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Universal Credit, Lone Mothers and Poverty: Some Ethical Challenges for Social Work with Children and Families

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ABSTRACT

This article critically evaluates and contests the flagship benefit delivery system Universal Credit for lone mothers by focusing on some of the ethical challenges it poses, as well as some key implications it holds for social work with lone mothers and their children. Universal Credit was first introduced in the United Kingdom (UK) in 2008, and echoes conditionality-based welfare policies adopted by neoliberal governments internationally on the assumption that paid employment offers a route out of poverty for citizens. However, research evidence suggests that the risks of conditionality polices for lone parents can often include increased poverty, a deterioration in mental health or even destitution posed by paternalistic sanctions or precarious low-paid employment, which can undermine parenting capacities and children's well-being. The article also critically appraises and questions challenges posed by an increased reliance upon contractual ethics by governments, alongside the wider behaviour-modifying policies of the workfare-orientated state. This includes that working-class lone mothers can erroneously be stigmatised as representing a morally challenged dependent burden through activation policies and risk-averse social work practices.

KEYWORDS

Lone mothers; conditionality; Universal Credit; workfare; contractualism

During 2010 Universal Credit (UC) was introduced as a flagship welfare government policy in the UK, merging six benefits for claimants into one monthly payment. The programme sought to streamline an otherwise complex and bureaucratic welfare system and incentivise paid employment over financial support provided by the state. It also claimed to offer more personalised support for claimants in finding employment (Berry 2014; Andersen 2020; Wickham et al. 2020). In noting the dissidence between former Labour Party policy UK mandates in government and those of the more authoritarian, paternalistic and welfare-contracting Coalition and Conservative governments which followed, McEnhill and Taylor-Gooby (2017, 252–260) argue that the latter governments have discursively framed welfare support for the poor as a 'waste' and cuts as 'unproblematic'. Moreover, such political stances stipulate that the ultimate aspiration 'of morally upstanding citizens

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should be to move away from state support altogether' (McEnhill and Taylor-Gooby 2017, 262).

Previously in the UK groups now affected by conditionality benefit rulings, including lone mothers and disabled people, have remained exempt from policies such as financial sanctions (Watts et al. 2014). Despite this, such sanctions have since increased in frequency and severity, and indeed research evidence suggests that UC unfairly discriminates against minority groups, especially young or working-class lone mothers and their dependent children (Watts et al. 2014; Parliament UK 2019; Wickham et al. 2020). Alongside its sanctioning regime and its inequitable and often corrosive negative impact upon already disadvantaged groups, there are often also extensive delays for claimants in receiving payments, fluctuating amounts of any benefit payments administered and a tendency to encourage mothers to seek employment regardless of its availability or suitability. Other dynamics, such as an association between the introduction of UC and rise in mental health needs or destitution, use of food banks or engagement in 'survival sex work' among some lone parents, can negatively impact upon parenting capacity and child welfare (Katikireddi et al. 2018; Butler 2019; Parliament UK; 2019; Wickham et al. 2020). Some political anxiety has also been raised about a substantial increase in poverty for parents on benefits, and that conditionality-based 'workfare' policies signify an unacceptable extension of state authoritarianism which leads to the undermining of basic human rights alongside full citizenship for many lone parents (Dean 2012; Cain 2016; Dwyer 2019; Andersen 2020).

This article examines the ethical impact of UC upon lone mothers and some of the consequences this may carry for social work. Although focusing on the UK, conditionality-based welfare and associate policies such as employment activation continue to expand internationally, and are now adopted in countries which include Norway, New Zealand, Australia, Canada, and America (Watts et al. 2014; Katikireddi et al. 2018). These policies are recognised as often carrying considerable implications for families and, by association, their dependent children. The article looks initially at the context of UC, including the ideological role of dependency and tutelary narratives in framing the policy. For context, we then identify some frameworks for ethical analysis which have sought to analyse its political implications. The article then explores some empirical studies which have sought to address the impact of UC upon lone mothers, including in relation to finances, the digitalisation of a more rescinded welfare system and its effect upon the mental health of recipients. The conclusion analyses further some of UC's ethical limitations, including upon social work practice with children and families.

