

December 2023



Citizens Advice South Lincolnshire Research and Campaigns Team Explores the Impact of Universal Credit on South Lincolnshire Residents



Universal Credit & South Lincolnshire residents: Why we undertook the research

Over the last year the Citizens Advice South Lincolnshire (CASL) Research and Campaigns Team have been researching the impact of Universal Credit in helping people to manage their budgets, particularly at a time of increasing pressures on cost-of-living. The aim of this research is to contextualise experiences of Universal Credit in South Lincolnshire and examine areas of suggested change. The objective is to gain an understanding of how Universal Credit impacts people locally, whether it makes a real-terms difference in being able to afford essentials, or could be improved. This research will begin to form part of an evolving nexus on Universal Credit for Citizens Advice hubs so that, as a whole, we can lobby for change nationally. There is also a local importance so that CASL can influence change in our communities.

Over the past two years, which includes the cost-of-living crisis, CASL helped 27,028 clients to October 31st, 2023. 5,732 of these clients sought help with Universal Credit and they presented with a combined total of 14,576 issues. As the cost-of-living crisis continues to unfold and incomes become increasingly squeezed, the CASL Research and Campaigns team have become more engaged with exploring the impact of Universal Credit on South Lincolnshire residents.

In this article, we will seek to address this by first exploring how living costs have changed from 2021 to 2023 nationally. We will then compare this with how much households can expect to receive when claiming Universal Credit. Our research will focus on four specific areas where we think Universal Credit could be improved. The article will conclude with an analysis of our findings and recommended changes to Universal Credit.

Our research builds on a previous study into Universal Credit undertaken by Citizens Advice North Lancashire, who looked into how their clients were affected by Universal Credit and how it impacted their standard of living. Our work looks at four areas of recommendation for change the North Lancashire report put forward in its conclusion.

The areas are:

- The experiences of claiming Universal Credit as a couple
- The experiences of under-25s
- How Limited Capability for Work impacts on claims
- The examination of whether Universal Credit is enough to meet essential living standards

The data provided from these indicated that:

- Claimants are struggling to meet essential living costs
- Claimants are needing to find additional funds to cover housing costs
- How Universal Credit is made up and what the differing elements could be used for, which needs clarification
- There is a greater need for flexibility in the evidence that can be used to support claims
- Vulnerable claimants would benefit from greater flexibility in work coach appointments and regularly seeing the same coach to create a rapport

Universal Credit is a payment to replace or help to supplement income. It's paid monthly and people may be eligible if they are on low incomes, cannot work, or out of work, but seeking employment. Nationally, 6.1 million people are in receipt of Universal Credit. This number is projected to increase as the Department of Work and Pensions implement a managed migration for those on legacy benefits (e.g. Jobseekers Allowance, Housing Benefit etc.) onto Universal Credit.

Recent data released by the DWP indicates that between August 2022 and August 2023 there has been a 9% increase (14,520) in claimants in Lincolnshire, Nottinghamshire and Rutland. This takes the total number to 175,016. When we look at the figures for South Lincolnshire (Spalding, Stamford and Grantham), the number of people on UC has also increased. In Spalding the number of people receiving Universal Credit increased by 11.7% year on-year to 8,225. In Grantham the figure has increased by 6.9% to 6,171. Although the year-on-year Stamford figures have been affected by the reallocation of district postcodes, there is a 1.4% monthly increase in the number of people receiving the benefit. The number of people on UC in Stamford is currently 4,967.

The Cost-of-Living in South Lincolnshire

The rates of Universal Credit have increased in line with inflation, but essential goods and services continue to increase in cost at a higher rate, which has a significant impact on people on lower incomes. The tables below break down the costs of essentials such as food, utilities and housing costs for typical households in the 2021/22 tax year and 2022/23 tax year.

