

Work & Pensions Committee Inquiry

Universal Credit: the wait for a first payment

Introduction

Support for Women in Disadvantaged and Rural Areas (hereafter, the Women's Regional Consortium), which is funded by the Department for Communities and the Department of Agriculture, Environment and Rural Affairs in Northern Ireland.

The Women's Regional Consortium in Northern Ireland consists of seven established women's sector organisations that are committed to working in partnership with each other, government, statutory organisations and women's organisations, centres and groups in disadvantaged and rural areas, to ensure that organisations working for women are given the best possible support in the work they do in tackling disadvantage and social exclusion. The seven groups are as follows:

- Training for Women Network (TWN)
- Women's Resource and Development Agency (WRDA)
- Women's Support Network (WSN)
- Northern Ireland Rural Women's Network (NIRWN)
- Women's TEC
- Women's Centre Derry
- Foyle Women's Information Network (FWIN)

The Women's Regional Consortium is the established link and strategic partner between government and statutory agencies and women in disadvantaged and rural areas, including all groups, centres and organisations delivering essential frontline services, advice and support.

The Women's Regional Consortium ensures that there is a continuous two-way flow of information between government and the sector. It also ensures that organisations/centres and groups are made aware of consultations, government planning and policy implementation. In turn, the Consortium ascertains the views, needs and aspirations of women in disadvantaged and rural areas and takes these views forward to influence policy development and future government planning, which ultimately results in the empowerment of local women in disadvantaged and rurally isolated communities.

Executive Summary

This submission has been made by the Women's Regional Consortium to highlight the significant impact the Universal Credit five week wait has had on the lives of disadvantaged and rural women living and working in Northern Ireland. We have included in this submission the voices of local women we spoke to about this issue and some case studies in an Appendix to the document. We believe it is vitally important for politicians to hear the voices of women and their lived experience with the Universal Credit five week wait.

Research by the Women's Regional Consortium showed the severe impact of the five week wait primarily in terms of severely restricting household budgets and causing debt but also in terms of negatively impacting on women's mental health and on the lives of their children.

While advance payments are available and were helpful for some, many other women struggled to live on the advance payment, felt that they were unaffordable to repay and some were put off taking out an advance payment as they did not want to get into debt or get further into debt than they already were.

The five week wait has also had impacts beyond claimants on the voluntary and community sector, charities working against poverty, foodbanks, advice agencies

and on childcare providers. The women's sector has seen an increase in demand for the services it provides as a result of Universal Credit and in particular the five week wait. This includes demand for food and foodbank vouchers provided through the centres, help and advice, emotional support, help with children's clothes, toys, etc and help with other household costs such as white goods.

Welfare mitigations in Northern Ireland have helped to protect claimants against some of the worst aspects of welfare reform. However the mitigations which exist to help with Universal Credit (namely the Contingency Fund and Cost of Work Allowance) have either not been implemented at all or are significantly underspent calling into question their facility to really help those suffering hardship during the five week wait.

Given the fact that women are disproportionately impacted by welfare reform changes the Women's Regional Consortium believes that there should be mitigating options for low-income women and lone parents. The Women's Regional Consortium would like to see an end to the five week wait which is too harsh, too long and too punitive on those who can least afford it.

Inquiry Questions

1.0 To what extent have the mitigations the Government has introduced so far (e.g. Advance payments) helped to reduce the negative impact of the five week wait for UC claimants?

1.1 Advance payments have provided claimants with some income during the five week wait. The main problem with Advance Payments is that they are a loan which must be paid back and the rules around this are quite stringent. Advance Payments have to be repaid over 12 months from the very first Universal Credit payment. This does not give claimants an opportunity to recover from the

hardship they face during the initial five week wait (and sometimes longer) and leaves them struggling to live on a reduced income for a further 12 months.