Universal Credit, dependency narratives and the tutelary state

Over recent years, the UK has witnessed significant changes in the way its welfare system operates. Under the Coalition government and the Welfare Reform Act 2012, the welfare benefit system has been transformed (Andersen 2020). UC and policies such as increased conditionality represent one of the central means by which changes have been enacted. The Conservative MP, Iain Duncan Smith, advocated the idea of a UC system in a report entitled '*Dynamic Benefits: Towards Welfare that Works*' in September 2009. Drawing heavily from the previously discredited notion of an underclass (see, for example, Lister 1996; Shildrick et al. 2010; Tyler 2013), the 2009 report highlighted extensive criticism

of the UK benefit system and, among other challenges, argued that it was over-bureaucratic and promoted disincentives for benefit claimants to seek or accept paid employment. UC merged six previous welfare benefits into one payment and the core 'workfare' value of UC (developed from New Labour) included that payments would be withdrawn as earnings from work increase (Cain 2016; Elliott and Dulieu 2018; Butler 2019).

The policy of UC has taken a 'laissez-faire' approach to poverty as being a product of wrong personal choices and moral decay, with critical accounts locating the policy as built around welfare dependency leading to core elements of society being 'broken' (Dean 2012; Morris 2016; Garrett 2018). A related 'welfare-to-work' discourse first appeared with initiatives introduced by the New Labour Government in 1997 and were extended by the Coalition and Conservative governments which followed, with little importance being given to wider economic and social structural explanations for worklessness. Instead behavioural factors were emphasised as the primary cause of often pervasive and debilitating unemployment (Kowalewska 2015). Reforms such as UC and workfare have also been identified as symbolic of a move towards a more 'American trajectory' where support for welfare is limited, and receipt of benefit depends on harsh conditionality, specifically targeting people on a low-income and often relying heavily on attempting to 'transform' claimant behaviour (Millar and Bennett 2016; Gingrich and King 2018, 7). In the UK, sanctions (including non-payment of benefits) have escalated for those on unemployment benefit, for example, rising from 185,000 claimants affected in 2012 to 528,000 in 2013. Front-line social security staff also now carry significant powers of discretion over claimants to impose these sanctions (Watts et al. 2014). Evidence suggests that sanctioning lone mothers can be particularly problematic because it often deprives many of basic resources which they need to parent (Homeless Watch 2013; Watts et al. 2014; Reeves and Loopstra 2017, 329).

Empirical studies have contested many of the presumptions held within dependency or underclass discourses. Dean (2012, 354), for example, points to numerous studies which have failed to establish 'decisive evidence' for the 'inter-generational transmission of poverty or of a truly distinctive 'dependency culture' among long-term welfare benefit claimants'. Conversely, evidence indicates that most unemployed people are 'strongly motivated to work and are resentful of their dependency on state benefits' (Dean 2012, 354). Reflecting on interviews with sixty adults based in Middlesbrough and who had a history of unemployment and benefit claims, Shildrick et al. (2010, 1–18) echo this sentiment. After analysing extensive data, the researchers were unable to identify clear evidence of an entrenched 'culture of worklessness'. Rehearsing findings from other studies, people interviewed stressed that they were keen to find paid employment yet were often trapped in a 'low pay, no pay' cycle, in which movement between welfare benefits and insecure low paid employment was commonplace. Shildrick et al. (2010) note that this trend has become especially pronounced in the UK since the 1990s, and that for those interviewed, being unemployed typically led to feelings of depression, shame and low self-esteem. Benefits were usually claimed as a last resort and reasons outside of the participants' control were a crucial factor in this decision.

Some authors, however, question whether UC represents a distinct break with the past. Fletcher and Flint (2018, 772–773), for example, note that aspects of conditionality and activation have been present since the early nineteenth century and form a principal

ideological part of the modern 'tutelary' and 'therapeutic state'. Indeed, De Tocqueville (2003 [1835]) had earlier identified the tutelary state as 'an emergent form of administrative, regulatory and protective governance', which principally sought to disincentivise dependency and empower citizens such as through techniques of 'impersonal domination'. Similarly, Cruickshank (1999, 101) argues that liberal states have regularly sought to actively harvest empowered and ethical citizens able to govern themselves and rely less upon the state. Welfare professionals – including social workers and other street-level bureaucrats – can utilise 'micro-policies' and techniques such as counselling, advocacy, co-production and group work to disseminate norms, and monitor through small-scale group, person-centred or educational initiatives, alongside other social mobilisation programmes that inculcate persuasive 'technologies of empowerment and citizenship'. Conditionality may be much more paternalistic and dehumanising but key aspects build upon earlier discursive programmes and policies. Finally, Chriss (2007) identifies welfare sanctions as being part of a wider network of social control and power which imposes compliance to dominant norms through behavioural techniques at many different levels, including within community settings.