The monthly cost of groceries by household

	2021/22	2022/23	
Profile	Monthly Grocery Costs (£)	Monthly Grocery Costs (£)	Percentage Increase
Average Adult Male	140	182	30%
Average Adult Female	107	138.66	30%

Family of Two Adults and One Child	339	606	79%
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The monthly cost of gas and electricity by household size*

2021/22		2022/23	Percentage Difference
Property Size	Avg Monthly Bill		
1-2 Bedroom House	£98.18	£143.65	46%
3 Bedroom House	£149.43	£208.52	40%
5 Bedroom House	£218.63	£290.31	33%

*Electricity unit rate 52.968p per kWh plus standing charge of 33.206p per day and gas unit rate 10.33 per kWh plus standing charge of 29.106p per day. Values might not match exactly due to rounding.

Rent By Number of Bedrooms (Lincolnshire Average)

2021/22		2022/23	
Number of Bedrooms	Avg. Rent PCM	Number of Bedrooms	Avg. Rent PCM
One Bedroom	£576	One Bedroom	£663
Two Bedrooms	£667	Two Bedrooms	£707
Three Bedrooms	£761	Three Bedrooms	£874

In South Holland and South Kesteven the average rental price up to March 2023 was £675. This has increased as the cost-of-living crisis has continued to unfold.

Council Tax South Kesteven (Per Year)*

Valuation Band	2021/22 Charge	2022/23 Charge	2023/24 Charge
A	£1,225.00	£1,281.00	£1,343.65
B	£1,429.00	£1,495.00	£1,567.59
C	£1,633.00	£1,708.00	£1,791.53
D	£1,837.00	£1,922.00	£2,015.47
E	£2,246.00	£2,349.00	£2,463.35
F	£2,654.00	£2,776.00	£2,911.23
G	£3,062.00	£3,203.00	£3,359.12
H	£3,675.00	£3,844.00	£4,030.94

*Calculations are based on the average council tax cost across bands A-D which is £1,679.56 per year or £139.96 per month.

Council Tax South Holland Per Year (Monthly)*

Valuation Band	2021/22 Charge	2022/23 Charge	2023/24 Charge
A	£1,237.00	£1,294.00	£1,357.48
B	£1,443.00	£1,509.00	£1,583.73
C	£1,649.00	£1,725.00	£1,809.97
D	£1,856.00	£1,941.00	£2,036.22

E	£2,268.00	£2,372.00	£2,488.71
F	£2,680.00	£2,803.00	£2,941.21
G	£3,093.00	£3,234.00	£3,393.70
H	£3,711.00	£3,881.00	£4,072.44

**Calculations are based on the average council tax cost across bands A-D which is £1,696.85 per year or £141.40 per month.*

The above tables give some indication of the core outgoings that a typical individual or family incur. These amounts are still increasing as the cost-of-living crisis continues to take hold. These outgoings are not inclusive of other bills including toiletries, childcare, mobile/telephone bills, sanitary products, medications/prescriptions or personal goods and services such as clothing, school uniform, holidays, entertainment and television subscriptions.

When we consider the year-on year changes to the price of electricity, groceries, and rent costs, these show that **total cost of living has increased by 15%** from 2021/22 to 2023.

How much is Universal Credit?

The rates of Universal Credit that someone receives can vary greatly depending on age, members of their household, health condition and any existing income or savings. The exact amounts are located within the appendices.

Despite the increases in the amount of Universal Credit paid, there is still a significant deficit in being able to meet essential outgoings we have highlighted. This is exemplified when looking at these four illustrative examples:

Harry* is a 29-year-old adult male, living in a one-bedroom private rented accommodation in Grantham. The property is in Council Tax Band A. Harry does not work as he is a responsible carer for a family member. His average monthly outgoings would be £1,046.77. The standard allowance UC for a single person with no children is £368.74 per month. As he is a single person, under 35 & living alone, he would only be entitled to the shared accommodation rate for that area is £85 per week which is the equivalent of £368.33 month for the Universal Credit housing element. He will receive a Carer element of £185.86. His total UC payable amount will be £922.93 This would leave a shortfall of £123.84 per month if he relied on his UC alone.

*Jenny and George are a couple aged under 25; both have disabilities for which they have been assessed for having limited capability for work related activity. They are awaiting assessments for PIP. They live in a two-bedroom privately freehold mortgaged property in Spalding which is in Council Tax Band A. They would also receive a council tax reduction of up to 70%. Their average

monthly outgoings would be £1,190.24 per month. The standard allowance for a couple who are both under 25 is £458.51 per month. The total UC monthly payable amount will be £848.57.

