claimants. Neither is it clear what would be within the capacity of Universal Credit’s IT and administrative systems, which have been mired in difficulty as the roll out progresses.

The Scottish Parliament, however, is convinced: it has passed legislation which requires the Scottish Government to introduce split payments by default. This offers a chance to explore the practicalities, understanding whether, and how, split payments by default could work for claimants and for the Department. The UK Government must seize this opportunity by supporting the Scottish Government’s experiments. DWP should view the introduction of split payments in Scotland as an opportunity to learn about the part that splitting payments more routinely could play in supporting survivors of abuse.

The Department should engage positively and quickly with the Scottish Government to support and negotiate the roll out of split payments, and to scope and agree different forms to trial. To enable a clearer understanding of the challenges, costs and feasibility of splitting by default, the Department should commit in response to our report to provide quarterly updates to Parliament on its progress with the Scottish Government. The Department must also learn from the Scottish experience. It should agree with the Scottish Government to co-commission and publish a full, independent evaluation of the split payment trials in Scotland, including detailed costings. When the final evaluation report is published, the Department should give careful consideration to whether, on the basis of the evidence, there is a case for splitting payments by default in the rest of the UK.

More immediately, the Department should ensure that Universal Credit serves, as best possible, all parties it is intended for throughout the UK. Where claimants have dependent children, the entire Universal Credit payment should be made to the main carer by default. Where alternative split payment arrangements are permitted, the higher proportion of the split payment should remain with the main carer, other than in exceptional circumstances.
The Department must also act urgently to collect the data it needs to ensure that it is supporting abuse survivors effectively. DWP claims that it has no reason to be concerned about the effects of UC on survivors, but it collects no data to enable it to know for sure. We heard compelling evidence that there is a serious risk of Universal Credit increasing the powers of abusers. The Department must prioritise gathering and publishing data on disclosures of abuse and split payment requests—including the number of requests, reasons for request and the number of split payments being made. This will help make sure vulnerable claimants are receiving the right support in the safest possible way.

The Government aspires, through Universal Credit, to create a new, modern welfare system. It has also demonstrated a clear commitment to being more supportive of survivors of domestic abuse. Ensuring Universal Credit reaches all members of a family it is intended for, and seizing the opportunity to learn valuable lessons on whether and how split payments could help survivors of abuse, will make vital contributions to achieving these objectives.
1 Introduction

Universal Credit

1. Universal Credit (UC) is a benefit intended to mirror the world of work.¹ Most claimants receive a single monthly payment in arrears, reflecting how most workers are paid.² UC is paid to claimants both in and out of work, with the amount adjusted according to their income from work. The Department for Work and Pensions (DWP/the Department) intends UC to bridge the gap between employment and unemployment, and to encourage claimants to manage their own rent, bills and living expenses.

2. Couples who live together are required to make a single household claim for UC. Their individual entitlements are calculated—based on household income—and combined into a single payment, paid into one account only. In December 2017, 55,000 couple households, including 40,000 with dependent children, were claiming UC.³ Once UC is fully rolled out, around 2.9 million couple households will claim it.⁴

Figure 1: How Universal Credit single payments are calculated

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¹ DWP, Universal Credit policy briefing note, September 2011, p.1
² DWP, Universal Credit payment cycles, February 2018
⁴ This figure is an estimate. It has been calculated based on the ratio of single adult to couple households under Child and Working Tax Credit under the legacy system. See HMRC, Personal Tax Credits Statistics: Provisional statistics December 2017, January 2018; NAO, Rolling out Universal Credit, Session 2017–2019, HC1123, June 2018.
3. We launched this phase of our rolling inquiry into UC in response to concerns about the relationship between single household payments and domestic abuse.\(^5\) In the course of our inquiry, we have also heard wider concerns about the support available for survivors of domestic abuse who are claiming UC. We are grateful to everyone who has contributed to the inquiry, particularly the survivors of abuse who gave evidence to us.

### Domestic abuse

4. There is no statutory definition of domestic abuse. Prior to 2013, the Government’s non-statutory definition of abuse, which Departments are required to work to, defined domestic abuse as:

   "Any incident of threatening behaviour, violence or abuse [psychological, physical, sexual, financial or emotional] between adults who are or have been intimate partners or family members, regardless of gender or sexuality."

This definition was extended in 2013 following consultation. The cross-Departmental definition now states that domestic abuse is:\(^6\)

"Any incident or pattern of incidents of controlling, coercive, threatening behaviour, violence or abuse between those aged 16 or over who are, or have been, intimate partners or family members regardless of gender or sexuality. The abuse can encompass, but is not limited to: psychological; physical; sexual; financial; and emotional [abuse]."

5. The Government explained that the new definition “recognises that patterns of behaviour and separate instances of control can add up to abuse”, even if the individual incidents—the basis of the previous definition—might seem insignificant.\(^7\) The new definition was widely welcomed by domestic abuse organisations and survivors.\(^8\) The Centre for Gender and Violence Research at the University of Bristol said, “by recognising coercive control, you acknowledge such a pattern exists”. They said that the new guidelines will change people’s “mindset” of what domestic abuse involves.\(^9\)

6. Financial abuse is one form of coercive control. It occurs when a perpetrator “deprives victims of their financial independence”.\(^10\) It rarely happens in isolation, often accompanying other forms of domestic abuse.\(^11\) Examples include:\(^12\)

   - forcing the survivor to pay wages into the perpetrator’s bank account;
   - sabotaging their access to employment, education, training and transport;
   - using or misusing their money;

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\(^7\) Deputy Prime Minister’s Office, *New definition of domestic violence and abuse to include 16 and 17 year olds*, 19 September 2012

\(^8\) BBC, *Domestic abuse to include non-violent control*, 19 September 2012

\(^9\) BBC, *Domestic violence initiative: expert opinions*, 19 September 2012

\(^10\) Deputy Prime Minister’s Office, *New definition of domestic violence*, 19 September 2012

\(^11\) Refuges (UCR0234), Women’s Aid (UCR0225), Child Poverty Action Group (UCR0233), Surviving Economic Abuse (UCR0230), Engender and Scottish Women’s Aid (UCR0224), Women’s Budget Group (UCR0214)

\(^12\) Women’s Aid (UCR0225), Women’s Budget Group (UCR022Ts). See also, Refuges (UCR0234), Surviving Economic Abuse (UCR0230), Engender and Scottish Women’s Aid (UCR0224), Women’s Budget Group (UCR0214)
• withholding or denying access to money for basic essentials; and
• accruing debts in the survivor’s name

Financial abuse can leave domestic abuse survivors without the means to cover their, or their children’s, basic needs. This can lead to poverty and make it harder for survivors to leave the relationship.13

7. Domestic abuse often goes unreported, making measuring its prevalence difficult.14 The Crime Survey of England and Wales estimates 1.9 million adults aged 16 to 59 experienced domestic abuse in the year ending March 2017. 1.2 million of those were women and 0.7 million were men. This equates to a prevalence rate of approximately six in 100 adults of working age.15 Latest figures from Her Majesty’s Inspectorate of Constabulary and Fire and Rescue services found that 11.5% of recorded crime is related to domestic abuse.16

8. A nationally representative survey, commissioned by the Co-operative Bank and Refuge, found almost 1 in 5 respondents (18%) had experienced financial abuse either in a current or former relationship. 43% of those survivors had personal incomes below £20,000.17

The Government’s wider work on domestic abuse

9. In addition to changing the non-statutory definition, since 2010 the Government has taken several steps to strengthen domestic abuse legislation.18 It has:

• established specific offences of stalking, forced marriage, failure to protect from Female Genital Mutilation and revenge pornography;19
• created a new domestic abuse offence to capture coercive or controlling behaviour in an intimate or family relationship;20
• rolled out both Domestic Violence Protection Orders and the Domestic Violence Disclosure Scheme nationally;21 and
• strengthened measures to manage sex offenders or those who pose a risk of sexual harm.22

13 Refuge (UCR0234), Women’s Aid (UCR0225), Engender and Scottish Women’s Aid (UCR0224), Child Poverty Action Group (UCR0233), Women’s Budget Group (UCR0215), Women’s Budget Group (UCR0214), Women’s Budget Group (UCR0215), Women’s Budget Group (UCR0214), Child Poverty Action Group (UCR0233), Women’s Budget Group (UCR0225), Engender and Scottish Women’s Aid (UCR0224)
14 Women’s Aid (UCR0225)
15 ONS, Statistical bulletin: Domestic abuse in England and Wales year ending March 2017, 23 November 2017
16 HMICFRS, A progress report on the police response to domestic abuse, November 2017
17 Nicola Sharp-Jeffs, Money Matters: Research into the extent and nature of financial abuse within intimate relationships in the UK, Refuge, Co-operative Bank, pp.6–7
20 Serious Crime Act 2015, Section 76
21 Domestic Violence Protection Orders enable the police and magistrate’s courts to put protective measures in place for the victim in the immediate aftermath of a domestic violence incident. They can be used where there is insufficient evidence to charge a perpetrator and provide protection to a victim via bail conditions. The Domestic Violence Disclosure Scheme enables the police to disclose information about a perpetrator to their new partner in order to protect a potential victim. Crime and Security Act 2010, Section 24
22 Anti-social Behaviour, Crime and Policing Act 2014, Section 113
In its 2016–2020 Violence Against Women and Girls strategy, the Government committed £80 million funding for domestic abuse related services over that period.\(^{23}\)

10. In March 2018, the Government announced a consultation on the content of a proposed draft Domestic Abuse Bill. It is currently considering the responses. The Government intends to define economic abuse as a type of domestic abuse for the first time in legislation. Economic abuse will cover “controlling circumstances in which victims have finances withheld, are denied access to employment or transport, or are forced to take out loans and enter into financial contracts”.\(^{24}\) The Government expects to present further draft proposals on:

a) Domestic Abuse Protection Orders, allowing courts to impose a range of conditions on abusers. These might include compulsory alcohol treatment or electronic tagging to monitor perpetrators.

b) A statutory aggravating factor in sentencing, enabling judges to impose tougher sentences on perpetrators if the abuse involves or affects a child.

c) Creating the post of Domestic Abuse Commissioner, an independent official responsible for holding government and public bodies to account and “act as a national champion for victims”.\(^{25}\)

Launching the consultation on International Women’s Day, the Prime Minister stressed the importance of Government tackling economic abuse:\(^{26}\)

> I believe we need nothing short of a complete change across the whole of society in the way we think about and tackle domestic abuse […] We’ve tended to always think of it in terms of violence, but sometimes it means other forms of abuse that may not involve physical harm but certainly should be criminal […] For the first time the Bill will provide a statutory definition of domestic abuse that includes non-physical abuse such as economic abuse. And we won’t let anyone trivialise these forms of abuse.