Ethical frameworks, conditionality and Universal Credit

Several theories have sought to appraise the ethicality and political implications of ongoing reforms of welfare such as conditionality, workfare, and UC. For context, three examples are briefly discussed. First, contractualism identifies subjects as rational and autonomous agents who through their citizenship are encouraged to internalise a moral *obligation* to seek employment in exchange for state and welfare support. More often, a contractually-based morality is built around a narrow behavioural focus placed upon *reciprocity*, mutual agreements, freedom of choice and the principles of market-based exchange (Nilssen and Kildal 2009). Relatedly, personal (e.g. disability and other health factors, acquired levels of cultural capital, financial status, etc.), family (e.g. care or parenting responsibilities) and structural (e.g. limited meaningful employment opportunities, childcare costs, etc.) dynamics are either understated as priority or largely ignored (White 2003; Whitworth and Griggs 2013; Watts and Fitzpatrick 2018). Contractualism has been strongly associated with neo-liberal policies since the 1980s, including its related focus upon expanding free markets and the limiting of state support (Kaufman 2020).

There is also an ontological association drawn between contractualism and communitarianism, especially since the latter reaffirms the importance of moral duty and obligations for citizens towards societal norms and values. However, communitarians tend to question any ardent focus placed upon autonomy and liberal individualism by contractualists, and instead privilege an allegiance to community values in tandem with the moral benefits of activating social cohesion through paid employment (Watts and Fitzpatrick 2018). Drawing influence from contractualism the 'workfare' perspective again highlights the benefits to be gained socially and politically of paternalistic 'activation' and 'conditionality'. Focus is placed on behavioural compliance for welfare subjects and the state is identified as a central coordinator of sanctions and prompts to activate citizens to find work. As part of this endeavour, the UK has (again) drawn from a neoliberal perspective to include, for example, outsourced 'service provider' roles for the private and voluntary sectors as part of increasingly omnipresent workfare policies (Kaufman 2020, 3–8).

Second, utilitarianism stands alongside contractualism as a key ethical framework which strongly influences the construction of public policy and implementation of welfare. Its attention, given to substantive gains and losses for citizens, invokes both wider societal welfare alongside personal interests. This includes a more egalitarian dimension than contractualism such as relating to shared moral status or worth (Singer 1993). Nevertheless, in seeking to promote sometimes narrowly defined gains for the many it can paradoxically (like Marxism) over-prioritise 'shallow economistic reasoning', and also inadvertently neglect marginalised groups, or oversimplify morality by 'reducing all human values and objectives to a single scale' (Singer 1993; MacIntyre 2007; Watts and Fitzpatrick 2018, 124). Some examples of the benefits of welfare conditionality and UC according to utilitarians include: its potential to reduce the cost of benefit payments for tax payers, to promote the dignity of a large proportion of welfare claimants and reduce anti-social behaviour, such as by increasing the employability of the long-term unemployed (Watts and Fitzpatrick 2018). Components of utilitarian reasoning endure within the so called 'Third Way' or 'tough love' branch of neoliberalism. A key part of this discourse was advocating that work and paid employment offer the most sustainable route out of poverty for subject-citizens (see, for example, Jordan and Jordan 2000; Ferguson 2004). This principle has long been challenged by the likes of Jones and Novak (1999) and Fraser (2019), who instead underline the rapid growth of low paid, casual and 'zero hour' employment in most economies including the UK, and which rarely offer any tangible or long-term escape from poverty.

Finally, more critical accounts of UC and related workfare policies have chiefly originated from rights-based ethical frameworks, including as part of a wider 'justice turn' in ethics (Hayry 2020). This set of paradigms draw tangible influence from Kantian deontological perspectives (among others) and includes a rationale that we should avoid restricting personal rights at all costs, even if this achieves wider societal gains. Watts and Fitzpatrick (2018, 120) cogently summarise the essence of the rights-based critique:

> If people have an absolute moral right to something (e.g. to a basic level of income) then making access to it dependent on conformity to behavioural requirements is unacceptable, given that those who do not meet these requirements will have their 'inalienable' rights violated. Moreover, as these rights are 'trumps' … they cannot be traded against collective gains for the rest of society, such as higher levels of productivity, or even for gains (such as increased opportunities to escape poverty) that may at least arguably accrue to the welfare recipient themselves.