- 1.2 Some Universal Credit claimants do not want to get into a debt situation or to get further into debt than they already are which leads to a reluctance to take an Advance Payment. Women's Regional Consortium research with local women showed that some are scared to get into debt/more debt. Some of these women have had previous negative experiences with tax credits overpayments and this has put them off getting into this type of debt.
- 1.3 In Northern Ireland a package of mitigation measures was agreed by the Northern Ireland Executive to protect some claimants from the harshest impacts of welfare reform.¹ This included a number of mitigations for Universal Credit including the Cost of Work Allowance (a supplementary payment recognising employment expenses) and the creation of the Contingency Fund (emergency payments where hardship occurs due to difficulties with Universal Credit not due to any fault of the claimant).
- 1.4 However a NI Audit Office report² into the mitigations showed that uptake of the full range of mitigations was below estimates with £136 million of the available funding not utilised in the first two years. Over 25% of this underspend related to the Cost of Work Allowance. The Cost of Work Allowance had the potential to help many low-income women as it was recommended that it would have “*a special weighting for lone parents taking account of the cost of childcare.*”³
- 1.5 The Audit Office report also highlighted that uptake of the Contingency Fund has been low “*which may suggest difficulties in accessing these payments.*” In Women's Regional Consortium research⁴ with women on the impact of

¹ Welfare Reform Mitigations Working Group Report, Professor Eileen Evason, January 2016
<https://www.executiveoffice-ni.gov.uk/sites/default/files/publications/ofmdfm/welfare-reform-mitigations-working-group-report.pdf>

² Welfare Reforms in Northern Ireland, Northern Ireland Audit Office, January 2019
<https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Welfare%20Reform%20Report%202019.pdf>

³ Review of Welfare Mitigation Schemes, Department for Communities, March 2019
<https://www.communities-ni.gov.uk/system/files/publications/communities/dfc-review-of-welfare-mitigation-schemes-2019.pdf>

⁴ Impact of Ongoing Austerity: Women's Perspectives, Women's Regional Consortium, March 2019
<http://www.womensregionalconsortiumni.org.uk/sites/default/files/Impact%20of%20Ongoing%20Austerity%20Women%27s%20Perspectives.pdf>

austerity and welfare reform many reported that they had not heard/did not know about this important help.

- What problems do claimants still experience during the five week wait?

- 1.6 In Women's Regional Consortium research with local women some claimants have reported waiting longer than five weeks for their first payment. We have seen some examples where women have reported waiting six or seven weeks for their first payment.
- 1.7 Local women reported being severely impacted by the five week wait. This led to negative impacts on their ability to afford the essentials such as food and utility bills and to provide for their children.
- 1.8 Women reported a range of actions to cope with the impact of the five week wait including having to go to a foodbank, approaching charities such as St Vincent de Paul for help and borrowing money from family/friends and from credit providers. Women also reported not being able to buy things for, or do things with their children, for example, buying school shoes, items of uniform, going on outings, etc, due to a lack of income in the initial wait period. There were also examples of women cancelling children's clubs/activities as they were no longer able to afford them, for example, after school sports clubs, etc.
- 1.9 Some women found it particularly hard to manage especially lone parents and those who had no close family they could ask for help. Some of the women reported that they were unable to ask family as their family members were also struggling to make ends meet.
- 1.10 Women also reported greater difficulty in accessing emergency help through Discretionary Support. Problems with accessing Discretionary Support because of issues with making applications through a telephone helpline and restrictive eligibility criteria (Northern Ireland has an income threshold currently set with reference to the National Minimum Wage unlike schemes in Scotland and Wales which do not include an income ceiling within their eligibility criteria)

have lessened the ability for low income families to access credit for emergency essential costs.

- 1.11 For those women that were working and using childcare, childcare bills were an issue. During the five week wait they still needed to work and pay their childcare costs but had reduced income. This caused some to go into arrears on their childcare bills and caused issues with childcare providers.
- 1.12 Women were also worried about meeting their rent payments. They were concerned about getting into arrears with their landlord. For those in the private rented sector there was particular worry due to their lack of protection and some feared being evicted/made homeless due to problems paying their rent.
- 1.13 There were serious impacts on women's mental health as a result of the five week wait. Many reported suffering stress and anxiety about making ends meet and providing for their children and families. They reported issues with affording food and utility bills during this period and the mental toll that this placed on them was significant. Many of the women were highly anxious especially as they did not know how much they would receive and when.
- 1.14 Some women reported "*feeling like a failure*" for not being able to provide for their children during this period. Others reported feeling that it was not fair that children were feeling the impacts of this hardship as they do not understand what is happening with the benefits system.
- 1.15 In discussions with local women there was a great deal of fear about claiming Universal Credit particularly around the five week wait. Many women had heard stories from family/friends or in the media and were terrified about how they would cope with the loss of income and how they would feed their families.
- 1.16 Repaying an Advance Payment also meant women continued to face serious budgeting issues even after the five week wait. Women were struggling on severely reduced monthly incomes in order to make these repayments. This caused many to have to borrow either from family/friends and sometimes from other credit providers. Some of the women reported that they had difficulty in

getting the amount of the Advance Payment reduced if they were finding it hard to meet their repayments.