11. Government has shown determination to tackle domestic abuse by challenging narrow and outdated perceptions of what abuse is. Building on the momentum it has begun to gather is crucial. We recommend the Government set out in response to this report its timescales for producing the draft Domestic Abuse Bill and connected legislation.

12. The Government must also now ensure its approach is reflected and embedded across all Departments, with policies that encourage equality and deter abuse. Getting the right support and systems in place for Universal Credit claimants will not end domestic abuse. But it could play a small, vital role in minimising harm and implementing the Prime Minister’s wishes within the social security system.

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\(^{23}\) Home Office, *Strategy to end violence against women and girls: 2016–2020*, 8 March 2016. In addition, the Government has allocated £15 million a year more broadly to women’s charities from VAT charged on sanitary products.

\(^{24}\) Home Office, Ministry of Justice, *Government takes action to tackle domestic abuse*, 8 March 2018

\(^{25}\) Prime Minister’s Office, *International Women’s Day speech*, 8 March 2018

\(^{26}\) Prime Minister’s Office, *International Women’s Day speech*, 8 March 2018

2 Jobcentre Plus

13. Jobcentre Plus (JCP) delivers employment support to claimants receiving unemployment benefits or UC. JCP employs Work Coaches—front-line support staff—who work with claimants on a one to one basis. They offer employment advice, identify potential job matches, and ensure claimants uphold conditionality rules. Work Coaches have an extended role under UC. They support claimants both in and out of work, and—as far as possible—support the same claimants throughout their claim.\(^{27}\) The intention is for claimants to build a personal rapport with their Work Coach, who grows to understand their needs and changing circumstances.\(^{28}\)

Work Coaches and domestic abuse

14. Work Coaches can offer claimants in their caseload support or allowances if they experience domestic abuse.\(^{29}\) This includes:

- a) Exemption from work-related requirements (such as looking for work) for up to 13 weeks. This can extend to 26 weeks if the survivor is the main carer of a child under 16.

- b) Alternative Payment Arrangements (APAs). Claimants can request their single household payment be split into two bank accounts.\(^{30}\)

- c) Additional housing benefit for temporary accommodation. If claimants have left their home due to domestic abuse—and intend to return—they can request housing benefit for both their former permanent home and temporary accommodation.

15. To obtain this support, claimants must tell their Work Coach about the abuse directly. We heard disclosure can be a difficult and traumatic experience.\(^{31}\) Who the survivor tells, and how the Work Coach learns of the abuse, will vary on a case by case basis. Some survivors may disclose directly to their Work Coach but the Women’s Budget Group cautioned that “Jobcentre Plus is a long way down the list of people to whom survivors disclose abuse”.\(^{32}\) Survivors often fear that the perpetrator will find out they have told someone, potentially worsening the abuse. They may also feel ashamed, blame themselves, or not recognise that they are being abused.\(^{33}\) Neil Couling, Director General of the UC programme, agreed that, in his experience, JCP is “not […] the first port of call for somebody who is enduring abuse”.\(^{34}\) A Work Coach might also proactively identify warning signs of abuse, and help and support the survivor to disclose. Other survivors

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27 UC will be paid to both working and non-working claimants. It will include an in-work progression service, through which JCP will support low-paid claimants to take steps to increase their earnings to at least the equivalent of 35 hours per week at the National Living Wage.
28 Q141 (Damian Hinds), DWP (FJP0064)
29 DWP, Universal Credit Personal Budgeting Support and Alternative Payment Arrangements: Guidance, April 2018
30 Claimants can also request managed housing payments direct to the landlord and/or more frequent payments UC payments (for example bi-weekly).
31 Q495 (Melissa Altman), Refuge (UCR0234), Q518 (Nicola Sharp-Jeffs)
32 Women’s Budget Group (UCR0227), Women’s Budget Group (UCR0215), Refuge (UCR0234), Winvisible (UCR0226), Q518 (Marilyn Howard), Q520 (Nicola Sharp-Jeffs)
33 Q451 (B), Q451 (E), Women’s Budget Group (UCR0227), Q443 (M), Q495 (Melissa Altman), Q552 (Neil Couling)
confide first in a local domestic abuse service, or other support service such as a medical professional or social worker. In some instances, a representative may then disclose on their behalf (if given the necessary permissions), or accompany them to JCP and help them tell their Work Coach about the abuse.

16. The Department told us that—within the limits of their role—Work Coaches are trained to handle all forms of abuse disclosure. The former Minister for Family Support, Housing and Child Maintenance, Kit Malthouse MP, (the Minister), said that this training is “the most important thing” as Work Coaches must be as “well-equipped as they can be to identify and direct people who are victims of domestic or other kinds of abuse to the right kind of support”. All JCP staff complete training on “safeguarding adults and children”. This explores “various types of abuse, physical, psychological, sexual, financial and emotional. It also talks about controlling and coercive behaviour”. DWP shared with us an additional Work Coach training video for disclosure of domestic abuse. It encourages staff to be empathic, supportive and non-judgemental. Work Coaches are told to ask claimants “are you okay?” and open up dialogue about their circumstances. The video is short and limited in scope: it exemplifies best practice when a survivor openly discloses abuse, but does not advise on more common situations where the survivor is reluctant to disclose. The video lists basic warning signs of abuse. Financial abuse is not mentioned.

17. PCS Union, a trade union representing DWP staff, told us members who work for JCP feel ill-equipped to support claimants who experience abuse. Although one of the training modules “mentions domestic abuse issues [ … ] it is not stand alone and is mentioned in passing”. They stressed the limited training available “does not give them the tools to identify or address warning signs of domestic abuse”. As a result, staff “do not feel confident they have the skills to deal with domestic abuse cases”. PCS members felt that the video outlined above—the core of their abuse training—was superficial and failed to address more complex situations or examples of disclosure.

18. Witnesses widely agreed that Work Coaches often do not have the skills or knowledge to support survivors adequately. Frontline workers told us inadequate training can mean Work Coaches exhibit behaviours that inadvertently further distress survivors or compromise their safety. Melissa Altman of Advance, a domestic violence and abuse charity, told us Work Coaches may unintentionally project blame onto the claimant or inappropriately disclose the abuse elsewhere. Demelza Lobb, a frontline worker at national domestic abuse charity Refuge, told us that Work Coaches sometimes refuse to allow companions or support workers to speak on the survivor’s behalf, despite

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35 Under Universal Credit Jobcentre Plus operates a system of explicit consent. Claimants have to consent for personal information to be shared and provide the name of the representative and organisation in order for the representative to intervene on their behalf. This differs from the legacy system which operates implicit consent; Jobcentre staff can use their experience and judgement to decide whether a representative can act on behalf of the claimant.

36 Letter from Minister for Family Support, Housing and Child Maintenance to Chair of the Committee, 27 March 2018. Q548 (Kit Malthouse), Q550 (Neil Couling), Q551 (Neil Couling), Q552 (Neil Couling)

37 Q535 (Kit Malthouse)

38 Letter from Minister for Family Support, Housing and Child Maintenance to Chair of the Committee, 27 March 2018

39 DWP (UCR0240)

40 Letter from PCS Union General Secretary to Chair of the Committee, 14 May 2018

41 Women’s Aid (UCR0225), Engender and Scottish Women’s Aid (UCR0224), Women’s Budget Group (UCR0215), Q485 (Demelza Lobb), Q522 (Nicola Sharp-Jeffs), Q488 (Nicola Kyser Forrest), Q481 (Melissa Altman)

42 Q481 (Melissa Altman)
survivor giving expressed consent. This caused fear for survivors, who saw it as “another form of control”.\textsuperscript{43} She told us also about survivors who experienced delays in their claim, or were refused allowances that they were entitled to, because their Work Coach did not know about the support available.\textsuperscript{44}

19. Witnesses told us that the training Work Coaches receive on domestic abuse should be more in-depth.\textsuperscript{45} It should aim to give them a good overview and understanding of the complexities of abuse and coercion—particularly in less recognised forms such as financial, psychological or emotional abuse. Training should enable Work Coaches to:

\begin{itemize}
  \item a) understand and identify the warning signs of abuse—including financial or psychological abuse;
  \item b) support claimants to disclose abuse safely, including handling the disclosure appropriately and putting claimants at ease;
  \item c) work effectively with claimant’s representatives and companions, including allowing and encouraging their input where appropriate;
  \item d) know what support or allowances they can offer claimants; and
  \item e) signpost claimants to specialist support services.
\end{itemize}

Given some claimants will still feel unable to disclose to Work Coaches, all Jobcentre Plus sites should also display prominently information about local support services and details of the National Domestic Abuse Hotline.\textsuperscript{46}

20. Work Coaches work on the frontline of social security. Their role goes beyond simply helping claimants into work. The ability of DWP staff to detect abuse and, where possible, offer help to survivors needs to be significantly enhanced. We recommend DWP—in collaboration with specialist domestic abuse organisations like Women’s Aid—design a specific training module for Work Coaches. These should equip them to:

\begin{itemize}
  \item a) identify the warning signs of all forms of abuse—including financial or psychological abuse;
  \item b) support claimants to disclose safely; handle the disclosure appropriately and put claimants at ease;
  \item c) work effectively with claimants’ representatives and companions;
  \item d) know what support or allowances they can offer claimants, such as easement from conditionality requirements or split payments; and
  \item e) signpost specialist support services.
\end{itemize}

We recommend the Department set out its implementation plans for this training in response to this report.

