

“Critically reflect upon the ideological influences (drivers) on a social policy of your choosing.”

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Universal Credit and the moralisation of the welfare state

Universal Credit represents a significant welfare reform in the United Kingdom. Announced in 2010, and officially introduced in 2012, Universal Credit was presented as a program to streamline and simplify the existing benefits system, combining six benefits under one monthly payment, and moving to a digital service which claimants would manage online. Universal Credit was also designed to encourage employment and reduce the dependency on welfare support, through engagement with work coaches and job searches. However, these aspects of Universal Credit at implementation date and to the present, remain as mandatory commitments to receive benefits. Ideological drivers, such as neoliberalism, and the concept of workfare, and punitive management, contribute to the stigmatisation of the idea of the “undeserving” poor, affects social citizenship, and causes challenges for inclusion and equity within the welfare system.

The policy background of Universal Credit

Universal credit also known as “UC”, was announced in 2010 during the Conservative and Liberal Democrat coalition government, by Iain Duncan Smith, the Secretary of State for Work and Pensions (Department for Work and Pensions and Smith, 2010). Lord David Freud, the Minister for Welfare Reform, was the architect for the new benefits system (Department for Work and Pensions and Freud, 2016). Universal Credit represented a significant welfare reform, with a goal to modernise and streamline the existing benefits system, as well as to reduce financial dependency on the government and encourage work and employment (Thornton and Iacoella, 2022). The benefits system in place at the time, was confusing and complicated, with different benefits being separately managed, causing a fragmented structure. Claimants had to navigate this complex system to attain benefits, often facing delays and administrative barriers. The government had to manage this bureaucratic system, which created significant administrative costs (Fletcher and Wright, 2017).

Officially introduced under the Welfare Reform Act 2012, Universal Credit aimed to combine six forms benefits under one system (Department for Work and Pensions, 2025a). These six consolidated benefits were housing benefit; income-related Employment and Support

Allowance; income-based Jobseeker's Allowance; child tax credit; working tax credit; and Income Support into one single monthly payment (Citizens Advice, 2018). Universal Credit was created also to encourage people to have employment, as the Universal Credit benefit amount would adjust depending on wages earned, with the benefit amount reducing as wages rose. For each £1 earned in employment, Universal Credit would reduce by 55p (GOV UK, n.d.b). Claimants are required to agree to commitments, and to working or seeking employment up to 35 hours a week (GOV UK, 2025). If a claimant is a single parent or main carer, the requirements change, to less or no work or job seeking required. There is also an assigned work coach for claimants seeking employment, who will work with the individual to create a CV, look for jobs, and interact via an online journal (GOV UK, 2025). Universal Credit was designed as a digital service. The journal, claims, and accounts are all managed online (Morrison, 2025).

Housing payments are included in the monthly Universal Credit payment, and it is the responsibility of the claimant to pay their landlord or housing association directly (GOV UK, n.d.a). The funds received for housing payments does not always cover the entirety of the rent fees, and there are a few exceptions which allow for claiming the legacy housing benefit instead, which include living in sheltered accommodation or supported housing, temporary council arranged housing, or living in a domestic abuse refuge (GOV UK, n.d.a). Other financial easements individuals can apply for are a council tax reduction and help with mortgage interest.

If a claimant does not adhere to the claimant commitment agreement, such as failing to seek employment, sanctions may be applied (Department for Work and Pensions, 2025b). A journal message or letter by post will explain what the sanction is for, and when it will be applied. Universal Credit sanctions affect the amount of the universal credit payment each month, until the sanction is lifted. The reduction is 100% of the standard allowance each day the sanction is in effect. For claimants who are 16 or 17 years old, or if the only commitment in place is attendance at universal credit appointments to discuss employment, there is a 40% reduction of monthly universal credit payment (Department for Work and Pensions, 2025b).

The rollout of Universal Credit had technical difficulties and delivered in gradual phases. There were various administrative and operational problems, impacting original timetable

dates as the government responded to the challenges. Many claimants faced average delays of four weeks, with 20% waiting for five months (National Audit Office, 2018). During these gaps, many claimants and households experienced financial hardship, which the government expected those individuals to manage themselves. Due to this, advanced payments were introduced to bridge this gap until the Universal Credit payment was made; however, advanced payments must be repaid, causing a reduction in the amount of future benefit payments until the advanced payment has been repaid in full (National Audit Office, 2018). The implementation of Universal Credit also occurred in the post-2008 global financial crisis environment (Pearce and Kelly, 2025). During this period, the UK government was actively engaged in reducing public spending, developing austerity measures, and promoting individual responsibility to seek employment and reduce reliance on the welfare system. These policy priorities reflect broader ideological drivers that influenced welfare reform during this period (Edmiston, 2016.)

