

Too many people struggle to make a Universal Credit claim

Universal Credit is working well for the majority of people, but a significant minority - often those people who need support the most - are having problems making their claim.

The result is thousands of people each month are not being paid on time, and [Citizens Advice new research](#) finds that this is pushing some families into debt and hardship, particularly as rollout speeds up.

We welcome the recent improvements made by the government, but the success of those changes and Universal Credit overall is being undermined by lack of adequate support for people struggling to make their Universal Credit claim.

The evidence suggests people need more help

- DWP evidence shows currently [1 in 6 new claimants](#) aren't paid in full on time, and for many this is because they are struggling to provide the right evidence.
- 40% of people Citizens Advice helps find it difficult to evidence their housing costs.
- 43% of [Universal Credit claimants](#) surveyed by DWP said they needed more help setting up their claim.
- 45% of Universal Credit claimants we help didn't know support was available when applying for the benefit, but would have used it if they had.
- 1 in 4 of the people Citizens Advice helps take more than a week to make their claim, while [DWP information for claimants](#) says it should take up to an hour.
- Universal Credit claimants we help who are paid late are 23% more likely to get into debt than claimants who aren't.

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advice**

To find out more about UC, read our latest report on our website: citizensadvice.org.uk/welfare
Or contact Melanie.Pope@citizensadvice.org.uk

To fix this urgent problem the government should:

Ensure adequate support is available to every claimant

Extend the scope of Universal Support so it helps people make and complete a claim

Publish a minimum standard of Universal Support to ensure help is available to everyone who needs it

Ensure everyone moving to Universal Credit is told they can use alternative payment arrangements, e.g. be paid fortnightly

Make claiming Universal Credit less complicated

Introduce an automatic interim payment for those who are not paid on time

Review what actions are required to get a Universal Credit payment

Urgently speed up implementation of announced fixes, such as the online system to book Jobcentre appointments

Make it easier to provide evidence as part of a claim

Ensure it is possible to provide evidence online easily at the beginning of a claim

Fully roll out the landlord portal and introduce a centralised system to help claimants evidence childcare costs

Client story: challenges making a Universal Credit claim

Lisa first contacted Citizens Advice five weeks after she made her first Universal Credit claim, because she had not received the payment she was expecting. Our adviser suggested that she look at her Universal Credit journal, but Lisa didn't know what a journal was. Lisa isn't computer literate and couldn't visit the Jobcentre for digital support because she was housebound due to receiving cancer treatment.

When she accessed her journal with her son, Lisa learned that her claim hadn't been processed because her husband also needed an account, and the two needed to be linked together. As Lisa had missed the deadline for the claims being linked together, her claim was closed and she and her husband had to start a new one.

A telephone interview was later arranged for Lisa for her claimant commitment interview because she couldn't visit the Jobcentre. When no one called Lisa, the interview was rescheduled for a week later - the day before Lisa was due her first Universal Credit payment. Again, Lisa didn't receive a call, and because she hadn't been able to accept a claimant commitment, the expected Universal Credit payment did not arrive. Lisa eventually had another interview scheduled and received her first payment several weeks after she had expected it.

"While Universal Credit is working well for some, 1 in 6 claimants wait longer than 5 weeks for their first full payment. This puts them at risk of falling behind on bills and struggling financially - a heavy price to pay for a system that isn't working properly for everyone."

Gillian Guy
Citizens Advice Chief Executive

Why Universal Credit matters

Universal Credit is the biggest change ever made to the benefit system, bringing together six benefits into a single payment. It replaces a legacy system that had significant problems.

When Universal Credit is fully rolled out, around **7 million families will receive it. Over half of those households will be in work.**

The aim – to simplify our benefits system – is right. However many people are having problems. **Citizens Advice has so far helped 120,000 people with over 200,000 Universal Credit issues.**

By the end of this year Universal Credit will be rolled out to every part of the country, so it's vital the government take urgent action to make sure people can easily move onto the benefit and receive the support they need to do so.