As part of a violation of their human rights, lone mothers are more likely to be caricatured within a welfare conditionality discourse as representing a burden upon finite resources; and, as example, unfairly deemed a risk of socially reproducing worklessness should their children follow their example (Wilson and Huntington 2005). The caring responsibilities of lone mothers have thus been discursively reframed within a welfare dependency narrative of no longer offering a 'productive contribution' to society as they initially were, following the enactment of the National Assistance Act 1948. According to Jun (2018, 2), younger lone working-class mothers in particular are therefore much more likely to consequentially carry stigma and have their rights challenged. Some rights-based advocates also contend that working-class lone mothers are now consistently viewed as a social and political problem or high risk by the state and welfare professionals. Consequentially the

role of social workers should be to endeavour to utilise emancipatory and social justice-based frameworks such as anti-oppressive practice to maximise their clients' rights (see, for example, Whitworth and Griggs 2013; Machin 2017).

The financial impact of Universal Credit upon lone mothers

Numerous research findings have criticised the impact of UC upon lone mothers and their children, in addition to overall reductions in welfare as part of the wider policies of austerity. Millar (2018), for example, notes that the level of financial support provided by UC is much lower than that offered by other means of support such as working tax credits. One estimate is that if implemented by 2023, UC will affect at least half of all children and as many as eight and a half million adults in the UK (Katikireddi et al. 2018). Almost two million lone parent households are expected to be affected by the introduction of UC if it is fully rolled out (Davey and Hirsch 2011). The *Institute of Fiscal Studies* investigated the impact on all tax and benefit measures introduced between 2010 and 2015. Through an analysis of government statistics, they found that lone mothers were the most affected by these reforms because they are much more reliant on income from benefits (Fawcett Society 2015). Further analysis undertaken by the independent thinktank *The Women's Budget Group* highlight how women will have carried 85 per cent of the burden of the government's changes to the tax and benefit system by 2020. The report also found benefit changes since 2010 have hit women's incomes at least twice as hard as men's (Sodha 2016).

The *Life on a Low-Income* project in the UK undertook research to capture the voices of people living in poverty during the climate of austerity by interviewing 64 participants in Birmingham, Glasgow, and Gloucester (Pemberton et al. 2014). They discovered that many people are often left in the position of deciding if they should pay the heating bill or provide food for the household as the rising cost of living caused them to make severe budgetary choices. This higher cost of living was coupled with an ongoing relative fall in benefits and the stagnation of wages. Interviewees spoke about how political rhetoric in the right-wing media and reforms to the welfare state had left them with feelings of constant anxiety, which would further increase when they received information, often through emails, regarding impending benefit sanctions. One lone parent highlighted her personal challenges:

> I have been in the situation, where I have had only so much food that I can only feed my daughter for so many days and I have accounted for that, and I have thought 'well I can't eat because she will go without' … I have been in that situation, you know going without clothes, basic essentials, really personal essentials that I have needed. (Lone Parent quoted in Pemberton et al. 2014, 21–24)

The use of food banks has also expanded. For example, *The Trussell Trust*, a large UK based foodbank network, has grown from having 30 food bank outlets operating throughout the UK in 2009 to 420 in 2017, and now has more than 1350 distribution centres. Between 1st April 2018 and 31st March 2019, *The Trussell Trust's* Foodbank Network distributed 1.6 million three-day emergency food supplies to people in crisis, a 19 per cent increase on the previous year. More than half a million of these went to children (The Trussell Trust 2019). Such findings highlight questions about the validity of 'utility gains' following conditionality-based reforms upon lone parents and other claimants since their

impact continues to violate third-party groups including children (Watts and Fitzpatrick 2018, 123–125).