Ideological influences on Universal Credit

Harvey and the effects of neoliberalism on welfare

Neoliberalism, an ideology that emphasises free markets, private enterprise, and individual responsibility, while reducing the role of the government in social welfare provision, is a key factor which shapes modern welfare reform (Dawes, 2024). According to Harvey (2007a), neoliberalism supports the view that personal and economic well-being is best achieved by allowing individuals to compete in a free-market, entrepreneurial society, within a framework of private property rights and free trade. The responsibility of the state within neoliberalism is to develop and maintain these frameworks, to promote the conditions integral for markets to operate, and encourage societal participation (Harvey, 2007a). Under neoliberalism, labour market participation is a central policy focus, while the long-term support of the welfare and benefits system becomes gradually limited (Harvey, 2007b).

Neoliberalism has been praised globally by various world leaders as a major system to achieve economic growth (Rutar, 2023). However, Harvey (2007a) views this belief as false. Poverty and unemployment are viewed as issues that are the responsibility of the individual to correct, through personal effort to attain employment, as well as participating in the

greater labour market. This perspective reflects a common neoliberal narrative of “pulling yourself up by your bootstraps” (Abdulle, 2025), assigning responsibility of success or failure to individual effort and minimising or ignoring structural inequalities within the system. Neoliberalism operates under the assumption that individual freedom is guaranteed within a free labour and trade market (Harvey, 2007a). Neoliberalism reorganises society to benefit capitalism, operating through specific mechanisms. Four key areas are privatisation, financialisation, the management and manipulation of crises, and state redistribution. Privatisation moves assets that belonged to the public to private ownership. Financialisation increases the dependency on debt, credit, and markets. The management and manipulation of crises can be used by the government to justify restructuring the welfare system, normalise austerity policies, and increase neoliberal reforms. State redistributions reverse the direction of resources from upper to lower income groups, through privatisation and public spending cuts that were used to fund welfare systems (Harvey, 2007a).

These neoliberal processes affect Universal Credit by creating welfare systems that reduce government funding in favour of personal responsibility, pressuring the public to take ownership of financial hardships (Wright, 2016), and accrue debt and rely on credit to manage poverty (Edmiston, 2024). Instead of addressing poverty and unemployment as structural failings, neoliberal processes focus on the actions of the individual, and expectations of proactive behaviour to change their situation, ignoring the structural limitations which neoliberalism embodies. These processes are seen in Universal Credit through commitments, sanctions, and work-related requirements. Claimants must demonstrate their intention to work or seek employment, ignoring the economic constraints and social barriers affecting their circumstances (Wright, 2016). Universal Credit reinforces a neoliberal agenda in welfare, where support is intrinsically connected to compliance, labour market participation, and self-sufficiency.

Peck and welfare to work

Harvey’s examination of the broader ideological underpinnings of Universal Credit and benefits can be further explored through Peck’s (2001) theories on how this translates into specific welfare policies. “Workfare”, a term coined by civil rights leader Charles Evers in

1968 (Rieger, 2019) to describe the concept that people must work to receive welfare or lose benefits, is used by Peck to describe how welfare systems are increasingly prioritising mandatory work-related commitments when deciding eligibility for benefits, instead of actual financial need. Under workfare, welfare is not solely there to offer financial support, it is there to move people towards employment and ensure they are participating within the Universal Credit system rules. Claimants must meet work-related agreements and document job search efforts. If requirements are not met, sanctions may be applied. Workfare acts a process of labour participation and behavioural compliance (Peck, 2001) and is viewed as a solution to the complexity of the welfare system (Peck, 1998).

Under the lens of Peck (2010), neoliberalism can be seen as being embedded in welfare policies. Poverty, unemployment, and financial need are not addressed as institutional failings but on the failing of the individual and their non-engagement with the labour market. People are commodified, with worthiness decided based on success within the economic system (Peck, 2001). Comorbid factors which may affect an individual's ability to achieve success, such as mental health, education, or neurodivergence, are not given the same weight in the neoliberal system, where disadvantages are likely to be interpreted as moral failure. Peck and Theodore (2014) expand on this by stating post-welfare policies, which moves from needs-based welfare support to work-based entitlement, is dependent on active engagement and not passive receipt; and the politicising of poverty, assigning responsibility to the poor for creating their situation (Peck and Theodore, 2014).