This would leave a shortfall of £341.67 per month if they relied on their UC alone.

Millie* is a 22-year-old single mum of a 6-month-old baby living in Grantham. She lives in a two-bedroom property where the rent is £525 per month and in Council Tax Band A. She also receives an 80% Council Tax reduction. Her monthly outgoings are £1,126.24.

The Standard element for a claimant under 25 would be £292.11 per month, with an additional £269.58 for the child. The LHA rate for a two-bedroom property in Grantham is £111.62 per week, which is the equivalent of £446.48 per month. This means that the total UC payable amount would be £1,008.17. This would leave a shortfall of £118.07 per month if Millie relied on her UC alone.

This is even without including toiletries, child care, mobile/telephone bills, sanitary products, medications/prescriptions and other costs.

- Names are pseudonyms

Managed Migration

The rollout of Managed Migration for Tax Credit claimants has begun in Lincolnshire, this is likely to result in a higher number of residents claiming and being in receipt of Universal Credit. This will most likely mean that there will be even more residents who may experience potentially detrimental issues, as discussed in our analysis below.

What we found about Universal Credit in South Lincolnshire

We have undertaken different aspects of research into the impact of Universal Credit on South Lincolnshire residents. There were three main areas:

- Looking at our data
- Talking to our advisers
- Researching the client experience

What our data says

We conducted a 'deep dive' into the number of client cases that CASL had dealt with over a three-month period before we began our survey. The overarching reason for these clients coming to us was Universal Credit. We grouped some of the associated issues that were arising within this case sample and tallied how often they occurred. The most common factors were:

- Rent
- Joint Claim
- Low Income/Unable To Afford Basics
- Disability or Long-Term Health Condition

While they do not strictly indicate the prevalence of issues that our clients are experiencing when claiming UC, they do provide an indication of some of the circumstances that claimants deal with.

Two key patterns arising from our analysis are that claimants will have a disability or long-term health condition and that clients are on low incomes and are unable to afford basic essentials.

When we look more closely at our dashboard data, we can see there is a significant correlation between people/clients on low incomes and being in receipt of food vouchers and other charitable support. People on UC are more likely than others to need charitable support. This has remained consistent during the 22/23 financial year, but was at its most pronounced during the post-festive period, as can be seen in the diagram on the next page.

There is a significant overlap between being in receipt of Universal Credit and receiving charitable support or assistance, which has continued. This has remained prevalent. From January to October 2023, we saw over 1,800 clients about Universal Credit and over 4,000 clients relating to charitable support and food banks.

Issue - Change Part 1 | Clients

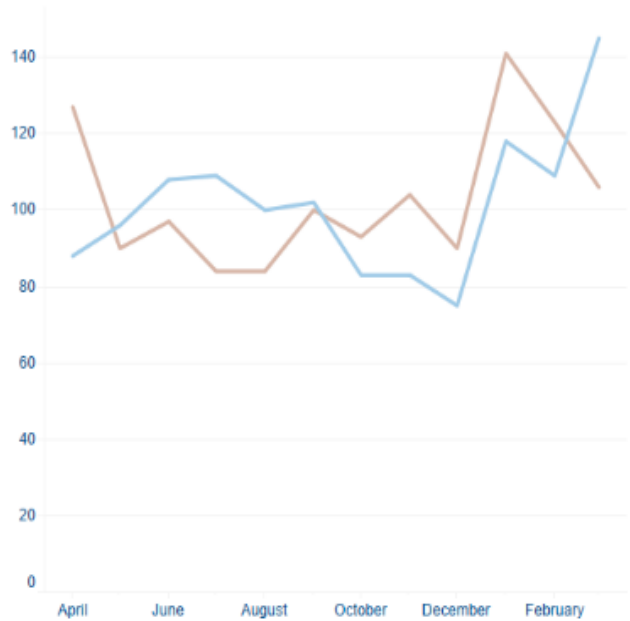


Date: 01/04/2022 00:00:00 t. and Null values
 Part1: Multiple values
 Count issues or clients: Clients
 Office Group: All