\textsuperscript{43} Q506 (Demelza Lobb)
\textsuperscript{44} Q481 (Demelza Lobb)
\textsuperscript{45} Q513 (Melissa Altman), Q522 (Marilyn Howard), Q525 (Nicola Sharp-Jeffs)
\textsuperscript{46} Women’s Aid [UCR0225]
**Bringing in expertise**

21. The Department told us that, in areas with a local refuge, Jobcentres should have a nominated member of staff whose role is to liaise with refuge staff. This is so the location of the refuge is not more widely disclosed.\(^{47}\) The Minister said this single point of contact for refuge workers was valuable. He also told us this nominated individual can “assist and direct” Work Coaches supporting survivors in “crisis circumstances”.\(^{48}\)

22. Frontline workers supporting survivors in refuges told us this did not, however, reflect their experiences of working with JCP. Any links they have forged with JCP have been informal and with Work Coaches directly assigned to survivors, rather than being established via a single point of contact.\(^{49}\) Demelza Lobb of Refuge explained that because Work Coaches often don’t know what support they can offer survivors, collaboration between the support worker, the claimant and their Work Coach can be very difficult.\(^{50}\) Calderdale Council’s Nicola Kyser Forrest said their relationship with local JCPs has deteriorated since the introduction of UC. She told us insufficient contact and coordination between JCP and domestic abuse support services are having an adverse impact on “frontline services trying to establish places of safety” for survivors.\(^{51}\)

23. Witnesses agreed that a nominated contact for domestic abuse services within JCP would be useful. Nicola Sharp-Jeffs, director of the charity Surviving Economic Abuse, told us the appointee should be a domestic abuse specialist with in-depth, specialised training on both domestic abuse and the specific support DWP can offer claimants.\(^{52}\) Support service representatives could, with consent, disclose a claimant’s circumstances to the JCP contact. Both they and the survivor could be confident the disclosure would be dealt with appropriately, messages relayed to the claimants’ Work Coach, and relevant support put in place. The Minister agreed it would be a “good idea” for the Department to review whether there is “a specific nominated person in each Jobcentre whose job it is to develop links” with domestic abuse services.\(^{53}\)

24. We heard this role could go beyond an administrative arrangement between refuges and JCP. Women’s Aid suggested the appointee could also serve as source of specialist advice for Work Coaches. As specialists, they could take on an advisory role, with Work Coaches encouraged to refer to them they have queries or need advice about a complex case.\(^{54}\) The Minister acknowledged, “for all the training in the world that we give our front-of-house [ … ] they are never going to be specialists”.\(^{55}\) Women’s Aid told us that although all JCP staff should be equipped to offer basic support to claimants experiencing abuse, access to specialist support “may help staff feel more confident and supported when dealing with complex cases”.\(^{56}\) Nicola Sharp-Jeffs told us the specialist’s role could be based on a similar model to specialist disability or self-employment advisors.\(^{57}\) These

\(^{47}\) Q548 (Kit Malthouse), Q549 (Neil Couling)
\(^{48}\) Q548 (Kit Malthouse)
\(^{49}\) Q487 (Demelza Lobb) Q488 (Nicola Kyser-Forrest)
\(^{50}\) Q485 (Demelza Lobb). See also, Women’s Aid (UCR0225), Engender and Scottish Women’s Aid (UCR0224), Women’s Budget Group (UCR0215)
\(^{51}\) Q488 (Nicola Kyser Forrest)
\(^{52}\) Surviving Economic Abuse (UCR0241)
\(^{53}\) Q556 (Kit Malthouse)
\(^{54}\) Women’s Aid (UCR0225), Surviving Economic Abuse (UCR0241)
\(^{55}\) Q554 (Kit Malthouse)
\(^{56}\) Women’s Aid (UCR0225), Surviving Economic Abuse (UCR0241)
\(^{57}\) Surviving Economic Abuse (UCR0241)
work as “coaches to Work Coaches”, offering a source of specialist advice.\textsuperscript{58} Further advice and support could be offered by co-locating with domestic abuse charities and services, building on the Department’s existing co-location model.\textsuperscript{59}

25. For many survivors of domestic abuse, Universal Credit will be the lifeline that enables them to provide for themselves and their household. Often, they will rely on support from expert domestic abuse services to set up their claim. In order to ensure survivors access payments as quickly as possible, JCP must work closely with expert services and the survivor to establish the claim and get the right support in place. Flaws in the current system obstruct lines of communication and prevent this from happening. An expert point of contact in Jobcentres to foster external links would ensure claimants get the support they vitally need.

26. Domestic abuse is extremely complex. The warning signs and subsequent behaviours vary hugely from claimant to claimant. Work Coaches need ready access to specialist advice and support to serve some of their most vulnerable claimants.

27. We recommend every Jobcentre Plus be required to appoint a domestic abuse specialist, building on and enhancing the existing disability and self-employment specialist model. The domestic abuse specialist would serve both as a direct point of contact for local domestic abuse services and as a specialist source of advice and support for Work Coaches on handling possible and confirmed domestic abuse cases. They should work behind the frontline, and have in-depth specialised training on all forms of domestic abuse and coercion, especially financial abuse, and comprehensive understanding of DWP policy for survivors claiming Universal Credit. The Department should also consider, where possible, co-location between JCP and domestic abuse services to enhance these links.

**Universal Support**

28. Universal Support is provided by the Department to help claimants adapt to being on Universal Credit. It is developed and delivered at a local level, with funding made available from DWP to local authorities.\textsuperscript{60} Local authorities can deliver services in-house, or can commission services from local organisations. Witnesses told us that the Department’s Universal Support offer could be much more extensive and holistic than it currently is.\textsuperscript{61} At present, the funding can only be used to deliver personal budgeting and digital support to new claimants. Marilyn Howard, Research associate at the University of Bristol, told us that an extended offer might include building strategic relationships to better identify and support domestic abuse survivors. She said:\textsuperscript{62}

\begin{quote}
I do not know if, for example, there are many services that are linked into the Universal Support system, whether there are strategic district level linkages with named domestic violence leads at district or office level. Those kind of things would probably help in terms of raising awareness and training.
\end{quote}

\textsuperscript{58} Q121 (Damian Hinds)
\textsuperscript{60} DWP, Universal Support 2018/19 guidance, 12 March 2018
\textsuperscript{61} See, for example, Q664 (Zena Cooke), Q653 (Emma Revie)
\textsuperscript{62} Q522 (Marilyn Howard)
29. Universal Support’s remit is very limited. It offers only personal budgeting help and digital assistance. But the system could be extended, giving much more comprehensive support to claimants and truly personalising Universal Credit. Deploying Universal Support funding to better support survivors of domestic abuse and to help couples manage their money well is one possible extension. This could include specialist domestic violence support. It could also incorporate in-depth advice on bank accounts and financial management. This would help equip survivors with the support, confidence and resources they need in order to leave, and promote equitable money management amongst couples more widely. We will return to this issue in our subsequent work.

A more personalised approach

30. It can be very difficult for survivors to stay in contact with JCP when in an abusive relationship. Talking to their Work Coach about their circumstances can be dangerous, and the perpetrator may control or limit who they can contact and what they can do. For example E, a survivor of abuse, told us her perpetrator stole her phone and slashed her tyres.63 We heard survivors may therefore risk being sanctioned or going without the tailored support they need.64 Survivors need a safe channel of communication so they can update work coaches on their circumstances and manage their claim.65

Online journal

31. Face-to-face meetings aside, UC claimants communicate with their Work Coach primarily via an online journal. This is a two-way dialogue where the claimant and Work Coach can contact one another to discuss any queries, conditionality, book appointments at JCP or update the claimant’s circumstances. Couple claimants have a joint online account which they can both access. The Department told us there are parts of the journal—such as the health conditions section—that neither partner can see.66 The communication log is open to both individuals. One partner can see what contacts the other has made, what appointments have been booked, and what has been arranged. Marilyn Howard told us this poses a risk to survivors of abuse. Witnesses widely agreed that—to ensure safe communication for survivors—each partner should have a separate and private communication log with their Work Coach.67

Private rooms

32. Jobcentre Plus centres are usually open plan. Claimants are invited to meet with their Work Coach or JCP staff at one of many desks in an open space. We heard survivors should be offered a private room to discuss their circumstances safely and comfortably.68 The Minister told us this already happens. He said Work Coaches are advised to take

63 Q416 (E). See also, Q489 (Demelza Lobb), Q500 (Demelza Lobb), Wigan Council (UCR0228), Refuge (UCR0234)
64 Claimants risk being sanctioned if they fail to comply with an agreed conditionality requirement of their claim (for example attending appointments or meeting work related requirements). Sanctions result in the claimant’s benefit being reduced or stopped for a period of time.
65 Safe communication Q522 (Nicola Sharp-Jeffs), Women’s Budget Group (UCR0227), Women’s Aid (UCR0225), Women’s Budget Group (UCR0214)
66 Q535 (Neil Couling)
67 Q518 (Marilyn Howard), Q529 (Marilyn Howard), Q500 Demelza Lobb, Q502 (Melissa Altman), Women’s Budget Group (UCR0227), Women’s Budget Group (UCR0214) Women’s Aid (UCR0225), Refuge (UCR0234)
68 Q456 (J), Q495 (Demelza Lobb), Q498 (Demelza Lobb), Q509 (Demelza Lobb), Refuge (UCR0234)
the claimant into the private room “the moment they detect there is some resistance or somebody is discussing something very personal.” However, not all Jobcentres have a dedicated private room. The Department told us, under its new estate strategy, there are no plans to introduce private rooms in every Jobcentre. Where there is no private room on site, they claim, Work Coaches will arrange an alternative interview to take place as a home visit, or in a nearby office with private space. Frontline domestic abuse workers told us survivors they work with have had to disclose distressing personal circumstances in the open plan space. They recommended that, in order to ensure survivors’ safety, all Jobcentres should provide a private room.

33. All claimants should have the option of communicating with their Work Coach confidentially. For survivors of domestic abuse, the consequences of unsecure communications can be devastating. Like all claimants, survivors of abuse need to keep in regular contact with their Work Coach and update them on their circumstances. But holes in the system mean doing so can put them at risk of further harm. DWP must ensure it has every safeguard in place to protect vulnerable claimants. **We recommend the Department provide a private room in every Jobcentre without delay.** The online journal for couple claims should be redesigned to ensure each partner has access to their own, private, communication log with their Work Coach, not accessible by the other partner.

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69 Q561 (Kit Malthouse)
70 Letter from Minister for Family Support, Housing and Child Maintenance to Chair of the Committee, 22 May 2018
71 Q456 (J), Q495 (Demelza Lobb), Q498 (Demelza Lobb), Q509 (Demelza Lobb), Refuge (UCR0234)
72 Q456 (J), Q495 (Demelza Lobb), Q498 (Demelza Lobb), Q509 (Demelza Lobb), Refuge (UCR0234)
3 Couple and individual payments

Current practice

Single household payments

34. Single household claims are not unique to UC. Co-habiting couples are required to make joint claims for the six legacy benefits that UC replaces. For all means tested benefits including out of work benefits—Jobseeker’s Allowance (JSA) and Employment and Support Allowance (ESA)—the income, savings and working hours of both partners are used to determine eligibility. Couples can claim only one out of work benefit, and receive that benefit into one nominated account.

35. Different arrangements are made, however, for the payment of some legacy benefits that are claimed jointly. Child Tax Credit and the childcare element of Working Tax Credit are paid to the main carer only. In addition, Housing Benefit is paid directly to the landlord for social housing or vulnerable tenants. The Women’s Budget Group told us these measures mean primary carers receive some separate income and financial security, even if they have no independent income from work. They can, for example, be assured their rent will always be paid and their home secure, and that they will receive money intended for their children. Under UC, all six benefits—including Child Tax Credit, Working Tax Credit and Housing Benefit—are amalgamated into a single household payment, paid monthly into one nominated account.

36. The average monthly UC payment for a couple household is £723, increasing to £825 when the couple have dependent children. UC payments often therefore comprise a high proportion of many claimants’ monthly budgets. Research by the Department on a small sample of couple claims between 2015 and 2016 found that in 45% of those surveyed, payments were being made to accounts held in women’s names. In 38%, payment was made in men’s names. Just 17% of payments were made into joint accounts.

