

## **Briefing on findings from Disability Benefits Consortium (DBC) survey #UCandMe**

### **Experience of moving onto Universal Credit**

May 2019



### **About the DBC**

The DBC is a coalition of over [80 different disability organisations](#) working towards a fair benefits system.

### **About this briefing**

This is a summary of findings from the #UCandMe survey organised by the DBC and its members, which ran until the end of February 2019.

It is one of three briefings on different aspects of the findings. The other two are “Experience of the Work Capability Assessment under Universal Credit” and “Experience of Work Coaches under Universal Credit”.

The DBC surveyed around 500 disabled people regarding their experience with Universal Credit (UC). The survey highlights some serious concerns:

- A vast majority of respondents (78%) said that their experience with UC had been bad or very bad, with many finding claiming online difficult (54%).
- Over 70% of respondents said they had to wait more than 5 weeks, with nearly 17% saying they had to wait more than 9 weeks for their first payment.
- Almost 70% of those who had moved onto UC from another benefit who responded to this question said that they now get less or a lot less financial support than previously.
- 70% of respondents asked about the impact of having less money said that they struggle to pay for food; and 85% said it made their mental health worse.

### **Overview/ background of respondents**

- 476 who responded to the survey said that they are claiming or have claimed Universal Credit in the past and 395 of those eventually received UC.
- 64% of respondents claiming/ having claimed UC were female.
- 87% of respondents claiming/ having claimed UC were aged between 26-64.
- 81% of respondents claiming/ having claimed UC were in England, 13% in Scotland, 4% in Wales and almost 2% in Northern Ireland.

- 73% of respondents claiming/ having claimed UC said they lived alone, with 27% saying they lived with a partner.
- 21% of respondents claiming/ having claimed UC said they lived with dependent children.
- Close to 70% of respondents claiming/ having claimed UC said that they were in receipt of Disability Living Allowance or Personal Independence Payment.
- 50% of respondents claiming/ having claimed UC said they were too unwell to work, with no plans to work in the future.
- Of the 395 respondents who eventually received UC, 85% said all or most of their income came from UC.
- 43% of those claiming or having claimed UC said that they had previously received Employment and Support Allowance (ESA).

### **Large groups responding included:**

- Mental health (depression) – 211
- Mental Health (anxiety) – 199
- Osteoarthritis – 110
- Mental health (other) – 80
- Fibromyalgia – 82

However, responses were received from a wide variety of disability and condition groups.

### **Impact of applying/ being moved onto or being on UC**

- Experience of UC overall: **nearly 78%** of respondents who said that they are claiming or have claimed UC in the past **said that their experience with UC had been bad or very bad. (47% said very bad).**
- Almost 90% answered that **they had to claim UC online**, with **around 54%** of those claiming online **saying that they found it fairly or very difficult to claim online.**
- **Around 38%** of respondents claiming or having claimed UC in the past said that they asked for help with the UC claim, **with over 50%** of those **saying that they were not satisfied with the support they received.**
- **Over 70%** of respondents who have claimed or are currently claiming and receiving UC said they **had to wait more than 5 weeks**, with **almost 17%** **saying they had to wait more than 9 weeks.**
  - **Almost 30%** of those respondents said that they couldn't eat as a result of the wait
  - **31%** of those respondents said they couldn't heat their home
  - **31%** of those respondents said they had to use a foodbank
  - **66%** of those respondents said that they had to borrow money from family and friends.
- Level of financial support: **over 70%** of those who had moved onto UC from another benefit who responded to this question **said that they now get less**

**or a lot less financial support than previously.** This is not a random sample, so the proportion of those worse off may be higher than among UC claimants in general, but the impacts are very real.

- Impact of less financial support:
  - **Over 50% said it made their physical health worse**
  - **Over 85% said it made their mental health worse**
  - **Almost 67% said that they are more isolated and less able to see family and friends**
  - **70% said they struggle to pay for food**
  - **40% said they are unable to pay their energy bills**
  - **65% said that they had borrow money from family and friends.**

### **Quotes by respondents**

“The whole process has made my mental health worse. I was in hospital this year for 3 months and was doing OK but now I’ve relapsed because of all this Universal Credit stuff and have to also go for yet another Work Capability Assessment which the thought of is making me feel suicidal plus I’ve lost over half my income now on Universal Credit from what I was on ESA”.

“I had a loan from UC which really helped me out at the time to pay for food, bills and rent but now I have to pay back the loan at £50 per month which is not good as it leaves me less money every month”.

“I have to choose whether to eat or heat [my] home. I go without food to feed my daughter”.

### **Conclusion**

Our survey clearly indicates that the claims recently made by the Department for Work and Pensions in their advertising campaign are frequently not reflective of disabled people’s experience on the ground. In fact, many disabled people have told us that the move onto UC has been a bad experience, leaving them worse off.

As the Department for Work and Pensions is looking to start migrating more disabled people onto UC, we urge the Government to listen to these experiences and not only improve the claiming process but also the financial support available to disabled people. Nobody should struggle to pay for food as a result of a low income due to their disability.