As part of their *Paying the Price* project, the voluntary organisation *Gingerbread* which works with lone parent families, undertook research into the full impact of policies including benefit reforms, austerity, and the growth of casual low paid employment. This study included a critical evaluation of the impact of UC upon lone parents' finances and comprised an online survey with 1861 lone mothers alongside seventeen qualitative interviews (Rabindrakumar 2017). The data highlighted that outcomes for lone mothers had not improved over the course of the research period from 2013 to 2017, and that almost two thirds of children from the families surveyed were living in poverty. While some lone mothers had experienced improved financial wellbeing – for example, through receiving training or flexible work contracts – this outcome was heavily reliant upon free childcare being provided by family members. For most others, finding paid employment had not helped their financial situation, and this was particularly due to key factors such as low wages received, reduced state support and numerous consequences felt of an ever more precarious job market. The survey discovered that 71 per cent of lone mothers found managing finances stressful, and many were continuing to fall into debt. The author concludes:

> It is becoming increasingly clear that, despite a jobs boom, neither state support nor work is sufficient to ensure financial security for low income families. Despite record high employment levels, a single parent with two children and working full-time still lacks nearly a fifth of the income required to cover a decent living standard. (Rabindrakumar 2017, 44)

Research by the *Young Women's Trust* focused on the experiences of young people seeking employment, or who had previously contacted *Jobcentre Plus* due to their receipt of UC. For this three-year study, Elliott and Dulieu (2018) carried out focus groups with 28 young people and Jobcentre staff and undertook a survey with over 700 young people in the UK. The researchers' discovered that there had often been problems building trust and developing a meaningful or supportive relationship with 'work coaches' on behalf of young people in receipt of benefits. Work coaches also had an average caseload of between 100–150 clients from a wide range of backgrounds and status groups and tended to lack specialist support in helping lone mothers. The researchers concluded that rather than provide a centre of support, help or guidance, UC had imposed an impersonal and bureaucratic 'climate of enforcement' within Jobcentres.

Numerous studies have illustrated that available employment does not typically provide a significant improvement in living standards. This is empirically supported by a glut of evidence indicating that most people who live in poverty reside in a household where at least one person works. In 2017/18, 72 per cent of children in poverty also lived in families where at least one adult was in paid employment (Boahen, Webb, and Morris 2019). The monthly UC payment is intended to mimic a paid salary so to encourage budgeting and enable those on a low income to afford bulk purchases without having to take out high interest lending (Williams 2014, 177). Among others, Morris (2016, 76) has refuted this, and instead deems monthly payments as 'patronising' and an 'unnecessary' interference for women out of work or on low incomes. The charity *Gingerbread (2018)* has argued that the financial instability which UC brings is significantly damaging to claimants, with the lives of lone parents frequently characterised by uncertainty and distress.

They conducted interviews with lone mothers – in person and by telephone – and found that, typically, different amounts were paid each month which led to financial insecurity and prevented participants from being able to sufficiently budget for the month ahead.

One issue which has raised alarm in the media and amongst some politicians is the growth of 'survival sex' among women who claim UC. This has been linked to an increase in the number of people coming off or not accessing welfare benefits (following sanctions, or pessimism and uncertainty about the application process) and subsequently moving towards 'unknown destinations' (Watts et al. 2014, 09). Following a *Commons Select Committee* report in 2020, one advocate of a national charity argued that UC has led to a significant increase in some mothers turning to desperate measures to acquire money:

> It's a very familiar story … The delay [in UC payments] is massive, how are you supposed to cope? So people think it's a quick fix: 'I'll go out, do a bit of sex work, it's a quick fix'. But then they get trapped. (Parliament UK 2019, 1)

Factors such as delays in payment, reductions in rates of benefits, hesitance to apply or the not uncommon experience of harsh sanctions – including potentially up to three years without benefits for some claimants (for 'high level non-compliance') – continue to strengthen the association between sex work and financial hardships caused by UC. Survival sex has been placed into the context of 'desperation and deprivation' and is strongly associated with poverty among lone mothers (Butler 2019; Parliament UK 2019, 1).