Use of split payments

37. Couples can request that their UC payment be split between them as an Alternative Payment Arrangement (APA). The household entitlement is still calculated based on household income, but the monthly payment is divided between both partners. Work Coaches can recommend these only in “very exceptional” circumstances. These include when a claimant discloses domestic violence; financial abuse; financial mismanagement; or demonstrates they cannot—or will not—budget for their own or their family’s basic...

73 Universal Credit replaces Jobseekers Allowance, Employment Support Allowance, Income Support, Housing Benefit, Child Tax Credit and Working Tax Credit.
74 Only one half of a couple has to be eligible to receive a couple rate of income related ESA or Income Support.
75 DWP, Child tax credit; Housing benefit: what you’ll get, [no date]
76 Women’s Budget Group (UCR0227), Women’s Budget Group (UCR0214), See also, Fran Bennet (UCR0222)
77 DWP, Stat-xplore
78 Letter from Minister for Family Support, Housing and Child Maintenance to Chair of the Committee, 27 March 2018
needs. To request a split payment, claimants must tell their Work Coaches directly about their circumstances. The Work Coach, or another member of DWP staff, will then decide if the threshold for agreeing split payments has been met. Split payments are intended to be temporary and Work Coaches are required to review the arrangement with claimants every three months.

38. DWP has not published any data on split payment applications. They told us they are collating data on APAs in UC, which will include some information on split payments. They did not indicate when or if this might be publicly available. Neil Couling said there are “very low” volumes of split payments in payment, but could be no more specific. The Department told us it has no data on the number of UC claimants who have disclosed domestic abuse or been referred for specialist support. The Minister told us Work Coaches establish claimant circumstances through a “narrative discussion” rather than a “tick box” exercise. He said this prevented the Department from being able to determine how many claimants have disclosed abuse to their Work Coach. Nevertheless he assured us that the Department has “not seen any pattern coming through or any alarm bells ringing in the system” that indicate UC is having an adverse impact on survivors of abuse.

39. We heard, however, that the lack of data on split payment requests and abuse disclosure means there is no systematic way of understanding, identifying or disproving any relationship between financial abuse and UC. Consequently, it is impossible to know whether survivors are receiving the support or allowances they need from Jobcentre Plus. Women’s Aid outlined several aspects of this relationship that the Department cannot reliably measure:

- whether domestic abuse survivors are requesting split payments;
- whether Work Coaches are proactively offering split payments when a survivor discloses abuse;
- whether DWP is accepting requests for split payments, and the reasons why requests might be refused;
- if disclosure of financial abuse to JCP is increasing under UC.

40. The Government has itself committed to defining economic abuse as a type of domestic abuse for the first time in legislation. That makes it all the more surprising that DWP does not collect data on domestic abuse and Universal Credit. Without this data, the Department cannot be sure that it is providing the right support and

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79 DWP, Universal Credit Guidance: Personal Budgeting Support and Alternative Payment Arrangements, April 2018
80 DWP, Universal Credit Guidance: Personal Budgeting Support and Alternative Payment Arrangements, April 2018
81 Letter from Minister for Family Support, Housing and Child Maintenance to Chair of the Committee, 27 March 2018
82 Letter from Minister for Family Support, Housing and Child Maintenance to Chair of the Committee, 27 March 2018
83 Q536 (Neil Couling)
84 Q557 (Kit Malthouse)
85 Q557 (Kit Malthouse)
86 Q576 (Kit Malthouse)
87 Scottish Women’s Aid (UCR0236), Women’s Budget Group (UCR0215), Women’s Aid (UCR0225)
88 Scottish Women’s Aid (UCR0236), Women’s Budget Group (UCR0215), Women’s Aid (UCR0225)
89 Women’s Aid (UCR0225). See also, Scottish Women’s Aid (UCR0236), Women’s Budget Group (UCR0215)
systems for survivors of domestic abuse. It must monitor disclosure of abuse and split payment requests concurrently. But it should be aware that even this may understate the true extent of abuse amongst Universal Credit claimants. Many may feel unable to disclose abuse to their Work Coach or exercise their right to request a split payment. **We recommend the Department publish all existing data on split payment requests. It should then work to fill in the remaining evidence gap by monitoring disclosures of abuse and collating quantitative and qualitative data on the number of split payment requests, reasons for the request, and the number of split payments being made. It should publish its findings in a regular statistical bulletin.**

**Benefit payments in abusive relationships**

**Financial control**

41. Survivors of financial abuse and their support workers told us that the perpetrators of that abuse often took extreme measures to withhold money from and control them. Examples included tracking their phone, or taking their bank card without them realising.90 Refuge’s Demelza Lobb gave the example of a survivor whose perpetrator would check her grocery shopping. If she had bought anything deemed a “luxury” she would experience days of abuse. This is because the perpetrator “felt that they were losing control of the survivor, who had the audacity to get the nicer yoghurt, for instance”.91

42. A study by Refuge found demanding total control of household finances was a “common” method of financial abuse. Survivors told Refuge this level of financial control frequently left them without the means to provide for themselves or their children, including lacking money for food and basic necessities.92 Demelza Lobb explained the perpetrator may give the survivor an allowance but this might not be enough to live on.93 Survivors, support workers and domestic abuse organisations all said that perpetrators will try and find a way to control their victim’s finances, regardless of how benefits are paid.94 We heard that having independent money coming in made it easier for survivors to try to maintain some control, but that even this did not offer a failproof safeguard.95

43. The charities Engender and Scottish Women’s Aid told us, however, that single household payments make it much easier for perpetrators to establish that control:96

> The single household payment is a gift to perpetrators of domestic abuse as it rapidly facilitates and legitimises what may previously have taken months or years of coercive control to achieve.

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90 Q415 (E)
91 Q489 (Demelza Lobb)
92 Nicola Sharp-Jeffs, Money Matters: Research into the extent and nature of financial abuse within intimate relationships in the UK, Refuge, Co-operative Bank. See also Refuge (UCR234)
93 Q489 (Demelza Lobb)
94 Q415 (E, B, M), Q456 (E, B), Q491 (Demelza Lobb), Gwent Welfare Reform Partnership (UCR0233)
95 Q431 (E, B, M)
96 Engender and Scottish Women’s Aid (UCR0224), See also, Women’s Aid (UCR0225), Surviving Economic Abuse (UCR0230), Refuge (UCR0234), Child Poverty Action Group (UCR0233)
73% of survivors responding to a survey by Women’s Aid agreed or strongly agreed with the statement “monthly payments could mean the perpetrator would have more money for themselves.”97 Engender and Scottish Women’s Aid told us that single household payments were therefore associated with increased risk of child poverty and deprivation in households in which there is abuse.98 As one survivor with children told Women’s Aid, the transition to UC could mean:99

He’ll wake up one morning with £1500 in his account and piss off with it, leaving us with nothing for weeks.

44. A survey by Women’s Aid found 52% of all respondents still living with their perpetrator said they could not afford to leave—irrespective of income or benefit status.100 Women’s Aid told us that single household payments will make it even harder for survivors claiming UC to gather the wherewithal to leave an abusive relationship.101

**The benefits of split payments for abuse survivors**

45. Witnesses told us that split payments can offer some protection for survivors of abuse. Women’s Aid told us they currently provide “the best means of protecting survivors from economic abuse” under UC.102 We heard, however, that many claimants who would benefit from split payments struggle to access them owing to barriers in the process used for establishing them:

- Work Coaches are unaware of split payment options. Even where a survivor discloses abuse, a split payment may not be considered or offered.103
- Claimants may not know they can request split payments. They may find out only if they research information themselves, or are told about them by a support service.104
- Work Coaches are advised to offer split payments in “very exceptional circumstances” only, and survivors of abuse often don’t realise they are being abused. Neither claimant nor Work Coach may realise they meet the “very exceptional” criteria.105

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97 Marilyn Howard and Amy Skipp, Unequal, Trapped, Controlled: Women’s experience of financial abuse and potential implications for Universal Credit, Exploratory research by Women’s Aid for TUC
98 Engender and Scottish Women’s Aid (UCR0224). See also Child Poverty Action Group (UCR0233), Refugee (UCR0234), ECHR (UCR0231), Women’s Aid (UCR0224), Women’s Budget Group (UCR0215)
99 Marilyn Howard and Amy Skipp, Unequal, trapped, controlled: Women’s experience of financial abuse and potential implications for Universal Credit, Exploratory research by Women’s Aid for TUC
100 Marilyn Howard and Amy Skipp, Unequal, trapped, controlled: Women’s experience of financial abuse and potential implications for Universal Credit, Exploratory research by Women’s Aid for TUC
101 Women’s Aid (UCR0224). See also, Women’s Budget Group (UCR0215), Women’s Budget Group (UCR0214), Child Poverty Action Group (UCR0233), Engender and Scottish Women’s Aid (UCR0224)
102 Women’s Aid (UCR0224). See also, Refuge (UCR0234), Child Poverty Action Group (UCR0233), EHRC (UCR0231), Surviving Economic Abuse (UCR0230), Wigan Council (UCR0228), Women’s Budget Group (UCR0227) Women’s Budget Group (UCR0215) Women’s Budget Group (UCR0214), Winvisible (UCR0226), Engender and Scottish Women’s Aid (UCR0224), Fran Bennett, (UCR0222)
103 Letter from PCS Union General Secretary to Chair of the Committee, 14 May 2018. See also, Women’s Aid (UCR0224)
104 Women’s aid (UCR0224)
105 Q519 (Nicola Sharp-Jeffs), Q519 (Marilyn Howard), Surviving Economic Abuse (UCR0230)
46. In addition, claimants may, for many reasons, be unable to disclose abuse to their Work Coach. Both members of the couple have to attend their first meeting with Jobcentre Plus to verify the claim, and survivors may not feel able to request a split with the perpetrator present. More fundamentally, some survivors may not ask for a split payment because disclosing abuse, and requesting a change to existing payments, can be very dangerous. One survivor told Women’s Aid that requesting a split payment might be the first step to taking back control from the perpetrator. Taking such a step and then returning home to the perpetrator could put survivors in great danger. She said:

If you were still with someone and start the process of separate finances in preparation for leaving, I think that would make people more vulnerable. What you’re doing is trying to take control back, and that’s when it escalates, doesn’t it? It could (be) a precipitant for increasing abuse.

47. Requesting a split payment mid-claim is particularly dangerous if perpetrators realise the survivor has requested it. Refuge stressed that requiring survivors to disclose their abuse and request a change to payment arrangements to access split payments “could put a woman at very high risk of harm”. Nicola Kyser Forrest of Calderdale council, told us that survivors she works with have experienced worsening abuse as a result of requesting split payments. Most of her clients will therefore not request split payments in the first place.