FY 2023	Grand Total
1,590	1,590

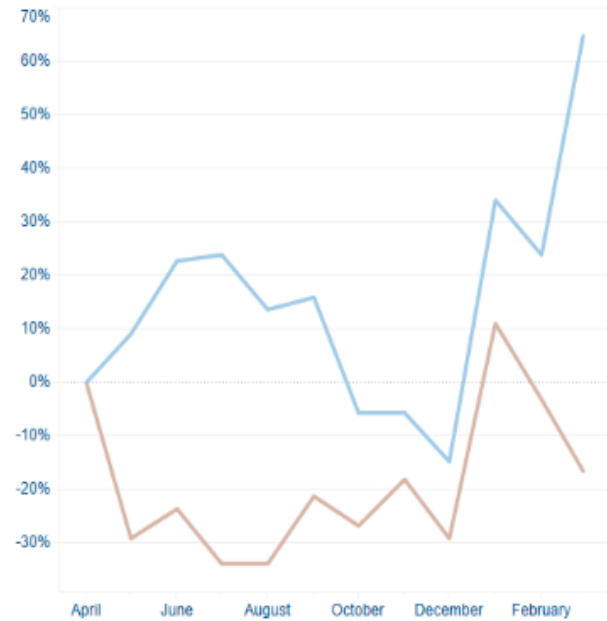
Issue Type: Issues on c..

Change in Clients numbers



- Benefits Universal Credit
- Charitable Support & Food Banks

% Change



The percentage graph shows change in relation to the start date of the report

Click on the legend name or a line in the graph to highlight that issue

Click on an issue name below to filter the report

A/CPart1	Clients	% Clients	Issues all	% Issues
Benefits Universal Credit	1,027	65%	3,916	69%
Charitable Support & Food Banks	847	53%	1,727	31%
Grand Total	1,590	100%	5,643	100%

Issue Type	Issues all	% Issues
Issues on casenotes	5,643	100%
Grand Total	5,643	100%

Snapshot Case Studies

Separate to the figures above, advisers who supported clients who were claiming Universal Credit, completed evidence forms to paint a fuller picture of the issue. These are some of the cases we found:

- Client A uses food bank vouchers as the cost of energy rises. Their car broke down so they now have to pay for public transport. Their mental health has worsened and they argue the work search commitments are stressful.
- Client B cannot cover their essentials on Universal Credit alone so was looking for a food voucher, Discretionary Housing Payments & Household Support Fund. They might get Personal Independence Payments & Limited Capability for Work on Universal Credit.
- Client C has been waiting for their Work Capability Assessment since November 2021 and has been using Discretionary Housing Payments to help with housing costs. They have also received 10 food vouchers in the last 6 months.

Our Survey

Data collection involved asking local residents and clients to complete a 15-question survey if they had previously claimed or were in the process of claiming Universal Credit. The questions in the survey were devised based on the results of our Casebook deep-dive and some of the areas for further study raised in the Citizen Advice North Lancashire work. There were physical surveys in each of our respective Grantham, Stamford and Spalding locations and an online version was made available.

In total we gathered 102 responses. 30 of these surveys were not included in the final data set due to significantly incomplete responses and/or where the completed survey was not applicable for inclusion within the project. Data was collected both before and after the increase in the rates of Universal Credit in April, which we took into consideration when analysing our results. There were surveys that had skipped questions (we assume where the question did not apply to the respondent). Therefore, the numbers of responses to questions vary and the data from the debt question may not be applicable for a like-for-like comparison because respondents could present with more than one debt. Some key questions we asked were:

Question 3: Do You claim Universal Credit Housing Element to pay your rent?

71 respondents completed this question. 66% claimed Universal Credit Housing Element to claim their rent and 34% did not.

Question 6: Have you required the use of food banks, or food vouchers in the last three months?

69 respondents answered this question. 39% did require the use of food banks in the past three months and 61% did not.

A further raw data break down can be found in the project appendices.

Our Analysis

The responses to our survey indicated some interesting trends and patterns. Most respondents were unemployed and living in privately rented accommodation or social housing. However, there were a number who were homeless and had part-time employment.

