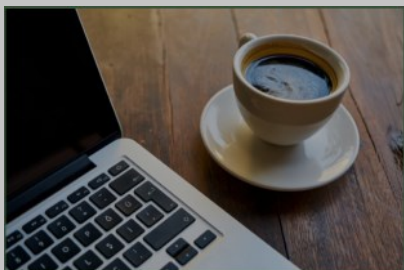


#5 Weeks Too Long: An Update on Universal Credit in Exeter

Additional Support from EFB

Since UC was introduced for all new claimants of key benefits in September 2018, EFB has been working hard to ensure that people's experiences of claiming UC are as 'pain free' as possible. In addition to emergency food:



- We provide prompt signposting to **specialist agencies** who can help ensure claims are processed accurately, all relevant entitlements are claimed, and debt-management and budgeting support plans are in place to help people manage the monthly payments where needed.
- We have also introduced weekly **drop-in digital access sessions** to enable people to access their online UC accounts in a friendly, supportive environment – with a cup of tea. We hope this will become a valuable resource for people without internet access, who have limited literacy or IT skills, or simply need a bit of encouragement to tackle what needs to be done.

When illness or injury, family breakdown, redundancy, or other adverse life events strike, we all hope that our benefits system will be there to support us if necessary. However, research shows that Universal Credit (UC) is not the poverty-fighting reform it was promised to be - and, in many cases, is actively sweeping people into poverty¹. In this article, we highlight **what you can do to help**.

The pitfalls of UC have been well documented; we explored some of them – alongside its advantages – in our Winter 2018 newsletter. Whilst EFB is working hard to help clients navigate these challenges, we are painfully aware that for many people, these steps are simply not enough. **The system itself isn't working** – and that is why we need your help.

Even when a Universal Credit claim goes to plan, **all new claimants have to wait 5 weeks until they receive their first payment**. This is leaving some people, particularly those without savings or other forms of income, without enough money to cover basic living costs. The 5 week wait is not due to administrative malfunctions; it is part of the design of the system itself. Three stories from people who have recently used Exeter Foodbank help illustrate why change is urgently needed:

Simon is a single adult who suffers from serious depression and anxiety. He was recently reassessed for his Employment & Support Allowance (ESA) and had to make a UC claim instead.*

The 5 week waiting period for UC left Simon without income and in acute poverty. He was concerned about falling behind with his rent so took a partial 'advance' (an interest-free loan from the DWP). Despite this, he went into his bank overdraft and started incurring daily charges. The additional stress exacerbated his mental health condition. He did not eat for 9 days whilst waiting for his first payment as he had no money and was too unwell to leave the house to get a foodbank voucher.

Although he is now receiving UC, Simon is struggling to repay his debts, pay off his overdraft and manage his mental health. He is also receiving a significantly lower overall income than on ESA and has additional deductions to repay his advance.

"I am a lone parent with an 8 year old and a 2 ½ year old, and have just switched to Universal Credit. I have just returned to work and I don't have enough income to cover rent, food, petrol etc – essential daily living costs.

I am only getting £34 per week in council tax benefits to live off until my first UC payment comes through. Even then, that may not be enough to live off – for nursery costs upfront plus rent, council tax, energy bills etc – bills that still have to be paid.

My child on Friday walked 5 miles to school with no breakfast or snack for school. She bumped her head from being light headed. It is wrong to let individuals and families suffer basic living needs."

Sarah* is a self-employed mum of two teenage children, who both live at home. A few months ago, Sarah was diagnosed with an acute form of cancer and was immediately admitted to hospital for urgent treatment. As Sarah can no longer work, her family's income has suddenly dropped.

Sarah made a claim for UC from hospital but was told that she was not eligible for an 'advance' as she was self-employed. During the wait for her first payment, her family started building up debts, and had no money to buy food. She told us:

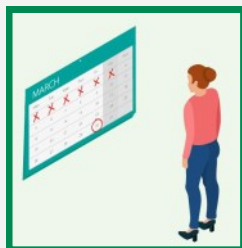
"I was unable to provide money for my daughter to go food shopping, so my family were not having sufficient meals. They were already affected with coming to terms with my illness—then we had money worries to add to the stress."

The experience of poverty, accruing debts, and the uncertainty around what will be received and when, has caused Sarah and her family untold stress and anxiety, at an already difficult time.

"I now receive £73.00 per week and this is meant to cover daily living costs, electricity, food, gas, fuel, and parking costs when visiting me in hospital. This is impossible for a family of two adults and two children. If it wasn't for the help from the foodbank I wouldn't like to think about the situation me and my family would be in."

Fundamental questions are being asked about how and if Universal Credit can be fixed. However, as the debate rumbles on, more people are moving onto Universal Credit and being forced to turn to foodbanks as a result. The Trussell Trust, the national foodbank network to which EFB is affiliated, is running a #5weekstoolong campaign to help end the long wait for first UC payments now. **Please join the campaign to help ensure people receive support when they are at their most vulnerable.**

Join the #5weekstoolong campaign



1. **Join the campaign** at <https://action.trusselltrust.org/5weekstoolong> to receive updates on the latest targeted ways to build pressure for change.
2. Encourage anyone who shares these concerns to **sign up too**.
3. **Encourage your MP** to join the campaign. Hundreds of MPs received emails from #5WeeksTooLong campaigners ahead of a debate in parliament recently - this is just the beginning.

By showing politicians of all parties how damaging the wait is, we, together with other campaigners, foodbanks, charities, and faith and community groups, aim to convince the government to end the wait.

¹ 'The Next Stage of Universal Credit' The Trussell Trust, 2018. <https://www.trusselltrust.org/wp-content/uploads/sites/2/2018/10/The-next-stage-of-Universal-Credit-Report-Final.pdf>