One large-scale and increasingly international conditionality-based programme which has targeted low income families, parenting and which has involved social workers in an active role remain Conditional Cash Transfers (CCTs). Through financial incentives these claim to reduce long-term poverty and welfare dependency through what Millan et al. (2019, 119) term 'investment in human capital'. This can include closely monitored and rationed support with education, health care, child welfare and employment programmes. Despite only very limited evidence of some success what began in countries such as Mexico and Brazil during the 1990s has since expanded to parts of North America, Europe, Australia and New Zealand. The scale and ambition of these programmes varies yet increasingly financial incentives through benefits and other payments stand alongside the possibility of sanctions relating to behavioural targets which link to school attendance, engagement with immunisation or substance misuse support programmes, weight management, and so forth. Bielefeld (2012, 554–560) notes that due to its negative impact on Indigenous Australians, a Compulsory Income Management scheme in Australia's Northern Territory has been criticised as being over paternalistic, stigmatising and discriminatory to an already disadvantaged minority group. Indeed, the author concludes that such conditionality and behavioural-centred policies carry implicit social Darwinist and Colonial overtones which are 'imbued with a philosophy of the paternalistic father-state reluctantly providing subsistence-level means to its recalcitrant and childlike citizens'.

Digital default

In keeping with technological advances that are transforming the landscape of the public sector, the government has implemented UC using a 'digital-by-default' format in which

claims and other services such as job searches are moved online (Omar, Weerakkody, and Sivarajah 2017, 351). This system was heralded as an attempt to simplify the way welfare benefits operate to provide an easy and accessible service for claimants. Previous 'legacy' benefits have been deemed inefficient as they were administered by different departments and authorities which proved ever more costly, bureaucratic and over-complex for many claimants (Brewer, Browne, and Jin 2012, 41). The digitalisation of UC has instead promised a cost-effective solution which can condense and integrate departments responsible for dealing with unemployment and employment support into just one. This reform has also aided the reduction of the UK financial deficit since 2008 by cutting spending on benefit administration (Seddon and O'Donovon 2013).

Research evidence, however, suggests that the online claims process make it difficult for claimants to be able to access entitlements and look for employment, with searches for employment often having profound implications for eligibility to claim UC as well as avoid any sanctions. Following a survey in 2018, the *Department of Work and Pensions* (DWP) discovered that only a small majority (54 per cent) of claimants were able to apply online without assistance. A 2017 *Citizens Advice Bureau* survey found that 52 per cent of its clients in areas where UC had been rolled out faced significant challenges with the online application process (Alston 2018). Claimants from minority groups – including those whose first language is not English or who have a learning disability – can be especially disadvantaged by this system. Evidence also suggests that disadvantage is faced by lone mothers from working class backgrounds who are less likely to have the educational opportunities, qualifications or cultural capital of some other status groups. This can create a 'digital barrier' in which technological, structural and culturally imposed restrictions merge together to stigmatise and exclude individuals from accessing their entitlements (Dwyer and Wright 2014; Alston 2018).

Larkin (2018, 116) argues that assigning the entire administrative responsibility of UC to the DWP has 'overburdened' the department. Seddon and O'Donovon (2013, 1) add that the 'digital by default' system is 'destined to fail', as have other similar projects in the past. They go on to assert that its implementation has progressed as part of a 'managerial ideology' to cut costs rather than be supported by empirical evidence to discover what would function best for the claimant (Seddon and O'Donovon 2013, 11). The digitalisation of UC appears to ignore the real barriers this presents to individuals who cannot gain full access to online services for a multitude of reasons. This is particularly problematic as online provision is now responsible for delivering such a wide range of assistance, encompassing housing and childcare as well as the standard elements.

Mental health issues and Universal Credit

Research evidence suggests that as primary caregivers *and* breadwinners, tension and stress are common outcomes for lone mothers as there is usually no other adult in the household to provide financial or non-monetary support. Consequently, lone mothers have an increased risk of experiencing mental health problems such as depression or anxiety (Provencher and Carlton 2017). Evidence indicates that UC has had a negative impact upon the mental health of many claimants (Campbell 2019; Pollock 2019). A study conducted by *Gingerbread* (2018), for example, discovered that alongside numerous financial hardships relating to claiming UC, respondents frequently highlighted the toll it

was taking on their emotional wellbeing. The emotional stress of a relationship ending, and lack of financial support from the non-resident parent, was found to heighten mental health issues. In *Gingerbread's* online survey of 1,861 lone mothers, a question asked whether the participant received any maintenance payments from the non-resident parent. Only 51% of the women who completed the questionnaire stated that they receive financial support from the father of their children, and 49% rated their relationship with their child's father as poor. This data, alongside that gathered from other questions, suggests these women may be more susceptible to experiencing difficulties with their health and wellbeing due to the extra compounding circumstances that have an impact on their life. However, although relationships with their children's father were often not ideal, most participants agreed that they had a good network of people they could turn to for support. When questioned regarding issues of stigmatisation as recipients of welfare, 67 percent strongly agreed that there is a stigma that exists within society that is associated with claiming UC and that this often impacted upon their mental health.