Punitive measures and welfare discipline

The change in direction from means-tested welfare towards workfare, demonstrates how modern welfare reform acts as a punitive force. The UK has taken an authoritarian approach to the welfare system, under Universal Credit policy (Fletcher and Wright, 2017).

Surveillance of claimants, through monitoring of commitments, and compliance with updating the online journal, with the threat of sanctions, has removed individual job support assistance in favour of a form of digital self-help (Fletcher and Wright, 2017). Since 1996, the three major political parties in the United Kingdom, Labour, Conservative, and Liberal-Democrat, have all agreed on the goal of reducing individuals' reliance on welfare,

and moving them into the workforce. A form of conditionality has been placed on claimants' conduct, increasingly since 2012, as a condition for qualifying for benefits through Universal Credit (Fletcher and Wright, 2017). Unemployed people are often stigmatised as deviant from societal norms for contravening the norm of paid work; and are often positioned alongside those who have broken criminal laws (Wacquant, 2009).

Wacquant (2009) looks at how neoliberal welfare systems operate as a centaur, two sides; one which is supportive and one which is punitive. This symbiosis can be seen with workfare and prisonfare, which is the usage of policing, surveillance, and punishment such as prison to control marginalised groups. Instead of addressing poverty with support systems, neoliberal welfare programs like Universal Credit, are more frequently using punitive measures including compliance and sanctions (Wacquant, 2009). "Punitive containment" (Wacquant, 2009, p.294) under neoliberalism, has combined social and penal policies to address marginalised groups by framing the underprivileged as drains on society that must be corrected. A further distinction is drawn between the worthy working-class poor, and the unprincipled and othered, underclass poor. This is a blending of Malthusian and Keynesian concepts. In Malthusian theory, populations can expand more rapidly than available resources, and if that occurs, living conditions become degraded and impaired (Montano and Garcia-Lopez, 2020). Applying that to welfare, when generous assistance is given, it encourages dependency on the state and its available resources, and therefore, should be reduced (Wacquant, 2009). In Keynesian theory, governments must actively intervene in the economy, especially during financially unstable times, to support employment sectors (Spencer, 2025). In relation to welfare, Keynesianism is used in a penal manner, with state intervention shifting from welfare assistance to focusing on punitive policies as stabilisation (Wacquant, 2009). Combined, this results in the welfare system becoming less focused on helping people avoid poverty or lifting those already in poverty, and more focused on monitoring and sanctioning them, expecting claimants to continually demonstrate their worthiness for benefits, through compliance and work-related mandates.

Moral judgement and stigmatisation of the undeserving poor under Universal Credit

Beyond punitive welfare measures, Universal Credit is also impacted by moral judgments of who is considered worthy of support, and who is blamed for being in poverty (Dwyer and Wright, 2014). Distinctions between the privileged and poor have existed for a long time. Marx and Engels examined the class divide in 1848, defining the bourgeoisie as the ruling class which owns the means of production, such as land, businesses, and factories, and the proletariat, which owns no capital, and whose only resource and value is their power as a labour workforce (Marx and Engels, 2010). Neoliberalism's influence on modern welfare systems mirrors this theory, as Universal Credit policy is anchored in work-related commitments to prove eligibility or worthiness to receive benefits from the system.

This concept of moralism is applied to contemporary benefits programs, like Universal Credit, with claimants having to demonstrate their efforts to attain employment, such as a mandatory amount of hours per week devoted to job searches; online journal updating; and meetings with work coaches, or they risk being sanctioned (Redman *et al.*, 2022). Benefits are given with employment provisos; not disseminated on financial need alone. Those who do not meet these requirements are often viewed as morally deviant for not participating in the neoliberal and capitalist institutions and become stigmatised by society (Baumberg, 2015). The individual who does not comply is seen as the failure within the system, instead of the system failing to meet the needs of the individual. Conformity to the rules is rewarded with the dispensing of Universal Credit support. Welfare reforms have served to further reiterate these concepts of deserving and undeserving poor (Dwyer and Wright, 2014).