Quotes from Women who took part in Women's Regional Consortium

Research Projects:

"The hardest part of the process was waiting 5-6 weeks on my first payment."

"I didn't want to get into more debt so I didn't take the Advance Payment. I tried to survive on my part-time wages but it was a struggle and I ended up having to ask my sister for help. I've had issues with Tax Credit overpayments before and I don't want to get into debt like that again."

"I panicked into taking the loan (Advance Payment), next thing I knew they were taking £120 a month off me. After a few months I said this is killing me, I have kids I can't afford to be paying this."

"The first few months on Universal Credit are so hard, you still have bills to pay. You have to try and figure out how to manage."

"I have to pay back £75 a month. I asked if this could be lowered and they refused. It's harder to get Discretionary Support now too."

"Universal Credit has put me into debt. At no point before was I without electric, wondering how I was going to feed my kids for the next few days and sitting with no heat, but now with Universal Credit I am."

"If I had known about the Contingency Fund that would have really helped me. Now they are taking £75 a month off me and I'm really struggling and getting more and more in debt."

"I'm a carer on a zero hours contract. My work dwindled over the summer and I was not doing 16 hours a week so I was changed over onto Universal Credit. The 5-week wait just crippled me. I feel like I'm just playing catch up all the time now. I had no cooker for 3 months as my old one broke. I couldn't afford a new one so I ended up going into my neighbour's house (she is also a lone parent) to cook food and we shared the cooking for a while."

“Universal Credit – you need to work 6 weeks with no money - this has had a serious impact on our family.”

“We had to wait 6-7 weeks on the first payment of UC and it was an absolute nightmare. We really struggled. We had to go to the foodbank and call St Vincent de Paul for help.”

“If you have problems with UC and have a bad landlord it is possible they could put you out if they don’t get their rent. You are going to have more people who are homeless and more suicides because of UC.”

2.0 What is the best way of offsetting the impact of the five week wait?

2.1 It would seem that the easiest solution is to make the Advance Payment a grant rather than a loan. This way claimants would be provided with an income during the initial wait and would then not have to face further hardship and debt trying to pay this back over the course of the next 12 months.

2.2 Northern Ireland already has its own mitigations. In developing these mitigations there was an acknowledgement by the welfare reform mitigations working group of the need to provide a contingency fund *“should difficulties arise.”* As previously mentioned the Contingency Fund is not well known about and uptake has been low. It could however be argued that Northern Ireland already has a structure in place to provide some other kind of mitigation around the five week wait.

2.3 The CliffEdge NI Coalition⁵ is campaigning for a strengthening of the mitigations to take account of new challenges that people face particularly around Universal Credit. CliffEdge (of which the Women’s Regional Consortium is a member) are calling for a one-off supplementary payment to be made to people claiming Universal Credit to support them through the five week waiting period. Rather than the Advance Payment loan, which results in debt, all claimants should be offered a grant.

⁵ The CliffEdgeNI Coalition is a group of over 100 organisations from across Northern Ireland who came together to express concerns about the end of welfare reform mitigations in March 2020 and to campaign for a strengthening of these mitigations going forward. The Women’s Support Network and Women’s Regional Consortium are members of the Coalition.