Employment status

Some respondents also worked full-time and were self-employed, potentially indicating that the amount that they earn was not enough to cover their essentials and necessities.

Housing Tenure

16% of respondents were homeowners (which here may mean that they may have to pay a mortgage as an outgoing bill and not necessarily that their homes have been paid for). In terms of the current make-up of Universal Credit as a benefit, those who need support with paying their mortgages do not receive any financial help from the housing element. The cost-of-living crisis has affected everyone, and this means that, should any homeowners face difficult circumstances, they may not have many places to turn.

A significant number of respondents claimed the Housing Element and did not have to pay a top-up to cover their rents. However, those who did have to pay a top-up did so out of their other money, by borrowing from family and friends and one claimant could not afford to pay the top-up and was in arrears with their rent. This indicates that the housing element is not enough to cover rent costs as there are still individuals who fall through the gaps when it comes to paying for their rent. This was emphasised by a comment from a respondent who indicated that deductions from their Universal Credit had left them unable to pay their rent.

The Autumn Statement outlined how Universal Credit would be uplifted by 6.7% in April 2024 and that the LHA will be temporarily unfrozen. This means that recipients of the housing element will be

able to afford the cheapest 30% of homes in their locality for the size of their household. However, the fact that the LHA will freeze again in 2025 does create uncertainty around long-term affordability and sustainability of rent costs.

Claiming as a couple

The majority of respondents had not experienced any issues claiming as a couple. However, there were those who had cited lack of support when claiming as a couple, being confused by the questions on the form and that it was easier to claim as a single person than it was a couple. These issues seem to indicate that it may be a question of clarity on the process of claiming as a couple and/or that the process may be slightly easier when claiming as a single person due to only having provide one set of information rather than a combined profile.

Foodbank usage

39% of respondents had required the use of food banks in the last three months when completing our survey. Respondents also often had multiple debts at any one time, the most consistent of which were rent arrears and Council Tax arrears. Although, many had not required the use of food vouchers, we are aware that many have had to face the choice of 'heating or eating' throughout the crisis and the high level of arrears and relatively low reliance on food vouchers throughout the sample set may indicate that people are prioritising eating rather than paying bills. This was emphasised by a reply to Question 15 of the survey when a respondent indicated that it would be helpful if there was an explanation on whether the money is for food or for living.

Conversely, for those who have needed food vouchers, this once more indicates that Universal Credit could be improved as the entitlement amount does not cover the cost of food. This has also been stressed in a recent report by the Trussell Trust charity who found that they had distributed a record number of parcels in 2022/23 and had a 37% year-on-year increase. This has also been reflected at a local level with the Agape foodbank in Spalding who also spent more on food in the first quarter of the year than they did in the entirety of last year and the number of people they are helping is almost doubling. The squeeze on essentials is almost certainly causing a pressure point that is rippling to other areas. Food is too expensive for many Universal Credit claimants and, to get by, it is likely they are prioritising it over dealing with bills, the need of assistance from the food bank, or even both depending on someone's circumstances.

The claiming process

The number of respondents who had issues throughout the claiming process was relatively low. The comments around this included one person being told they were capable of work which meant that they were subjected to work related requirements of which they felt they were unfit to do. Another had limited English skills and issues going through a mandatory reconsideration process. Once more, these comments highlight perceived gaps in understanding and going through the process. There are some barriers that could be broken down with better communication around the benefit. These were compounded in later comments that included a call for greater flexibility in the evidence that can be submitted for a claim, better access to a work coach, being able to arrange job centre visits around childcare and a different payment timetable.

Conclusion/Recommendations

The aim of this research was to contextualise experiences of Universal Credit in South Lincolnshire and examine areas of suggested change. The objective was to gain an understanding of how Universal Credit impacts people locally. To frame our conclusions from the survey in the light of our aims and objectives, we used the four areas of concern to us when we started our study.