Under New Labour, conditionality for welfare assistance has increased to include more claimants (Edmiston, 2016). From 2013 to 2017, six means-tested benefits were replaced by Universal Credit, with its work compliance requirements (Dwyer and Wright, 2014). Social support benefits are less equitably distributed, as welfare becomes increasingly conditional. Social citizenship, the right to have access to a basic level of economic stability and live in within the standards of a civilised society (Marshall and Bottomore, 1992), is endangered by welfare austerity in the United Kingdom because reforms have reduced the rights and protections available to welfare claimants. Social citizenship becomes contingent on adherence to welfare rules and compliance, changing Universal Credit from a program of

social protection to a system of behavioural control (Dwyer and Wright, 2014). This control is increased by the nature of Universal Credit as a digital service, with the expectation of claimants having the acumen to access the service online, have the devices necessary for access (Morrison, 2025). From this perspective, social citizenship through welfare not only has work-related expectations, but digital efficiency to apply for and maintain benefits the claimant is entitled to (Morrison, 2025). Poverty is a major factor in digital exclusion, and the structural inequality of poverty must be addressed to prevent digital exclusion (Holmes and Burgess, 2022). When social citizenship becomes conditional, such as with digital access and understanding, and work-related commitments, those who are unable to meet these conditions, can be stigmatised and judged as being morally deficient (Morrison, 2025).

This stigmatisation is compounded in the welfare system when other negative societal views are considered. Recipients of welfare benefits are often viewed as lazy or “scroungers” (Greig, 2022). Single or lone mothers are viewed as work failures, and unsuccessful citizens; once again connecting social citizenship with compliance, and reliance on how individuals engage with the welfare system (Jun, 2019). Primary sources such as the government and politicians, and secondary sources such as the new media, contribute to forming public opinion on the character of benefits recipients (Morrison, 2019). Stigmatisation serves to create a basis for welfare austerity by othering the recipients and winning public support to further restrict or eliminate benefits programs, and for punishing claimants through sanctions (Morrison, 2019). Another reason for stigmatisation is to obfuscate the true reasons underpinning the social and economic strain felt within the United Kingdom; the International Monetary Fund crisis of 1976 and deindustrialisation in the 1980s, to the more recent 2008 Financial Crash (Morrison, 2019). This shifts attention from government failings, reducing public pressure and negative opinions on the state, and redirects it to the individual who is seen as the source of economic problems. Scapegoating through the creation of social types, such as the “chav”, results in a visual representation for deflection (Hayward and Yar, 2006). The image of “chavs” or “scroungers” becomes connected to the idea of the underserving poor; stereotyping the underprivileged and welfare recipients as objects to be morally judged and derided (Hayward and Yar, 2006). This can also lead to dehumanisation, that results in less concern for their basic human rights (Le Grand, 2015).

Practitioners

Stigmatisation does not exist only at the political or media level, but continues into the welfare system, at the practitioner level. Claimants who are framed as deviant, morally deficient, lazy or intentionally dependent on the state for support, must then contend with Universal Credit administrators who are mandated to enforce the rules within a structure influenced by these views (Wright, 2012). Work coaches and Jobcentre staff must ensure compliance, and behaviour and work conditionality, as requirements for support. This creates an environment of coercion between staff and claimants, where claimants are seen as needing to be “activated” to motivate the seeking and gaining employment (Wright, 2012). However, an individual’s agency must be balanced with structural expectations. Earlier welfare studies were seen as patronising towards the agency of welfare recipients, which had the effect of creating a lack of knowledge about what motivates people’s behaviour in difficult living situations (Wright, 2012). This gap was filled by moralistic views of welfare recipients, and the creation of the “underclass” theory (Wright, 2012). Underclass theory views poverty through the lens of moral, behavioural, and cultural causes. Those in poverty and in need of welfare, are viewed as responsible for the situation they are in through life choices, minimising the effect of structural and institutional constraints, and welfare dependence as an outcome (Murray, 1990).

Equality and Inclusion

These preconceived views have consequences on welfare policies, impacting efforts for inclusion and equality (deVries, Reeves and Geiger, 2022). During the early stages of constructing the Universal Credit program, concerns were highlighted, in a report commissioned by the Department for Works and Pensions (Rotik and Perry, 2011), One issue found in the report was that respondents believed that the commitments required to receive Universal Credit would apply mainly to claimants who were unemployed. Another issue was the belief that sanctions would not apply to those who are “innocent”, such as children, but should apply to those who are “work-shy” (Rotik and Perry, 2011). Reciprocal responsibility was another issue, which addressed the duty of Universal Credit recipients to attempt to gain employment, to justify receiving support from welfare. The consistent

theme with respondents was the concept of fairness; yet this concept exists in a vague moralised form, which is in contrast the point of Universal Credit which was to simplify the welfare rules and system (Rotik and Perry, 2011).