- 2.4 Research by the Women’s Regional Consortium has shown that many women had not heard of the Contingency Fund and were therefore unaware that this help was available. We believe that this needs to be an automatic payment to ensure that no one misses out on this important help at what is a very difficult and stressful time for many low-income women and their families.
- 2.5 Since the Social Fund has been replaced by Discretionary Support there has been a weakening of this safety net meaning that it no longer provides the support that it once did. The NI Audit Office report on Welfare Reforms in Northern Ireland⁶ showed that between 2014-15 and 2017-18, the number of grants and loans awarded has declined from 115,000 to 47,000, a reduction of 60%. The Women’s Regional Consortium has recommended that the budget for Discretionary Support should be increased and the eligibility criteria to access help should be less restrictive.⁷ The CliffEdgeNI Coalition have also asked for the removal of the one claim per 12 month limit and the income ceiling.
- 2.6 The Women’s Regional Consortium and the CliffEdge NI Coalition are also supportive of the Northern Ireland Human Rights Commission’s recommendation that *“any underspend in future mitigation schemes should be earmarked for specific anti-poverty initiatives.”*⁸

- Is it possible to estimate how much this would cost the Department?

- 2.7 We do not have the necessary figures to estimate the cost to the Department.

⁶ Welfare Reforms in Northern Ireland, Northern Ireland Audit Office, January 2019
<https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Welfare%20Reform%20Report%202019.pdf>

⁷ Making Ends Meet: Women’s Perspectives on Access to Lending, Women’s Regional Consortium, February 2020
<http://www.womensregionalconsortiumni.org.uk/sites/default/files/Making%20Ends%20Meet%20-%20Women%27s%20Perspectives%20on%20Access%20to%20Lending.pdf>

⁸ Cumulative impact assessment of tax and social security reform in Northern Ireland, Howard Reed & Jonathan Portes, NI Human Rights Commission, November 2019
https://www.nihrc.org/uploads/publications/Final_CIA_report_Oct_2019.pdf

- Is it possible to estimate any costs or savings to third parties (for example, support organisations)?

- 2.8 The impact on third parties (foodbanks, charities and community and voluntary groups including advice agencies) has been and continues to be significant.
- 2.9 Research by Trussell Trust⁹ has shown that when Universal Credit goes live in an area there is a demonstrable increase in demand in local foodbanks. This research also shows that *“services like advice agencies, council-led crisis provision, and food banks have been forced to deal with the fall-out from the minimum five week wait, as claimants turn to non-DWP support to manage financial hardship.”* The research states that current DWP support is often not enough to mitigate the impact of the five week wait stating that *“Advance Payments have left claimants deciding between hardship now or hardship later. Other financial support is piecemeal and has not prevented hardship.”*
- 2.10 Women’s Centres providing frontline services in disadvantaged communities throughout Northern Ireland have also seen an increase in the amount and type of support they are giving to local women in terms of Universal Credit. We do not have specific figures to quantify the amount and increase in this type of help. Anecdotally the centres report an increase in the help they provide to local women as a direct result of Universal Credit. A number of the local women’s centres run social supermarkets or provide food parcels many getting donations through FareShare. Women’s Centres also provide a range of other help to women including advice and guidance (the centres have seen an increase in demand for benefits advice), help with children’s clothes, white goods, referrals to foodbanks and emotional support. All of the women’s centres in Northern Ireland are supporting women who are impacted by the five week wait through their existing services.
- 2.11 Childcare providers have also been impacted. Many parents have found themselves in arrears due to the five week wait and the way that childcare

⁹ #5WEEKSTOOLONG, Why we need to end the wait for Universal Credit, The Trussell Trust, September 2019

https://www.trusselltrust.org/wp-content/uploads/sites/2/2019/09/PolicyReport_Final_ForWeb.pdf

payments are paid in arrears through Universal Credit. It is difficult for parents to pay in advance and wait to be reimbursed through Universal Credit.

Childcare providers are having to wait 6 weeks for payments to start and they often cannot wait for the parent to make these. This puts pressure on cashflow and leads to uncertainty over receiving payments which can lead to a breakdown in relationships between the parent and the childcare provider.

2.12 A number of women's centres in Northern Ireland provide an element of private childcare in addition to free childcare places funded through the Women's Centre Childcare Fund (WCCF). These centres have also felt an impact from the Universal Credit five week wait, having to wait longer for bills to be paid and dealing with the growing impact of arrears. This example from a Women's Centre highlights some of the difficulties they face:

"One young woman was returning to work after maternity leave. She had been on statutory maternity pay so had no savings built up and needed a full time childcare place. She had applied for Universal Credit and was in the five week wait period for her first payment. This resulted in her owing over £800 to the creche at the women's centre for childcare. When her money eventually came through she did not pay off her creche bill because of mounting other bills she had to pay. The Women's Centre worked with her on taking small amounts as payment off the debt but all the while her debts were increasing. At the end of January 2020 she owed £1,300 and the centre had to tell her they could no longer offer her a place. This Women's Centre have had to take a loss in this case as the only way they could pursue it is through the Small Claims Court which is a lengthy process and would only result in the woman paying off a couple of pounds a week."