Peoples' experiences of claiming Universal Credit as a couple

There were certain obstacles highlighted in terms of couples. It was easier to claim as a single person. We propose clarifying what information is asked for from a couple, breaking it down individually for both parties when a claim is made. While people did have issues around claiming as a couple (such as struggling with providing joint evidence for a claim), these highlighted how the structure of claiming Universal Credit needed clarification and perhaps revamping. It could be a cause for concern that when claiming as a couple where the benefit is paid into one person's bank account. This could be problematic where there are relationship issues. Claimants who both have limited capability for work-related activity will only receive one payment of the limited capability for work-related activity element. If they claimed as single people, they would both receive a payment for this. Therefore, making a joint claim leaves them with less money.

The experiences of under-25s & how Limited Capability for Work impacted claimants

There were certain obstacles highlighted in terms of respondents with a disability. Some respondents who were filling in the Universal Credit 50 felt the process could be improved to better consider their circumstances. There was limited evidence in regards to the experiences of under-25s

and this is perhaps something to be explored in a future dedicated project. However, this and limited capability for work could be something explored in a future project.

The examination of whether Universal Credit is enough to meet essential living standards

In terms of whether Universal Credit is enough to meet living standards, our research indicates that people are struggling to manage as almost 33% of people are struggling with food or getting behind with their rent. There are deficits in either food or living bills that the benefit cannot currently meet (even after rising close to in line with inflation).

While the measures announced in the Autumn Statement around LHA freezes and increased rates are welcome, they could perhaps go further. Nationally, Citizens Advice, responded to the Autumn Statement and welcomed proposals, but also said that more needed to be done around the measures, Limited Capability for Work assessments and energy help.

Therefore, we recommend a few changes.

In regard to the monies received, we know that an increase in the benefit rate makes a significant difference to the lives of claimants and call for:

- A flexible rate of housing element so that the difference between rents in social housing and privately rented properties is covered without leaving the claimant in danger of a shortfall.
- A continual increase of the rates of Universal Credit in line with inflation
- Increased support for Council Tax

In terms of the claiming process, we feel the following changes would be helpful for people in vulnerable situations:

- A greater number of options that claimants could submit as evidence. This would mean that claimants who, for whatever reason, cannot provide traditional evidence can still be supported
- Clarification of how a claimant's Universal Credit is made up and greater emphasis on how those parts can be used
- Increasingly flexible work coach appointments to suit people living in different circumstances (e.g. online or by phone)

- More contact with work coaches for vulnerable claimants, this will help build up trust and understanding

These recommendations would improve both the experiences of claiming and receiving Universal Credit. It is important to acknowledge that most people can manage the claiming process once they know how to make a claim. The process of making a claim has improved since the introduction of Universal Credit and it isn't always their biggest issue. However, there are some things we can do to make the process better around experiences once this initial claim has been made. Improving the post-initial claim experiences that people face when accessing support and ensuring that people feel confident in the system.

We know that if Universal Credit is further improved, it will have a positive impact on peoples' lives, reduce hardship and stress on many levels and greatly improve mental wellbeing. Our local communities would exponentially benefit, due to having increased finances which will be a contributory factor in avoiding further hardship and people would also be and feel better supported. People would be able to move forward with their lives. As a local service, we observed that the £20 uplift during the height of the pandemic ensured that claimants were able to manage a lot better. A reintroduction of a similar uplift or measure demonstrates what a substantive difference changes can make.

Reference List

Autumn Statement 2023: Implications for Universal Credit

<https://www.which.co.uk/news/article/autumn-statement-2023-benefits-changes-a6hip0R9S3zp>

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Average Energy Bill Costs <https://www.britishgas.co.uk/energy/guides/average-bill.html>

Average Internet Costs <https://resooma.com/blog/average-internet-bill#region-by-region-uk-internet-cost>

Average South Holland Rental Price

<https://www.lincolnshireworld.com/lincolnshire/spalding/average-rent-in-south-holland-rose-during-coronavirus-pandemic-4198948>

Average South Kesteven Rental Price

<https://www.lincolnshireworld.com/lincolnshire/grantham/average-rent-in-south-kesteven-rose-during-coronavirus-pandemic-4198991>

Average Water Bill Costs <https://www.idealhome.co.uk/property-advice/water-bill-average-298191>