This is significant because it demonstrates that the concept of “deservingness” was considered early in the development of Universal Credit policy, aiming to deliver support to those seen as making the efforts to help themselves (Reeves and Loopstra, 2017). This conflicts with inclusivity and equity because a welfare system such as Universal Credit cannot claim to be an inclusive program if it operates as a judge of the morality of claimants; deciding who is making the best efforts, and awarding support on this decision. Anyone who cannot comply with commitments, for multiple potential reasons, such as mental health concerns, erratic employment, being a carer for another individual, or digital exclusion, risk being in a disadvantaged position, not being able to meet rigid expectations which must apply to all claimants regardless of situation (Reeves and Loopstra, 2017).

An inclusive welfare system is not only affected by the attitudes and stereotypes of welfare claimants. Other factors to consider for inclusivity and equity, is how to maintain sustainable economic support of welfare recipients and welfare costs in an economy which is stagnating; how to minimise the welfare system’s reliance on economic growth; how to respond to increasing levels of need with limited resources; and how to address political resistance to needed welfare reform (Walker, Druckman and Jackson, 2021). These structural factors are significant because creating a more equitable welfare state requires more than the elimination of stigmatising beliefs; it requires reconsidering how welfare is funded, organised, and sustained long-term. When the welfare system is under pressure from lack of economic growth, which it relies on, support can have increases in conditionality and punitive measures, as is seen in Universal Credit with its commitments, work-related obligations, and sanctions. Universal Credit, created following the 2008 financial crash, was shaped by welfare austerity and the pressure to reduce government expenditure (Edmiston, 2016).

This pressure is evident in the digital nature of Universal Credit, which transfers responsibility for account management to claimants, in an effort to streamline and reduce the administrative cost of the service (Harvey, Hastings and Chowdhury, 2021). However, the digital divide issue occurs for some claimants trying to navigate the online Universal

Credit system, with an estimated 1.6 million individuals in the United Kingdom who are not online users, and 25% that have difficulty in using online resources. This can be addressed through the UK government's Digital Inclusion Action plan (Digital Inclusion and Skills United, 2025). This government initiative plans to collaborate with Digital Poverty Alliance, to supply those in need with re-purposed government laptops; creation of the Digital Inclusion Innovation Fund, to assist local community programs that help people use online services; and a Digital Inclusion Action Committee, an advisory group comprised of industry experts, academics, charities and local authorities (Digital Inclusion and Skills United, 2025).

Another way to increase equality and inclusion, and promote a level, equitable foundation, is the Universal Basic Income approach. Universal Basic Income, or UBI, is a concept within social welfare which involves ensuring every individual receives an ongoing, reliable, unconditional monetary deposit, which is not means tested (Beck *et al.*, 2024). This would guarantee a consistent level of income for all citizens. Additionally, social citizenship would not be conditional on behaviour and compliance, as it currently exists as workfare within the welfare system, but on the idea that, by default, every individual is already citizen who is entitled to support by being a member of society (Morrison, 2025). It would support inclusion and equity by eliminating the requirement to continually prove they are "deserving" of benefits, through conditionality such as work-related commitments and using the effectively using the online digital journal (Beck *et al.* 2024).

Conclusion:

Universal Credit was introduced under welfare reform, to streamline and simplify the existing, complex benefits system; encourage engagement with the labour market through work-related support, create a reduction of welfare claimants and minimise the time spent receiving benefits. However, Universal Credit welfare reform does not act solely as an administrative and government policy reform, but is influenced by broader ideological factors. Universal Credit embodies neoliberal concepts of individual responsibility, labour market engagement through employment, and a reduction or absence of reliance on the welfare state. Mandatory work-related commitments to receive Universal Credit, reflects the concept of workfare, where benefits eligibility is intrinsically connected to meeting

employment requirements. This can translate into increased surveillance, conditionality, and punitive actions against non-compliant claimants. Social citizenship is also impacted, becoming conditional on compliance with welfare rules, instead of being a member of society. These ideological drivers shape the roles of practitioners, putting them in positions to enforce mandatory Universal Credit requirements and possible sanctions, while trying to offer support and care to claimants. Universal Credit can be seen as moving from a system of social protection to a system of disciplinary containment, where claimants must continually prove their need through compliance. Universal Credit symbolises a modern welfare reform policy that is represented as a support system, but is also a system of poverty regulation and reproduction of structural and societal inequalities.

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