Quotes from Women who took part in Women's Regional Consortium

Research Projects:

"Advance Payments are a bad idea, you just have to pay it back. It just leaves you worse off. You shouldn't have to pay it back."

"The best solution is less waiting time at the start."

“It would have really helped me not to have to pay the Advance Payment back.”

“The thing that would have helped me most is not getting into debt at the start.”

“They need to tell people about the help available (referring to the Contingency Fund). You just don’t know about it. It would have helped me not get into further debt.”

3.0 **Are different mitigating options needed for different groups of claimants?**

3.1 Yes we believe that there should be mitigating options for low-income women and lone parents. Women have been disproportionately impacted by austerity and welfare reform changes. Research by the House of Commons library shows that 86% of the savings to the Treasury through tax and benefit changes since 2010 will have come from women.¹⁰ Following its recent examination of the UK, the CEDAW Committee also raised concerns about the impact of austerity measures on women.¹¹ The Committee stated its concern about the *“disproportionately negative impact of austerity measures on women, who constitute the vast majority of single parents and are more likely to be engaged in informal, temporary or precarious employment.”*

3.2 Research by the Women’s Regional Consortium¹² showed the overwhelmingly negative impact of austerity and welfare reform on the lives of disadvantaged and rural women in Northern Ireland. Findings indicated that 78% of women involved in the research stated that they had made cutbacks in their everyday lives or had been impacted by welfare reform in the last three years.

3.3 Women often bear the brunt of poverty in the home managing household budgets to shield their children from its worst effects. Women act as the ‘shock

¹⁰ Estimating the gender impact of tax and benefit changes, Richard Cracknell, Richard Keen, Commons Briefing Papers SN06758, December 2017
<http://researchbriefings.files.parliament.uk/documents/SN06758/SN06758.pdf>

¹¹ Concluding Observations on the eighth periodic report of United Kingdom of Great Britain and Northern Ireland, CEDAW/C/GBR/CO/8, March 2019 (para 16)
https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En

¹² Impact of Ongoing Austerity: Women’s Perspectives, Women’s Regional Consortium, March 2019
<http://www.womensregionalconsortiumni.org.uk/sites/default/files/Impact%20of%20Ongoing%20Austerity%20Women%27s%20Perspectives.pdf>

absorbers of poverty' going without food, clothes or warmth in order to meet the needs of other family members when money is tight.¹³

- 3.4 Despite the vulnerability of women to austerity policies, many post-2010 social security reforms have taken place without sufficient analysis of these measures on women's equality.¹⁴ In Northern Ireland they were implemented without regard to the contextual factors which increase women's vulnerability to poverty including: high rates of female economic inactivity, no childcare strategy, high number of women with adult care responsibilities, a weak labour market, high number of women working part-time and in precarious jobs and wages lower than the UK average.¹⁵
- 3.5 It has been argued that Universal Credit discriminates against women by design¹⁶ and there are a number of key design features which are likely to have disproportionate impacts on women. Among these is the initial wait which is particularly dangerous for low-income families and women. Delays and waiting periods can particularly affect women in couples, as they are often the 'shock absorbers' of poverty, shielding their children from poverty.¹⁷
- 3.6 Women's Regional Consortium research with local women showed the impact of the five week wait. The women we spoke to took on the burden of this poverty cutting back on essentials such as electricity and gas so that they could afford food. Some women also described going without things themselves (including food and clothes) so that they could provide for their children. Others cut back on children's activities such as after schools clubs and taking their children out as they could no longer afford it.