Broadband Costs <https://www.dailymail.co.uk/sciencetech/article-11653365/Celebrity-wines-UK-focus.html#:~:text=Analysts%20at%20Nous.co%2C%20which,is%20%2%A325.62%20a%20month.>

Cost of Living in Lincolnshire <https://www.numbeo.com/cost-of-living/in/Lincoln-United-Kingdom>

Council Tax Rates <https://www.lincoln.gov.uk/council-tax/bands-charges>

DWP State of the Group Report September 23

<https://www.thecarexpert.co.uk/average-car-costs-more-than-160-per-month-to-run/>

Local Housing Allowance Rates <https://lha-direct.voa.gov.uk/Search.aspx>

Mortgaged Property: South Holland

https://www.rightmove.co.uk/properties/139899281#/?channel=RES_BUY

Number of People on Universal Credit Nationally

<https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-13-july-2023>

Rented Properties in Grantham <https://www.rightmove.co.uk/property-to-rent/find.html?searchType=RENT&locationIdentifier=REGION%5E568&insId=1&radius=0.0&minPrice=&maxPrice=&minBedrooms=1&ma>

Rented Properties in Spalding <https://www.rightmove.co.uk/property-to-rent/find.html?searchType=RENT&locationIdentifier=REGION%5E1239&insId=1&radius=0.0&minPrice=&maxPrice=&minBedrooms=1&maxBedrooms=1&displayPropertyType=&maxDaysSinceAdded=&sortByPriceDescending=&includeLetAgreed=on&primaryDisplayPropertyType=&secondaryDisplayPropertyType=&oldDisplayPropertyType=&oldPrimaryDisplayPropertyType=&letType=&letFurnishType=&houseFlatShare=>

Rented Properties in Stamford

<https://www.rightmove.co.uk/property-to-rent/find.html?locationIdentifier=REGION%5E1258&maxBedrooms=1&radius=5.0&propertyTypes=&includeLetAgreed=false&mustHave=&dontShow=houseShare%2Cretirement%2Cstudent&furnishTypes=&keywords=>

South Kesteven and South Holland Yearly Council Tax Charges

<https://www.counciltax.info/blog.html>

Spalding Agape Foodbank and Holbeach Foodbank Demand

<https://www.spaldingtoday.co.uk/news/foodbanks-and-community-groups-struggling-with-demand-9310504/>

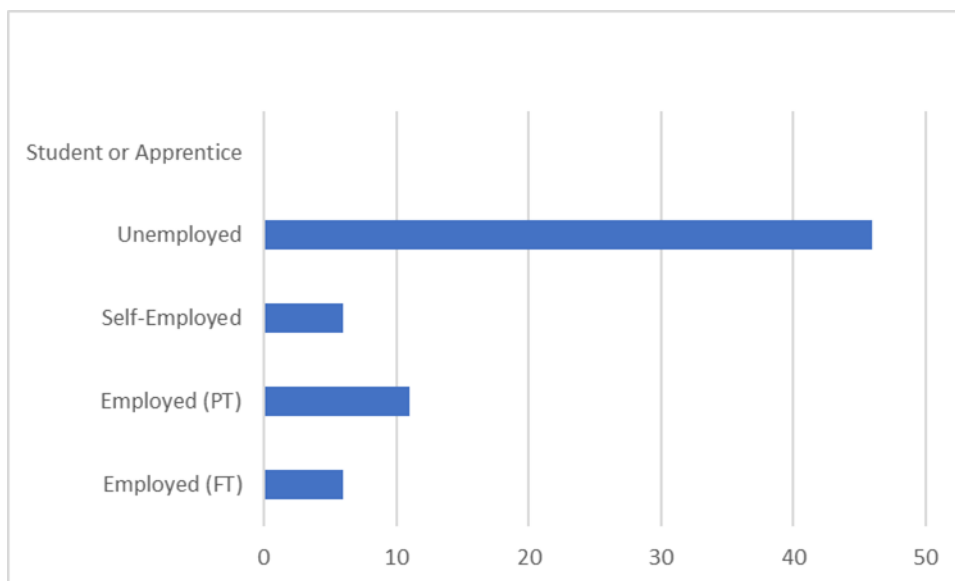
Summary of Rental Prices in Lincolnshire