48. Survivors responding to a survey by Women’s Aid overwhelmingly echoed similar concerns. Almost 85% strongly agreed or agreed that the abuse would get worse when the partner found out about the split payments. 91% said there would be more arguments about money. Survivors told Women’s Aid: I’d get a beating if he found out I’d gone behind his back and changed the money. And:

His money going down knowing that mine had gone up would make him angry. Money taken away would enrage him, and he would probably just carry on his own habits anyway refusing to acknowledge he’s impacting on household budgets.

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106 Refuge (UCR0234)
108 Marilyn Howard and Amy Skipp, Unequal, trapped, controlled: Women’s experience of financial abuse and potential implications for Universal Credit, Exploratory research by Women’s Aid for TUC
109 Refuge (UCR0234), Surviving Economic Abuse (UCR0230), Women’s Aid (UCR0225), Child Poverty Action Group (UCR0233), ECHR (UCR0231), Women’s Budget Group (UCR227) Women’s Budget Group (UCR214), Engender and Scottish Women’s Aid (UCR0224), Wigan Council (UCR0228)
110 Refuge (UCR0234). See also Surviving Economic Abuse (UCR0230), Women’s Aid (UCR0225), Child Poverty Action Group (UCR0233), ECHR (UCR0231), Women’s Budget Group (UCR0227) Women’s Budget Group (UCR0214), Engender and Scottish Women’s Aid (UCR0224), Wigan Council (UCR0228)
111 Q491 (Nicola Kyser Forrest)
112 Marilyn Howard and Amy Skipp, Unequal, trapped, controlled: Women’s experience of financial abuse and potential implications for Universal Credit, Exploratory research by Women’s Aid for TUC
113 Marilyn Howard and Amy Skipp, Unequal, trapped, controlled: Women’s experience of financial abuse and potential implications for Universal Credit, Exploratory research by Women’s Aid for TUC
49. The Minister told us that—in terms of support for survivors—split payments are “a bit of a sideshow” and a “political symbol”. It is much more important, he said, “that [Work Coaches and JCP more widely] are correctly skilled” and have the right links to support mechanisms.\footnote{Q535 (Kit Malthouse)} Citing Women’s Aid’s survey and the danger associated with requesting a split payment, he said the Government “would not want the Committee to make the mistake of thinking that the greater use of split payments can help tackle the scourge of domestic abuse”.\footnote{Letter from Minister for Family Support, Housing and Child Maintenance to Chair of the Committee, 27 March 2018} In response, however, Women’s Aid told us:\footnote{Women’s Aid (UCR235)}

We have highlighted that one party having to ask for split payments could pose a risk to victims of domestic abuse, as the other party will inevitably find out. But what we need is a safe way for survivors to request split payments, so that they are not put at further risk by a system that has not been set up with their needs or safety in mind.

**Options for increasing access to split payments**

50. We heard several ways that case-by-case access to split payments could be extended. These included:

a) Offering split payments at the beginning of the claim. The Women’s Budget Group suggested each member of a couple be proactively offered the opportunity to disclose their circumstances and preferences when making their initial claim. Payments could then be split from the outset if necessary.\footnote{Women’s Budget Group (UCR0215), See also, Women’s Aid (UCR0225), Marilyn Howard and Amy Skipp, Unequal, trapped, controlled: Women’s experience of financial abuse and potential implications for Universal Credit, Exploratory research by Women’s Aid for TUC}

b) Widened eligibility for split payments. Women’s Aid told us that rather than being offered in “very exceptional circumstances” only, all claimants who allude to difficulties managing money with their partner should be offered split payments.\footnote{Women’s Aid (UCR0225), See also, Women’s Budget Group (UCR0215), Marilyn Howard and Amy Skipp, Unequal, trapped, controlled: Women’s experience of financial abuse and potential implications for Universal Credit, Exploratory research by Women’s Aid for TUC}

c) Improved safeguards for the requesting partner. The Equality and Human Rights Commission (EHRC) and Women’s Aid suggested a standard, generic process for notifying the other partner about the payment split, unrelated to abuse or financial difficulties disclosed.\footnote{ECHR (UCR0231), Women’s Aid (UCR0225), Women’s Budget Group (UCR0215), Engender and Scottish Women’s Aid (UCR0224), Surviving Economic Abuse (UCR0230)}

51. Organisations broadly agreed that these measures—though an improvement—would not remove the risk to survivors entirely. Women’s Aid, Women’s Budget Group and EHRC all stressed that, for as long as single household payments are the default, they pose grave risks to survivors of domestic abuse. Perpetrators could still suspect the survivor has disclosed abuse and requested the change when monthly payments differ from the norm.\footnote{Women’s Budget Group (UCR0214) Women’s Budget Group (UCR0215), Women’s Budget Group (UCR0227), EHRC (UCR0231), Women’s Aid (UCR0225), Refuge (UCR0234), Engender and Scottish Women’s Aid (UCR0224), Surviving Economic Abuse (UCR0230)}
Nicola Sharp-Jeffs told us that the consequences of an abuser finding out could be severe, up to and including, an “increased risk of domestic homicide”. In order to tackle this, we heard the burden of disclosure needs to be removed from survivors of domestic abuse.

52. Accountability for domestic abuse lies squarely with the perpetrator. But the Department has a moral duty to ensure the benefit system does not in any way facilitate abuse. We have heard evidence that, for a minority of claimants, single household payments as default make it easier for perpetrators to abuse and control their victims. At one stroke, perpetrators can take charge of potentially the entire household budget, leaving survivors and their children dependent on the abusive partner for all of their basic needs.

53. Split payments cannot prevent financial abuse. Some abusers will find a way to control their partner’s finances, whatever systems the DWP puts in place. Nevertheless, the Department must give serious consideration to any changes which might offer some protection, albeit limited, to survivors of abuse.

**Mirroring the world of work**

54. The Department believes that single household payments reflect the financial arrangements of modern life. Neil Couling told us modern couples are more likely now than before to share their income. He suggested this is because “the labour market is converging”, with 70% of women now in employment. He claimed that for this reason, the “vast majority” of couples tend now to pool their resources. The Minister agreed there is “a very tiny proportion of couples who keep their finances completely separate”. In evidence to us, he and Neil Couling repeatedly cited research stating that only 7% of cohabiting and 2% of married couples have separate finances. Single household payments of UC, they argued, reflect this approach. The figures the Minister and Neil Couling cited are taken from a 2008 Family and Children’s Study. Broader analysis of the study, which examined households with dependent children only, shows that, while “completely separate” management of finances is rare, couples have a broad range of budgeting arrangements depending on factors such as household income, or whether both members of the couple are in work. Only 50% of married and 48% of co-habiting couples with children said they “share and manage finances jointly.”

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121 Q518 (Nicola Sharp-Jeffs), Surviving Economic Abuse (UCR0230). See also, Refuge (UCR0234), Women’s Aid Federation of England (UCR0225).
122 Surviving Economic Abuse (UCR0230), Engender and Scottish Women’s Aid (UCR0224), Women’s Aid Federation of England (UCR0225).
123 Q595 (Neil Couling).
124 Q532 (Kit Malthouse).
125 QS32 (Kit Malthouse), Q532 (Kit Malthouse), Q594 (Neil Couling). Letter from the Minister for Family Support, Housing and Child Maintenance to the Committee Chair, 15 May 2018.
126 Natalie Maplethorpe, Jenny Chanfreau, Dan Philo, Claire Tait, Families with children in Britain: Findings from the 2008 Families and Children Study, Department for Work and Pensions, Research Report No 656, 1 July 2010, p 221
127 In 29% of married and 34% of cohabiting couples the mother manages all the income. In 15% of married and 13% of cohabiting the other partner manages all income. If both partners work less than 15 hours per week 41% manage their finances jointly, and in 39% of couples the mother manages all finances.
55. We heard persuasive arguments that single payments fail to mirror the wider world of work. Fran Bennett, Senior Research and Teaching Fellow at the University of Oxford, pointed out that wages are paid to individuals—not to households. Fran Bennett stressed that if UC is to truly mirror the world of work, it should offer each partner an independent income, in line with the wages they would both receive in employment. The Women’s Budget Group said that whether and how couples subsequently choose to pool this income is their choice. If payments are split, couples could still choose to share the money, but this would be “on their terms”. The current system in UC removes this choice from each member of a couple by requiring them to share income.

56. The EHRC added that single household payments could trigger substantial redistribution of income from women to men. This would be particularly marked in families on the lowest incomes. The EHRC told us this redistribution of income risked exacerbating power imbalances within couples and undermining women’s financial independence. Marilyn Howard concurred, arguing that single household payments could condition one partner to take sole charge of the finances. As Surviving Economic Abuse said, “financial decision-making takes place within the context of gendered power dynamics”. Couples may defer single household payments into the man’s account routinely, “reinforcing what was traditionally seen as a ‘male breadwinner’ model”. This is at odds with women and men’s increasingly equal participation and roles in both the labour market and, to a lesser extent, in family and home life. It is also at odds with the legacy system, where payment for child-related benefit goes to main carers—the vast majority of whom remain women.

57. Some witnesses drew a link between unequal power dynamics and domestic abuse. Women’s Aid told us domestic abuse—which largely, although not exclusively affects women—is a “gendered crime [ … ] deeply rooted in the societal inequality between women and men”. Nicola Sharp-Jeffs told us:

Domestic abuse is both a cause and a consequence of gender inequality. If women do not have economic equality, what we are doing, through this system, is setting the scene for abuse.
The Scottish Minister for Social Security, Jeanne Freeman MSP, told us Scotland’s ambition to split UC payments arose from concerns that single household payments increase inequality in the welfare system and “act as an enabler for domestic abuse or financial coercion by one partner towards another.”

58. Successive generations have fought for the independent economic status of women within the family. Women and men work, save for retirement and pay taxes as individuals. Universal Credit is intended to mirror the world of work, but neither male nor female employees are obliged to have their wages paid into the bank account of their partner. Instead, the principle of Universal Credit is that it is a single payment to a household for the benefit of everyone in that household—however, at the last assessment, only 17% of payments were made into joint bank accounts. The DWP must do more to ensure that payments are received fairly by everyone in a claimant household.

59. Scotland is intending to split payments by default. This will create an excellent opportunity to examine whether split payments prove helpful to survivors and successful in delivering fairer payments to households. In the next Chapter we consider the practicalities of split payments.
4 Considering the options for split payments

Delivering split payments

Split payments in Scotland

60. Universal Credit is a reserved responsibility of the UK Government. However, the Scotland Act 2016 gives the Scottish Government some powers to change UC payment arrangements. These include:

- the option for UC payments to be made twice a month rather than monthly;
- the option of the UC housing element to be paid directly to social and private sector landlords;
- the power to vary the amount of housing costs paid to people in receipt of UC; and
- the power to split payments between members of a household.