¹³ A Female Face, Fabian Society Blog by Mary-Ann Stephenson, Women's Budget Group, February 2019 <https://fabians.org.uk/a-female-face/>

¹⁴ The impact of austerity on women, D Sands, Fawcett Society, 2012 <https://www.fawcettsociety.org.uk/Handlers/Download.ashx?IDMF=f61c3b7e-b0d9-4968-baf6e3fa0ef7d17f>

¹⁵ Shadow report for the examination of the UK by the Committee on the Convention to Eliminate Discrimination against Women, NIWEP, January 2019

¹⁶ Something needs saying about universal credit and women – it is discrimination by design, Alison Garnham, CPAG, 17 August 2018 <http://www.cpag.org.uk/content/something-needs-saying-about-universal-credit-and-women%E2%80%93it-discrimination-design>

¹⁷ Universal Credit & Financial Abuse, Exploring the Links, Marilyn Howard, Women's Budget Group, June 2018 <https://wbg.org.uk/wp-content/uploads/2018/09/FINAL-full-report-financial-abuse-and-uc.pdf>

- 3.7 This research also showed that there were particular hardships for lone parents who really struggled on a single income. In Northern Ireland 91% of lone parents are women¹⁸ highlighting again the gendered nature of this issue.
- 3.8 Women's poverty is the main driver behind children's poverty and targets to reduce child poverty cannot successfully be achieved without attention to women's poverty. Many of the welfare changes that impact on women will impact on children and it would therefore seem sensible to put measures in place that specifically support women because it also helps to support children and lift them out of poverty.
- 3.9 The introduction of Universal Credit has caused issues for women in domestic violence situations. It has potentially made it harder for victims of domestic violence to leave abusive relationships. Separate payments for the parent providing care for the children are essential in ensuring an independent income for this parent. Single payments of Universal Credit which prioritise the main earner (often male) over the second earner (often female) do little to provide a guaranteed independent income for women in abusive situations. This may lead them to become trapped in a domestic violence situation as they have no access to their own money which they may need in order to leave. There is a need to do more to protect women in these abusive situations.
- 3.10 Northern Ireland has traditionally had a much higher proportion of people claiming disability benefits than other areas of the UK. Northern Ireland also has a higher incidence of mental health conditions per head of the population than GB.¹⁹ People with disabilities both physical and mental experience extra costs with living with their disability and therefore may also benefit from mitigating options.

¹⁸ Census 2011 – Key Statistics for Gender, Research and Information Service Research Paper, Ronan Savage and Dr Raymond Russell, Northern Ireland Assembly, 5 September 2014 <http://www.niassembly.gov.uk/globalassets/documents/raise/publications/2015/general/3415.pdf>

¹⁹ Mental Health in Northern Ireland, Northern Ireland Assembly Research and Information Service, NIAR 412-16, 24, January 2017 <http://www.niassembly.gov.uk/globalassets/documents/raise/publications/20162021/2017/health/0817.pdf>

Quotes from Women who took part in Women's Regional Consortium

Research Projects:

"Women in families are the ones who pick up the pieces – it is always them who are left to pick up the pieces – always them left to do things."

"The changes impact more on women than men particularly on women with caring responsibilities. There is no value placed on that type of caring – it saves the government so much money."

"At the end of the day women and mothers are left with the burden of these issues. They worry about these things."

"Anyone with children is hit hard. The cost of milk, nappies. There is a ripple effect on children."

"It's degrading – how can I provide for my family? Kids ask can we get this, can we get that and I have to say no all the time."

"How do you explain to a 12 year old mummy can't afford to give you any money – it made me feel really, really bad."

4.0 Are there barriers or potential unintended consequences to removing the five week wait—either for claimants or the Department? How can they be overcome?

4.1 We cannot see any unintended consequences to removing the five week wait for claimants. There has been widespread media coverage and evidence to suggest that the five week wait (and sometimes longer) is very harmful to claimants and causes extreme misery and distress. It impacts not only on the claimant but on the lives of their children, families and communities. Quite simply it is too harsh, too long and too punitive on those that can afford it the least. Removing the five week wait would go some way to ensuring that claimants have some form of income while waiting for their award to be decided on and be spared from starting their Universal Credit claim with a debt (or further in debt than they already are).

4.2 There will clearly be cost implications for the Department if the five week wait is removed. However, we believe that these cost implications would only be in the short term. The long term effects of the five week wait are untold but research by the Women's Regional Consortium and others suggests that in the short term it causes anxiety and distress, debt, hunger, fear and negatively impacts on children. We believe the longer term impacts of removing the five week wait would be beneficial in terms of improved health and wellbeing outcomes and in working against poverty and disadvantage. In this respect we believe that in the longer term the removal of the five week wait may actually save the government money across a number of Departments.