Statistics released by *GoFundMe*, the world's biggest crowdfunding platform, has highlighted how many families are resorting to campaigning to raise funds due to delays in benefit payments and cuts to their income. In 2018, they identified that there were 905 campaigns by people appealing for donations to help them survive on UC. These figures had increased more than five-fold on the previous year and the campaign organisation stated that the number of people appealing for help is rising faster than the rollout of UC as gaps in support in implementing the new system puts added pressures on families (Bulman 2018). One of the campaigns by a lone parent reads:

> After applying for universal credit, I thought I would be more secure financially which would alleviate some of the feelings of stress and anxiety. However, I have just received my first payment and have £5.61, after making my rent payment, to pay for the rest of my normal bills … I have applied for everything I can in the hope I can get by somehow, I just can't see a way forward. (Bulman 2018, 3)

Drawing on data collected between 2009 and 2018 from the large-scale *Understanding Society* survey (the UK Household Longitudinal Study which builds on the successful British Household Panel Survey), Katikireddi et al. (2018, 337–339) evaluated any possible mental health impact upon lone mothers from restrictions placed on eligibility for income support provision for UC in the UK. They discovered that lone parents 'reported increased depression, stress, anxiety, and fatigue, which [parents] attributed to the difficulties of combining lone parent child rearing with fulfilling work requirements'. The work being undertaken by lone parents was 'often short-term, insecure, and poorly paid'. The authors' highlight reforms and additional programmes including the 'stepwise' reduction of children's age for mothers to make themselves available for employment (during October 2010 this moved down to between aged 10–7 years, and after May 2012, from 7 to 5 years) in the UK, and discovered that such initiatives had led to a negative impact upon parents' mental health, with likely consequences for children and cumulative pressures placed on associated services.

By drawing together further evidence from the *Understanding Society* UK Household Longitudinal Study, Wickham et al. (2020) focused on the impact of UC upon numerous claimants with a specific focus on mental health. The researchers drew from a total of 197,111 observations of 52,187 individuals aged between 16 and 64 in England, Wales,

and Scotland. They compared data from people who had received UC with those who were not eligible for the benefit and evaluated any notable pattern of differences (Wickham et al. 2020, 157–162). The prevalence of psychological distress following the introduction of UC for the intervention group was prominent. As the researchers conclude:

> Our findings suggest that the introduction of Universal Credit led to an increase in psychological distress, a measure of mental health difficulties, among those affected by the policy. Future changes to government welfare systems should be evaluated not only on a fiscal basis but on their potential to affect health and wellbeing. (Wickham et al. 2020, 157–158)

From a sample of 63,674 unemployed people on UC, it was estimated that 21,760 of these claimants 'might reach the diagnostic threshold for depression' (Wickham et al. 2020, 160–162); and by drawing from additional evidence and findings of other studies, the researchers conclude by asking questions about the economic, social, and moral viability of the wider policy.

Discussion: Universal Credit, ethics and social work with children and families

Associations between UC and social work may not always be immediately discernible. Even among proponents of more 'critical' research, limited attention has been given to cumulative trends such as welfare activation and conditionality, or the impact of sanctions and now widespread precarious low paid employment upon parenting, alongside their relative bearing upon contemporary social work with children and families. Nevertheless, welfare conditionality and activation now characterise a central part of long-term government social policies which are increasingly universal and global. This is despite such policies being recognised as often having a profound negative impact upon disadvantaged or excluded social groups such as working-class lone mothers who come to the attention of social services (Elliott and Dulieu 2018). Factors such as the apparent links between UC and increased poverty, mental health needs, destitution, or engagement in activities including 'survival sex' and substance misuse – alongside the significant impact these trends may have on 'third party' dependent children – mean the likelihood of related social work interventions for affected lone mothers are highly probable. Moreover, with lone mothers representing one of the most familiar client groups who come to the attention of social workers, UC is likely to be influencing a rise in the avoidable proportion of children who are brought into care. In the UK during 2017, a total of 72,670 children were taken into care in England and Wales in contrast to less than 49,000 in 1994. Indeed, 90 children or young people on average were taken into care each day in 2017, representing the highest proportion of children being brought into formal care on record (Richardson 2017).