61. In June 2017 the Scottish Government made regulations to introduce the first two flexibilities listed above. These came into effect in October 2017. In April 2018, the Scottish Parliament passed the Social Security Scotland Act 2018. This required the Scottish Government to make regulations to introduce split household payments by default. If such regulations are implemented, UC payments to Scottish claimants will be automatically split, unless claimants opt to receive a single household payment. The Scottish Government has yet to decide precisely how it would like payments to be split.

Box 1: The Scottish Government’s powers to adjust UC

Under the Scotland Act 2016, Scottish Ministers must consult the UK Secretary of State on the practicability of their proposed social security regulations. These regulations are the means by which the Scottish Government can vary UC payment arrangements in Scotland. While the Scottish Government is responsible for the policy, the DWP is responsible for delivering the practical change. If the UK Secretary of State is not satisfied that it is practical to implement the change by the date in the regulations, they can amend the start date through further regulations. The UK Secretary of State can therefore control the timetable for the introduction of split payments in Scotland.

Source: Scotland Act 2016, Section 30

62. The Minister said DWP remains “open minded” to the possibility of default split payments elsewhere in the UK and is closely monitoring Scotland’s progress in this area. He cautioned, however, that complexities arise in relation to both how claimants are split—the amount received by each partner—and the capacity of the UC IT system...
to handle routine split payments.\textsuperscript{148} The Minister told us that if Scottish Ministers can “work their way through (these) complexities”, and the split payment policy “works well” then the Department will consider splitting payments by default.\textsuperscript{149} The Department therefore maintains that its own approach to more routine split payments will depend on the experience in Scotland.

63. The Scottish Minister for Social Security, Jeane Freeman MSP, told us, however, that the Scottish Government is relying on DWP to enable them to deliver split payments. She told us their ability to make good on their plans is “strongly dependent” on DWP “making significant changes” to the existing IT system. Successful implementation hinges on what the Department deems “technically feasible”.\textsuperscript{150} In order to use their regulatory powers to introduce split payments, Scottish Ministers must consult the Secretary of State to agree a delivery date (see Box 1, above).\textsuperscript{151} The Scottish Government must also pay the costs of administering split payments, negotiated with DWP.\textsuperscript{152} Jeane Freeman told us discussions with the Department continue, but no resolution has yet been reached on either cost or IT capacity.\textsuperscript{153} The Scottish Government told us it is “wholly dependent on the DWP” for delivery of its split payments policy.\textsuperscript{154}

\textbf{Automation}

64. The Department intends to introduce a fully automated national registration and payment system for UC—the “digital service”. Under this plan, claimants will register online and their payments will be calculated automatically each month, using data from the HM Revenue and Customs Real Time Information system. The Department has struggled with automation, which is crucial to UC achieving the efficiency savings the Department hopes to deliver.\textsuperscript{155} In April 2018 89\% of claims in payment were calculated automatically.\textsuperscript{156} In June 2018, the National Audit Office reported that the Department’s “agile” approach to IT and administrative systems management had enabled it to incorporate changes as the programme rolls out and it learns about what works—and what does not. These changes, and further additional functionality, are the source of multiple delays to UC’s roll out, which is now not scheduled to be complete until 2024.\textsuperscript{157}

65. Split payments currently require manual intervention from Work Coaches. Neil Couling told us that extending this system would undermine parts of the UC IT system that will enable it to run efficiently.\textsuperscript{158} Delivering split payments on a routine basis would therefore require the Department to develop the ability to automate them. Neil Couling told us that DWP is prioritising the APAs with the highest volumes—such as managed payments to the landlord—to automate first. Because there are very low volumes of split payments, they have not been prioritised for automation, and will not be “anytime soon”.\textsuperscript{159}

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\textsuperscript{148} Q570 (Kit Malthouse)  
\textsuperscript{149} Q570 (Kit Malthouse)  
\textsuperscript{150} Letter from the Scottish Minister for Social Security to Chair of the Committee, 9 May 2018  
\textsuperscript{151} Scotland Act 2016, Section 30  
\textsuperscript{152} Scotland Act 2016, Section 30  
\textsuperscript{153} Letter from the Scottish Minister for Social Security to the Committee, 9 May 2018  
\textsuperscript{154} Letter from the Scottish Minister for Social Security to Chair of the Committee, 9 May 2018  
\textsuperscript{155} Work and Pensions Committee, Universal Credit Project Assessment Reviews, Fifth Report of Session 2017–19, HC 740, 8 February 2018  
\textsuperscript{156} PQ (154147)  
\textsuperscript{157} NAO, Rolling out Universal Credit, June 2018, p.6  
\textsuperscript{158} Q536 (Neil Couling)  
\textsuperscript{159} Q536 (Neil Couling), Q582 (Neil Couling)
There are low volumes of split payments, however, because they are a discretionary exception, offered only in very exceptional circumstances. Demand would of course be very high if they were offered as default. Neil Couling told us that automation would be technically possible if sufficient demand was evident.

66. Scotland is convinced of the merits of splitting payments by default. Its ability to do so, however, hinges on DWP adapting its IT and administrative systems. Automation of payments is central to Universal Credit achieving its efficiency objectives. DWP should view Scotland’s intention to introduce split payments as an opportunity. It offers a chance to “test and learn” the different possible approaches to introducing split payments, and to assess whether the introduction of split payments brings benefits for claimants. DWP should engage positively and quickly with the Scottish Government to cost and negotiate the IT changes needed to roll out split payments. We recommend the Department commit in response to our report to providing regular updates on its progress negotiating automation of split payments with the Scottish Government. This will provide a clearer understanding of the challenges, costs and feasibility of splitting payments by default.

The split between partners

67. Although the Scottish Government has made regulations to enable it to introduce split payments, it has not yet reached a decision on how payments will be split. The Scottish Minister explained that the idea of splitting payments between members of a household had been very popular in their consultation. 78% of individual respondents, and 99% of organisational respondents supported the principle. She explained, however, that:

Views vary on how it might work in practice. For example, whether payments should be split 50:50 or by entitlement to a qualifying benefit. We are currently working through the implications of different options to ensure there will be no unintended consequences.

Women’s Aid similarly identified a range of different ways that payments might be split between partners, but no clear preference for any one of these. When respondents were able to choose multiple options from a list:

- 59% felt that all Universal Credit should always be paid to the mother;
- 50% felt that Universal Credit amounts related to children should be paid separately to the rest of the award—for example, being paid with Child Benefit;
- 37% felt that elements related to housing should be paid separately from the rest of the award;
- 22% felt that payments should be split equally between partners who have a joint claim.

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160 See Chapter 2
161 Q538 (Neil Couling)
162 Scottish Government, Analysis of written responses to the consultation on social security in Scotland, February 2018, p.18
163 Letter from the Scottish Minister for Social Security to Chair of the Committee, 9 May 2018
164 Women’s Aid, Unequal, trapped and controlled, p.49
Splitting proportionally

68. The Department told us that automating split payments would require it to make a policy decision on what proportion of the UC award should go to each partner. The Minister said that a 50:50 split—the “most obvious” solution—would risk “creating unfairness”. He gave the example of a couple where one member has responsibility for paying childcare costs. Here, it “would be difficult to apply a 50:50 rationale for splitting the payment”. This may reflect the lack of enthusiasm for such a split in Women’s Aid’s survey. He suggested an even split could also prompt some individuals to “consider the payment as “my 50%” or “my money”. They might then fail to consider the household’s financial obligations jointly.

69. Other witnesses told us that a 50:50 split would prompt new, more equal financial norms within couples. Women’s Budget Group said an even split would:

- Give a clear signal of equality between partners, would enable each to develop and practice financial capability (one of the government’s aims) and be consistent with the dual nature of joint claims as having individual as well as joint responsibilities.

Marilyn Howard said an equally split payment would highlight to claimants that they have “individual responsibilities—both to meet benefit conditions and to meet household budgeting” requirements. This would “counteract” the regressive concept of a “head of household”. Neil Couling told us a 50:50 split between both members of the couple would be the most feasible technically.

70. We heard that, at the moment, split payments are rarely divided 50:50. Neil Couling gave the example of a claimant who is an alcoholic, and spending the entire family payment on alcohol. Here payments might be split 80:20 or 90:10, with the larger portion going to the main carer. This is because when one partner withholds or mismanages funds, the extra monthly amount for children might not reach children it is there for. The Child Poverty Action Group told us it is more likely main carers will ensure income is used to provide for their children. Therefore there is a case for splitting payments so that the main carer receives the bulk of the award. Witnesses suggested that in couples with children, child-related amounts of UC should always go to the main carer. Survivors of domestic abuse also told us that they valued in the legacy system the certainty of having certain benefits paid to them as main carer. This ensured a source of independent income, however limited. The Department said identifying the main carer could introduce
discrimination into the system. Witnesses highlighted, however, that the UC online system already requires households with children to nominate a main carer. The Department told us a split based on caring responsibilities is possible.

**Splitting by entitlement**

71. Rather than settling on an arbitrary proportion of the UC award for each partner to achieve, payments might instead be made by entitlement to each UC component. This would overcome the risk of an unfair split in households where one partner is disabled, a carer, or has responsibility for paying childcare and related costs. The Minister told us that the way UC awards are calculated means that the idea that the UC payment has separate “elements” and can be paid in this way is a “misconception”. He continued:

> Whilst there are different elements in the determination of a gross entitlement, UC is paid as one single payment whereby income is assessed against the total.

The Minister told us that, for this reason, “it is not possible to untangle all of that design to construct a split payment policy” based on elements.

72. Witnesses argued, however, that individual elements are already used in calculating UC awards. The Women’s Budget Group explained that the Department considers individual circumstances and actions in some cases. For example, when one member of a couple is sanctioned, up to 50% of the couple’s standard personal allowance is deducted—as opposed to up to 100% of an individual’s standard personal allowance. Fran Bennett added that the existence and volume of Alternative Payment Arrangements in which housing costs are paid direct to landlords “demonstrates that it is feasible” to separate out a component of Universal Credit. We have set out how such an arrangement might work, including its interaction with the Universal Credit earnings taper, in Box 2 and Chart 1.