Appendix - Case Studies

CASE STUDY – Footprints Women’s Centre (Belfast)

“I was self-employed when I was diagnosed with breast cancer. As I had a 3 year old daughter and was unable to work I was advised that I would need to go on Universal Credit.

I had to wait 8 weeks for my first payment and only received £258 after that wait. In that time I was informed by the Housing Executive that if I didn’t make my rent payment I would be evicted. I had to use a foodbank to get food but they don’t provide fresh food. Poor people should be able to eat fresh, healthy food not just processed, canned food (especially if you are ill).

While waiting on the payment and despite providing a sick note and hospital letters I had to attend work-focused interviews every week. My work coach allowed me to do this over the phone. However I felt that I was stripped of my dignity during a very difficult time. I felt punished for being ill and for being a single parent.

Footprints have been a good source of support for me. The Food Store has been a lifeline especially for fresh food.”

CASE STUDY – Women’s Centre Derry

“I am a 25 year old single mum with a baby boy. I was living with my parents but due to overcrowding I moved out into private rented accommodation and had to apply for UC.

I had been getting Tax Credits of £160/week which included some of my childcare costs. I was also getting £20 a week Child Benefit and wages of £120 a week from part-time work. I had to make up some of my childcare costs myself as Tax Credits didn’t cover it all. That left me with around £200 a week to live on once childcare was paid.

I had to wait 7 weeks on my first UC payment. I took an Advance Payment of UC during this time but I have to pay it back. This only covered my rent and some of my childcare leaving me with just my wages to survive on.

After 7 weeks I got my first UC payment of £560. Around £400 of that will go on rent plus they are deducting money for the advance payment. No one told me that I had to upload my childcare invoices to get my childcare paid and that meant that my childcare was not included. I had to pay it out of my wages leaving me with little or nothing to live on. I was so stressed about this with Christmas just around the corner.

I had to ask my mum for help with groceries and I go to her for dinner a couple of days a week. I try to make things last, I buy frozen food and I don't spend any money on extras. I haven't seen my friends or done anything since I've been on UC because I can't afford to. I don't turn the heat on very much and we don't go anywhere or do anything because I have no money. I'm not sleeping and I'm constantly worried about money and what will happen next month. This Christmas is ruined for me, I'm not looking forward to it at all.

There are so many unanswered questions with UC. Sometimes it can take up to a week for a message on your UC journal to get a reply. It is not clear what you have to do – no one told me I had to upload invoices so I have missed that help with childcare. I'm lucky I have some family support but I don't know how anyone does it if they have no one.

I think they need to get rid of UC. I had to wait 7 weeks for my first payment and during that time I was entitled to help but they would only give it to me as an advance payment which I have to pay back. It doesn't make sense to me! I think government need to help people, especially single mothers, with childcare costs – free childcare is needed.

I have a child's birthday party tomorrow and I can't afford to give a present. I have a staff do with work next week but I've no money to go. I rang my mum last night in tears because I was stressing out about money. No day goes by without thinking/stressing about money.”

CASE STUDY – Ligoniel Improvement Association (North Belfast)

A woman who is a lone parent with two children came into the centre for advice. Her youngest child turns 5 in December and she will have to claim Universal Credit. With the 5-week wait she will get no money until 12th January.

She asked the adviser: “What am I going to do?” The adviser helped her with a Christmas hamper, toys for her children and gave her a food parcel.

The adviser questioned: “How does this help families? This mother will be starting off the New Year in debt.”

CASE STUDY – Greenway Women’s Centre (East Belfast)

A young mum with three young children was put on Universal Credit because she moved to a bigger house. The woman came to Greenway Women’s Centre in distress because she was struggling during the five week wait. She had taken out an Advance Payment but was finding it difficult to make ends meet. She had been struggling before being put on Universal Credit but now was in greater need. The woman did not realise that she would then have to pay back such a high amount over so many months until her Advance Payment was repaid. This family is dealing with a range of other issues which make it difficult for them to deal with being changed over to Universal Credit. Greenway Women’s Centre have provided this woman with a range of help to get through the five week wait and staff speak to her on a regular basis to make sure she is getting all the help she needs.