Support for families and other service users continues to rescind within social work due to now well-versed factors such as reduced available resources, alongside a tendency towards more risk averse, safeguarding-related or punitive interventions in apparent attempts to 'normalise behaviour and conduct', including through 'increasingly more controlling and authoritarian social work' (Webb 2020, 2). These interventions fit with a vision of a state apparatus in which lone mothers are perceived as symbolising a social

and political problem as well as economic liability. It seems likely that social work can therefore also make things much worse for some lone mothers at least. In a recent study into the experiences and values of childcare social workers based in six local authorities in England and Scotland, Morris et al. (2018) discovered that such employees are now 'overwhelmed by poverty'. The authors also highlight how understanding and empathy for working class service users is now often minimal. Indeed, during interviews or observations, some practitioners often drew upon 'highly loaded and stigmatising images to represent their clients', with the researchers concluding that many social workers appear to be buying into empirically erroneous 'underclass' narratives of poverty. These stances can also comprise often mythical ideas relating to the prevalence of a pathological toxicity of needs, worklessness and welfare dependency (Morris et al. 2018, 370–371). Other studies have highlighted the ways by which many children are increasingly becoming 'invisible' within over-bureaucratic and resource-starved child safeguarding teams (Ferguson 2016, 2017).

The evidence suggests an ongoing move towards integrating ever more business ideals and contractual ethics within welfare, in tandem with the traditional focus placed upon utilitarianism in social policy discourses. However, in business, the customary focus within contractual ethics is placed on building mutual agreements, the sharing of information and trust with consumers, alongside the establishment of reliability and good faith (for example, Heugens, Kaptein, and van Oosterhout 2006). Based on much of the evidence presented, these ethical traits would appear in short support for lone mothers accessing UC. For example, some of the many ethical issues touched upon in research studies into the impact of UC on lone mothers include the:

- Undermining of basic human rights due to the restriction of lone mothers' access to money, food, shelter, clothing and so forth
- Considerable negative impact upon vulnerable 'third party' groups especially children
- Limiting of basic human rights due to an overtly paternalistic policy at both street-level and beyond
- The significant power imbalance between state officials and benefit recipients

Watts and Fitzpatrick (2018, 139) make a convincing case for a pluralist approach to ethics when evaluating the wide range of factors and outcomes to consider regarding welfare conditionality and UC. In particular, they suggest that the 'good society' should be judged according to 'multiple criteria rather than a single standard [or framework]'. A key difference perhaps for service users and practitioners within social work (rather than generic benefit claimants or employees), remains the not uncommonly persistent higher levels of poverty encountered, alongside vulnerability and 'third party' related needs for children and younger adults. Rights-based and other social justice orientated ethical frameworks may therefore carry more immediate relevance and persuasive weight. Whitworth and Griggs's (2013, 135–138) analysis of the available empirical research evidence relating to lone parents' experience of conditionality in the UK has also highlighted the move from paternalistic to contractual-centred policies. Moreover, they conclude that, based on now extensive data and analysis, 'it is extremely difficult to reconcile the research evidence' utilised by successive governments to conclude that welfare-to-work conditionality 'is necessary, just or effective'.

Other authors go further and argue that people living in poverty and in receipt of benefits are now increasingly being interpreted as criminals in the UK. This has seemingly led to a 'punitive turn' under Conservative governments and highlights how government has taken an authoritarian approach to unemployment by introducing strategies of surveillance, sanctions, and deterrence (Fletcher and Wright 2017). They go on to detail the implementation of 'coercive behavourialism' from the 1980s when a 'stricter benefit regime' was introduced, leading to the integration of ever tighter eligibility criteria for receiving unemployment benefits such as Job Seekers Allowance or Income Support. The researchers conclude that 'deep poverty and the increasing threat of destitution are used to discipline wide groups of unemployed people and low-paid workers' (Fletcher and Wright 2017, 334–340.). The aims and objectives of the welfare state have it seems now 'shifted' from reducing inequality and meeting needs to instead focusing upon the 'embedding of a morality of paid work and individual responsibility' (McEnhill and Taylor-Gooby 2017, 266). Clearly more research is required to appreciate the full ethical implications of such policies so to better understand and improve social work education or practice with children and families.

Disclosure statement

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