**Box 2: Splitting payments by entitlement**

All Universal Credit claimants receive a standard allowance set at a standardised rate. Couples receive a joint standard allowance. Claimants may then receive extra “amounts” on top if their allowance for children; a disability or health condition that prevents them from working; if they are a carer, or if they need help paying housing costs. This allowance and any extra amounts are combined into the single household

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176 Letter from Minister for Family Support, Housing and Child Maintenance to Chair of the Committee, 15 May 2018
177 Women’s Budget Group (UCR0227)
178 Letter from Minister for Family Support, Housing and Child Maintenance to Chair of the Committee, 15 May 2018
179 Engender and Scottish Women’s Aid (UCR0224), Women’s Budget Group (UCR0115), Women’s Budget Group (UCR0227), See also Fran Bennett (UCR0222), Women’s Aid (UCR0225)
180 Letter from Minister for Family Support, Housing and Child Maintenance to Chair of the Committee, 15 May 2018
181 Women’s Budget Group (UCR0227)
182 Fran Bennett (UCR0222), Women’s Budget Group (UCR0227)
183 The standard allowance for singles under 25 is £251.77. For couples under 25 it is £395.20 for both. The standard allowance for singles over 25 is £317.82. For couples over 25 this is £498.89.
payment. This is the “gross entitlement” to UC.\textsuperscript{184} In couples, the joint allowance and extra amounts—regardless of which partner is entitled to the extra amounts—is combined into the single monthly payment, paid into one account.

A split by entitlement might mean that if the criteria for eligibility for a particular component is fulfilled by one half of the couple, they would be paid that amount from the gross entitlement. For example, disability amounts could go to the disabled partner and caring amounts to the caring partner. Child-related amounts could go to the main carer.

UC is paid to claimants both in and out of work. As such, there is an earnings taper which applies to all earnings exceeding the work allowance, if applicable.\textsuperscript{185} The rate is currently 63%: for every £1 the claimant earns, their UC is reduced by 63 pence. The taper is currently applied to the entire gross entitlement; money is not deducted specifically from the standard allowance or the extra amounts.

Any system for splitting by entitlement would need to account for the taper, without introducing complexity that would make it harder for claimants to see how their UC awards change in response to their earnings. Where currently the taper is applied to the entire gross entitlement of UC, it could be instead applied to each amount. Each individual component would be reduced when claimant earnings increase sufficiently for the taper to apply (see Chart 1). This would mean all elements reduce in proportion to their share of the gross entitlement. If the taper were to be adjusted this way, UC payments could be split by entitlement. The overall amount that a household receives as their earnings increase would be unaffected relative to the existing system.

\textsuperscript{184} Letter from Minister for Family Support, Housing and Child Maintenance to Chair of the Committee, 15 May 2018

\textsuperscript{185} The work allowance is the amount that a claimant can earn before the taper applies and their UC award starts to reduce. Claimants with children or a disability preventing them from working may be eligible for a work allowance of £198 (if their Universal Credit award includes housing support) or £409 (if it does not).
73. Given the wide range of options for splitting payments and lack of evidence or consensus over which would work best—for DWP and claimants—there may be a case for trialling different approaches. In light of Scotland’s commitment to allowing each member of a couple to receive separate payments of UC, the Women’s Budget Group recommended DWP should:

Support the Scottish Government to test out different approaches to delivering separate nomination and payment in Scotland. Negotiations between the DWP and Scottish Government could then include plans to test out and evaluate different approaches and for using evidence from such piloting to make decisions in the future about what form a separate payment approach could take.186

74. Splitting Universal Credit couple payments by default could provide some protection for victims of domestic abuse. But doing so is complicated. Payments could be configured in multiple ways—from a simple 50:50 split to more complex calculations. The capacity of Universal Credit’s systems to accommodate any of these possibilities remains unknown, and there is no clear consensus on which would work best for claimants. Scotland offers an excellent chance to “test and learn” about what might work. The Department should seize the opportunity.

75. We recommend the Department support the Scottish Government to scope out and, if appropriate, support them to pilot different approaches to split payments in Scotland as soon as possible. This might include proportional and entitlement-based models. To ensure lessons are learned from the Scottish experience the two Governments should agree to co-commission and publish a full, independent evaluation of the pilots. In

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186 Women’s Budget Group (UCR0249)
response to this report, the Department should tell us when this work will begin, and set out a clear timetable. It should also provide quarterly updates to Parliament on the progress of these pilots. When the final evaluation report is published, the Department should give careful consideration to whether, on the basis of the evidence, there is a case for splitting payments by default in the rest of the UK.

76. Implementing and evaluating split payments in Scotland will necessarily take time. In the interim, the Department should ensure that throughout the UK, Universal Credit serves, as best possible, all parties it is intended for. We recommend that where claimants have dependent children, the entire UC payment should be made to the main carer by default. Where alternative split payment requests are permitted, the higher proportion of the split payment should remain with the main carer other than in exceptional circumstances.

77. The Government aspires, through Universal Credit, to create a new, modern welfare system. The Prime Minister has also issued a rallying call to tackle domestic abuse. All Departments have a part to play in meeting this objective. DWP alone cannot prevent abuse, but it can ensure that it is offering the best possible support to survivors.
Conclusions and recommendations

Introduction

1. Government has shown determination to tackle domestic abuse by challenging narrow and outdated perceptions of what abuse is. Building on the momentum it has begun to gather is crucial. We recommend the Government set out in response to this report its timescales for producing the draft Domestic Abuse Bill and connected legislation. (Paragraph 11)

2. The Government must also now ensure its approach is reflected and embedded across all Departments, with policies that encourage equality and deter abuse. Getting the right support and systems in place for Universal Credit claimants will not end domestic abuse. But it could play a small, vital role in minimising harm and implementing the Prime Minister’s wishes within the social security system. (Paragraph 12)

Jobcentre Plus

3. Work Coaches work on the frontline of social security. Their role goes beyond simply helping claimants into work. The ability of DWP staff to detect abuse and, where possible, offer help to survivors needs to be significantly enhanced. We recommend DWP—in collaboration with specialist domestic abuse organisations like Women’s Aid—design a specific training module for Work Coaches. These should equip them to:

a) identify the warning signs of all forms of abuse—including financial or psychological abuse;

b) support claimants to disclose safely; handle the disclosure appropriately and put claimants at ease;

c) work effectively with claimants’ representatives and companions;

d) know what support or allowances they can offer claimants, such as easement from conditionality requirements or split payments; and

e) signpost specialist support services.

We recommend the Department set out its implementation plans for this training in response to this report. (Paragraph 20)

4. For many survivors of domestic abuse, Universal Credit will be the lifeline that enables them to provide for themselves and their household. Often, they will rely on support from expert domestic abuse services to set up their claim. In order to ensure survivors access payments as quickly as possible, JCP must work closely with expert services and the survivor to establish the claim and get the right support in place. Flaws in the current system obstruct lines of communication and prevent this from happening. An expert point of contact in Jobcentres to foster external links would ensure claimants get the support they vitally need. (Paragraph 25)
5. Domestic abuse is extremely complex. The warning signs and subsequent behaviours vary hugely from claimant to claimant. Work Coaches need ready access to specialist advice and support to serve some of their most vulnerable claimants. (Paragraph 26)

6. We recommend every Jobcentre Plus be required to appoint a domestic abuse specialist, building on and enhancing the existing disability and self-employment specialist model. The domestic abuse specialist would serve both as a direct point of contact for local domestic abuse services and as a specialist source of advice and support for Work Coaches on handling possible and confirmed domestic abuse cases. They should work behind the frontline, and have in-depth specialised training on all forms of domestic abuse and coercion, especially financial abuse, and comprehensive understanding of DWP policy for survivors claiming Universal Credit. The Department should also consider, where possible, co-location between JCP and domestic abuse services to enhance these links. (Paragraph 27)

7. Universal Support’s remit is very limited. It offers only personal budgeting help and digital assistance. But the system could be extended, giving much more comprehensive support to claimants and truly personalising Universal Credit. Deploying Universal Support funding to better support survivors of domestic abuse and to help couples manage their money well is one possible extension. This could include specialist domestic violence support. It could also incorporate in-depth advice on bank accounts and financial management. This would help equip survivors with the support, confidence and resources they need in order to leave, and promote equitable money management amongst couples more widely. We will return to this issue in our subsequent work. (Paragraph 29)

8. All claimants should have the option of communicating with their Work Coach confidentially. For survivors of domestic abuse, the consequences of unsecure communications can be devastating. Like all claimants, survivors of abuse need to keep in regular contact with their Work Coach and update them on their circumstances. But holes in the system mean doing so can put them at risk of further harm. DWP must ensure it has every safeguard in place to protect vulnerable claimants. We recommend We recommend the Department provide a private room in every Jobcentre without delay. The online journal for couple claims should be redesigned to ensure each partner has access to their own, private, communication log with their Work Coach, not accessible by the other partner. (Paragraph 33)

**Couple and individual payments**

9. The Government has itself committed to defining economic abuse as a type of domestic abuse for the first time in legislation. That makes it all the more surprising that DWP does not collect data on domestic abuse and Universal Credit. Without this data, the Department cannot be sure that it is providing the right support and systems for survivors of domestic abuse. It must monitor disclosure of abuse and split payment requests concurrently. But it should be aware that even this may understate the true extent of abuse amongst Universal Credit claimants. Many may feel unable to disclose abuse to their Work Coach or exercise their right to request a split payment. We recommend the Department publish all existing data on split payment requests. It should then work to fill in the remaining evidence gap by
monitoring disclosures of abuse and collating quantitative and qualitative data on the number of split payment requests, reasons for the request, and the number of split payments being made. It should publish its findings in a regular statistical bulletin. (Paragraph 40)

10. Accountability for domestic abuse lies squarely with the perpetrator. But the Department has a moral duty to ensure the benefit system does not in any way facilitate abuse. We have heard evidence that, for a minority of claimants, single household payments as default make it easier for perpetrators to abuse and control their victims. At one stroke, perpetrators can take charge of potentially the entire household budget, leaving survivors and their children dependent on the abusive partner for all of their basic needs. (Paragraph 52)

11. Split payments cannot prevent financial abuse. Some abusers will find a way to control their partner’s finances, whatever systems the DWP puts in place. Nevertheless, the Department must give serious consideration to any changes which might offer some protection, albeit limited, to survivors of abuse. (Paragraph 53)

12. Successive generations have fought for the independent economic status of women within the family. Women and men work, save for retirement and pay taxes as individuals. Universal Credit is intended to mirror the world of work, but neither male nor female employees are obliged to have their wages paid into the bank account of their partner. Instead, the principle of Universal Credit is that it is a single payment to a household for the benefit of everyone in that household—however, at the last assessment, only 17% of payments were made into joint bank accounts. The DWP must do more to ensure that payments are received fairly by everyone in a claimant household. (Paragraph 58)

13. Scotland is intending to split payments by default. This will create an excellent opportunity to examine whether split payments prove helpful to survivors and successful in delivering fairer payments to households. (Paragraph 59)

