

Unite Community

Universal Credit Claimant Survey

February 2021



Report by Unite Community
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Forward

During the COVID-19 pandemic the importance social security support has been brought to the fore. A £20-a-week Universal Credit uplift was introduced at the onset of the pandemic last year but is due to end on 31 March 2021. Even with this uplift many Universal Credit claimants are on the edge, cutting it would be catastrophic.

Since March 2020, Universal Credit claimants has nearly doubled from 3 million to nearly 6 million. Universal Credit is not just an issue that affects people out of work. It impacts working people, part-time, zero hours and agency workers as well as the self-employed. It is part of a system that subsidises poverty wages and insecure work.

This survey by Unite Community reveals the depth of suffering of low-income families who are struggling to make ends meet. The grim reality is that work doesn't pay in this country and our benefits support system isn't fit for purpose. Those who have lost their jobs in this crisis are finding out how little this government thinks they should live on. The economic havoc the COVID-19 pandemic has unleashed has yet to be fully felt, with unemployment expected to get a lot worse later on in the year.

Instead of taking Universal Credit away from those in need – the majority of whom are in work – the chancellor should be extending the uplift indefinitely. These should include those on legacy benefits who have had no additional support, along with ending the five-week wait which has forced people to turn to foodbanks in droves.

The lesson this survey and the many heart-breaking comments of Unite Community members about their experience of living on Universal Credit so starkly proves is that the £20 'top up' has been a lifeline to millions, literally the difference between heating and eating.

It's a disgrace and a humane government would be making the £20 uplift permanent and extended to all claimants. We will carry on the fight until this happens.

Steve Turner

Unite assistant general secretary
With responsibility for Unite Community

“I can’t bear to think what it would be like without the £20 extra as it’s still not enough to pay bills and buy food,” one respondent said. “I worry about putting the heating on, and it’s been so cold and miserable.”

1. Key Findings

Survey reveals depth of suffering of low-income families:

- 78 per cent did not find the Universal Credit’s payment enough to live on, even with the extra £20, as they struggled to pay food and utility bills.
- 52 per cent said the extra £20-a-week helped ‘a lot’ to make ends meet.
- 85 per cent found the five week wait for the first Universal Credit payment as ‘difficult’.
- Just over half those surveyed (54 per cent) took out an advance payment loan to get through the five-week wait and 43 per cent said repaying the loan was also ‘difficult’.
- The £20 a week uplift helped just over half of those surveyed ‘a lot’, with an additional 18 per cent – nearly one in five – saying it helped ‘some’

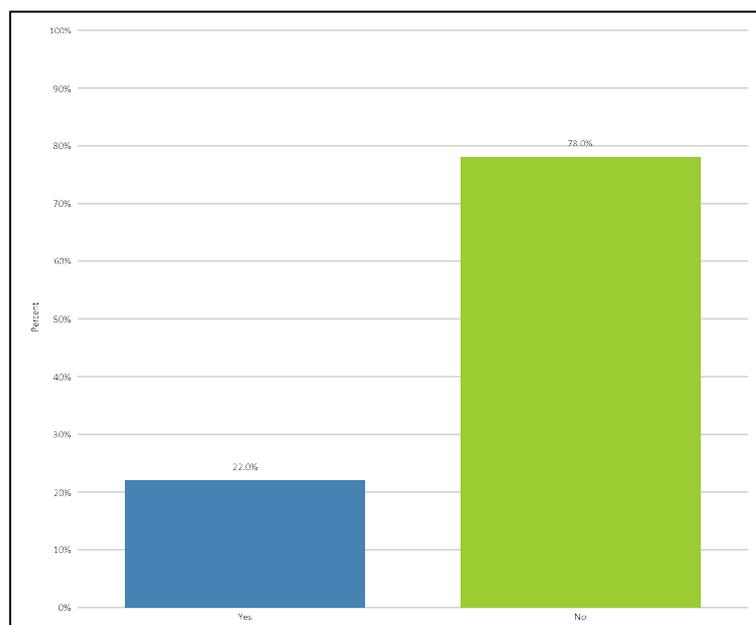
“Losing £83 would put me and my children in hardship, I also lost my job due to Covid and my mental health has taken a battering this year too. I wouldn’t cope receiving less money I’m already using food banks once a month”

2. Key Experience

A. Do you find the amount you receive from Universal Credit enough to live on?

Yes 22.0%	No 78.0%
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N. 559	
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B. As part of the covid pandemic support in March 2020, £20 extra was added to Universal Credit. How much has this money helped you make ends meet?

A lot	52.0%
Some	18.2%
A little	14.4%
Not at all	15.5%
N. 556	

“We can afford bills but not food without going into debt,” said one respondent. “The extra £20 has helped reduce the debt we’re accumulating to pay for food.”

3. The reality of what a £20-a-week uplift means to claimants.

The below quotes are taken from individuals who responded to the survey, however the sentiment in each is reflected by many other respondents.

“I have the heating on when I first wake up to help me out of bed. I have arthritis so am incredibly stiff without it. I can barely afford this but I definitely won't be able to with £20 less.”

“I now have a broadband connection, I could not afford one previously”

“Helped pay for broadband so I could search for work and up skill.”

“I lose a weeks food without it.”

“I can actually afford food and not rely on food banks so much.”

“We haven't had to use a food bank since the uplift.”

“It meant we ate for four weeks rather than three.”

“You can't eat properly. It's cold in the winter because you can't afford to have the heating on, you can't buy clothes. [We] just live hand to mouth. The extra £20 helps so much it doesn't sound much but it helps to put food on the table.”

“When it's really cold [the £20 uplift] helped me use my heating to keep my children warm.”

“Didn't have to choose heat or eat.”

“Child home schooling meant needed heating a room during the day. Usually only light the fire ready for her return from school because of the cost.”

“Food.”

“Debt repayment to credit cards from debts incurred after being ill from coronavirus.” (self-employed person not entitled to sick pay).

“Made my bills so much easier and give me a sense of less stress.”

“I wasn't on Universal Credit before the £20 uplift but am finding it extremely difficult to manage and am horrified at the thought of losing £80 a month.”

“I'm really hoping they don't remove the extra £20 a week. It will be a real struggle if they do.”

“I am stopping writing now, as I am getting tearful and before the dark thoughts start again.”

4. Methodology

- Survey over three weeks in early 2021.
- Responses from 578 people who include the unemployed and those with disabilities.
- Over 93% of respondents on Universal Credit.

5. Conclusion and recommendations

This survey by Unite Community reinforces the need for an indefinite extension to the £20-a-week uplift in Universal Credit. The financial crisis facing the estimated 5.6 million Universal Credit claimants is thrown into sharp relief by figures from Resolution Foundation which show that removing the £20-a-week boost after six months will mean the poorest households will be £350 worse off over the whole of 2021-22.

It is vital that families, who are struggling the most on the lowest incomes, are given immediate reassurance that the Government will not abandon now, or in six months time.

End