**Considering the options for split payments**

14. Scotland is convinced of the merits of splitting payments by default. Its ability to do so, however, hinges on DWP adapting its IT and administrative systems. Automation of payments is central to Universal Credit achieving its efficiency objectives. DWP should view Scotland’s intention to introduce split payments as an opportunity. It offers a chance to “test and learn” the different possible approaches to introducing split payments, and to assess whether the introduction of split payments brings benefits for claimants. DWP should engage positively and quickly with the Scottish Government to cost and negotiate the IT changes needed to roll out split payments. We recommend the Department commit in response to our report to providing regular updates on its progress negotiating automation of split payments with the Scottish Government. This will provide a clearer understanding of the challenges, costs and feasibility of splitting payments by default. (Paragraph 66)

15. Splitting Universal Credit couple payments by default could provide some protection for victims of domestic abuse. But doing so is complicated. Payments could be configured in multiple ways—from a simple 50:50 split to more complex calculations.
The capacity of Universal Credit’s systems to accommodate any of these possibilities remains unknown, and there is no clear consensus on which would work best for claimants. Scotland offers an excellent chance to “test and learn” about what might work. The Department should seize the opportunity. (Paragraph 74)

16. **We recommend the Department support the Scottish Government to scope out and, if appropriate, support them to pilot different approaches to split payments in Scotland as soon as possible. This might include proportional and entitlement-based models. To ensure lessons are learned from the Scottish experience the two Governments should agree to co-commission and publish a full, independent evaluation of the pilots. In response to this report, the Department should tell us when this work will begin, and set out a clear timetable. It should also provide quarterly updates to Parliament on the progress of these pilots. When the final evaluation report is published, the Department should give careful consideration to whether, on the basis of the evidence, there is a case for splitting payments by default in the rest of the UK.** (Paragraph 75)

17. Implementing and evaluating split payments in Scotland will necessarily take time. In the interim, the Department should ensure that throughout the UK, Universal Credit serves, as best possible, all parties it is intended for. **We recommend that where claimants have dependent children, the entire UC payment should be made to the main carer by default. Where alternative split payment requests are permitted, the higher proportion of the split payment should remain with the main carer other than in exceptional circumstances.** (Paragraph 76)

18. The Government aspires, through Universal Credit, to create a new, modern welfare system. The Prime Minister has also issued a rallying call to tackle domestic abuse. All Departments have a part to play in meeting this objective. DWP alone cannot prevent abuse, but it can ensure that it is offering the best possible support to survivors. (Paragraph 77)
Formal minutes

Wednesday 18 July 2018

Members present:
Rt Hon Frank Field, in the Chair
Jack Brereton    Ruth George
Alex Burghart    Nigel Mills
Rosie Duffield   Chris Stephens

Draft report (Universal Credit and domestic abuse), proposed by the Chair, brought up and read.

Ordered, That the draft Report be read a second time, paragraph by paragraph. Paragraphs 1 to 77 read and agreed to.

Summary agreed to.

Resolved, That the Report be the Seventeenth Report of the Committee to the House.

Ordered, That the Chair make the Report to the House.

Ordered, That embargoed copies of the Report be made available, in accordance with the provisions of Standing Order No. 134.

[Adjourned till Wednesday 5 September at 9.15am]
Witnesses

The following witnesses gave evidence. Transcripts can be viewed on the inquiry publications page of the Committee’s website.

Wednesday 13 September 2017

**Councillor Jane Corbett**, Assistant Mayor of Liverpool and Mayoral Lead on Fairness and Tackling Poverty, Liverpool City Council, **Nicky Kingston**, Area Manager, Incomes Team, Plymouth Community Homes, **Donna Gallagher**, Universal Credit Implementation Manager, Your Homes Newcastle, **Councillor Fiona Colley**, Cabinet Member for Finance, Modernisation and Performance, Southwark Council

**Kayley Hignell**, Head of Policy (welfare, work and family), Citizens Advice, **Nicola Smith**, Advice Services Manager, Citizens Advice Southwark, **Richard Roberts**, Manager, Wirral Foodbank, **Jeremy Hewer**, Policy Adviser, Scottish Federation of Housing Associations, **Natalie Williamson**, Senior Policy Officer, Residential Landlords Association

Wednesday 18 October 2017

**Rt Hon David Gauke MP**, Secretary of State for Work and Pensions, and **Neil Couling CBE**, Director, Universal Credit Programme, Department for Work and Pensions

Wednesday 29 November 2017

**David Finch**, Senior Economic Analyst, Resolution Foundation, **Andrew Hood**, Senior Research Economist, Institute for Fiscal Studies, **Victoria Todd**, Senior Technical Manager, Low Incomes Tax Reform Group, **Deven Ghelani**, Director, Policy in Practice

Wednesday 17 January 2018


**Andy Chamberlain**, Deputy Director of Policy and External Affairs, IPSE, **Andrew Clark**, Director of Policy, National Farmers Union, **Mark Hooper**, Founder and Policy Lead, indycube, and **Lindsay Owen**, Deputy Director of Policy and Evaluation, The Prince’s Trust

Wednesday 24 January 2018

Alok Sharma MP, Minister for Employment, Department for Work and Pensions and Neil Couling, Director, Universal Credit Programme, Department for Work and Pensions

Wednesday 18 April 2018

E; B; M; and J, Support Worker

Demelza Lobb, Technology abuse lead, Refuge; Melissa Altman, Director of frontline services for violence against women and girls, Advance Charity; and Nicola Kyser-Forrest, Homelessness Service Manager and Temporary Accommodation and Support Service Team Manager, Calderdale MBC

Dr Nicola Sharp-Jeffs, Director and Founder of Surviving Economic Abuse; and Marilyn Howard, Research Associate, University of Bristol

Wednesday 24 April 2018


Wednesday 23 May 2018

Rt Hon Iain Duncan Smith MP

Allan Gunn, Head of Revenues and Customer Service, Highland Council, Emma Revie, Chief Executive, Trussell Trust, and Zena Cooke, Corporate Director, Resources, London Borough of Tower Hamlets

Wednesday 4 July 2018

Rob Holland, Co-Chair, Disability Benefit Consortium and Public Affairs Manager, Mencap, Gemma Hope, Director of Policy, Marketing and Communications, Shaw Trust, and Daphne Hall, Vice Chair, National Association of Welfare Rights Advisers

Published written evidence

The following written evidence was received and can be viewed on the inquiry publications page of the Committee’s website.

UCR numbers are generated by the evidence processing system and so may not be complete.

1. Accord (UCR0021)
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Mr Dave Stockley (UCR0187)
Mr Jim Harrington (UCR0033)
Mr Julian Jackson (UCR0172)
Mr Kenneth Evans (UCR0058)
Mr Michael Wood (UCR0072)
Mr Neil Harrison (UCR0152)
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Mr Roger Godsiff MP (UCR0217)
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189 Royal Greenwich Welfare Rights Service (UCR0048)
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191 Runnymede Trust (UCR0116)
192 SAMH (Scottish Association for Mental Health) (UCR0080)
193 Scope (UCR0057)
194 Scope (UCR0197)
195 Scottish Federation of Housing Associations (UCR0092)
196 Scottish Women’s Aid (UCR0236)
197 Shelter (UCR0093)
198 Shelter (UCR0203)
199 South London and Maudsley NHS Trust (UCR0188)
200 Southampton Advice and Representation Centre Limited (UCR0055)
201 Southwark Council (UCR0103)
202 Southwark, Hounslow and Tower Hamlets (UCR0010)
203 Sovereign (UCR0007)
204 St Mungos (UCR0032)
205 St Mungo’s (UCR0077)
206 St. Augustine’s Centre (UCR0139)
207 StepChange Debt Charity (UCR0050)
208 Surviving Economic Abuse (UCR0230)
209 Surviving Economic Abuse (UCR0241)
210 Tax Reform Group (UCR0220)
211 The Childrens Society (UCR0248)
212 The Children’s Society (UCR0094)
213 The Children’s Society (UCR0171)
214 The Children’s Society (UCR0245)
215 The Fostering Network (UCR0082)
216 The Highland Council (UCR0185)
217 The Prince’s Trust (UCR0190)
218 Together Liverpool/Just Finance (UCR0078)
219 Torus (UCR0005)
220 Trussell Trust (UCR0017)
221 Trussell Trust (UCR0083)
222 Turn2us (UCR0123)
223 UK Women’s Budget Group (UCR0214)
224  UNISON (UCR0095)
225  VIVID (UCR0135)
226  Wakefield and District Housing (UCR0014)
227  WDH (UCR0054)
228  Welfare Conditionality Project (UCR0098)
229  Wigan Council (UCR0228)
230  WinVisible (women with visible & invisible disabilities) (UCR0226)
231  Wirral Foodbank (UCR0043)
232  Women’s Aid Federation of England (UCR0225)
233  Women’s Aid Federation of England (UCR0235)
234  Women’s Budget Group (UCR0227)
235  Women’s Budget Group (UCR0239)
236  Women’s Budget Group (UCR0246)
237  Your Homes Newcastle (UCR0084)
**List of Reports from the Committee during the current Parliament**

All publications from the Committee are available on the publications page of the Committee’s website. The reference number of the Government’s response to each Report is printed in brackets after the HC printing number.

**Session 2017–19**

<p>| First Report | Universal Credit: the six week wait | HC 336 |
| Second Report | A framework for modern employment | HC 352 |
| Third Report | Protecting pensions against scams: priorities for the Financial Guidance and Claims Bill | HC 404 |
| Fourth Report | PIP and ESA assessments: claimant experiences | HC 355 |
| Fifth Report | Universal Credit Project Assessment Reviews | HC 740 |
| Sixth Report | British Steel Pension Scheme | HC 828 |
| Seventh Report | PIP and ESA assessments | HC 829 |
| Eighth Report | European Social Fund | HC 848 |
| Ninth Report | Pensions freedoms | HC 917 |
| Tenth Report | Assistive technology | HC 673 |
| Eleventh Report | Universal Credit: supporting self-employment | HC 997 |
| Twelfth Report | Carillion | HC 769 |
| Fourteenth Report | Appointment of Professor Sir Ian Diamond as Chair of the Social Security Advisory Committee | HC 971 |
| Fifteenth Report | The Motability Scheme | HC 847 |
| Sixteenth Report | Collective defined contribution pensions | HC 580 |
| Second Special Report | Self-employment and the gig economy: Government Response to the Committee’s Thirteenth Report of Session 2016–17 | HC 644 |
| Third Special Report | Disability employment gap: Government Response to the Committee’s Seventh Report of Session 2016–17 | HC 652 |
| Fourth Special Report | Victims of modern slavery: Government Response to the Committee’s Twelfth Report of Session 2016–17 | HC 672 |</p>
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<td>Sixth Special Report</td>
<td>Protecting pensions against scams: priorities for the Financial Guidance and Claims Bill: Government Response to the Committee’s Third Report</td>
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<td>HC 986</td>
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<td>HC 1231</td>
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<td>Carillion: Responses from Interested Parties to the Committee’s Twelfth Report</td>
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