https://www.home.co.uk/for_rent/lincolnshire/current_rents?county=lincs

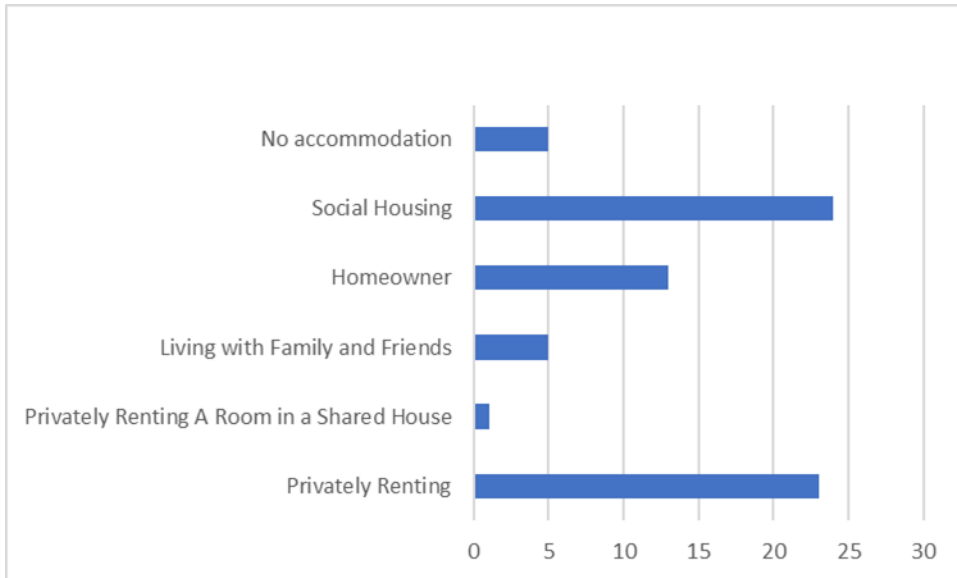
Trussell Trust Foodbank Demand <https://www.theguardian.com/society/2023/apr/26/uk-food-bank-charity-reports-record-take-up-amid-cost-of-living-crisis>

Appendices

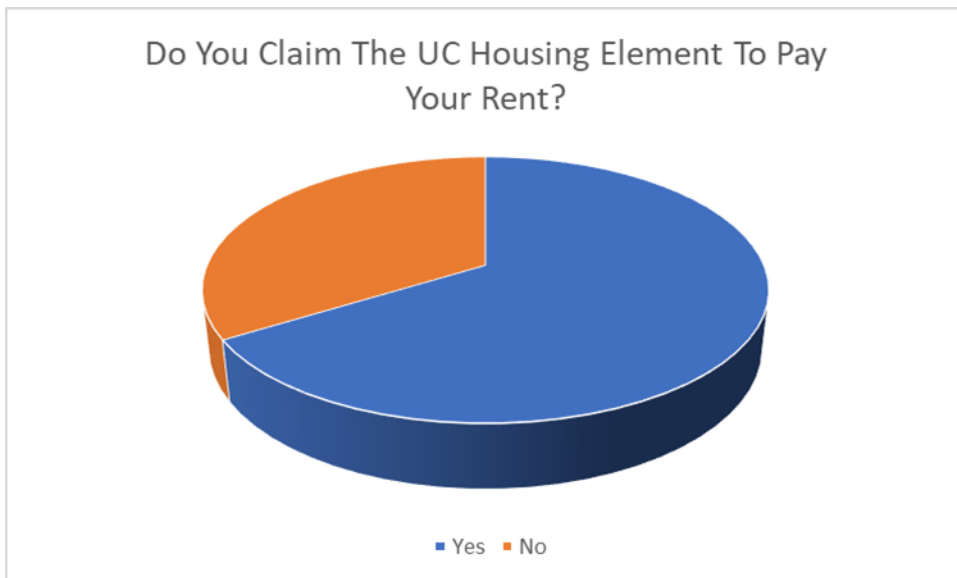
Raw Data Breakdown



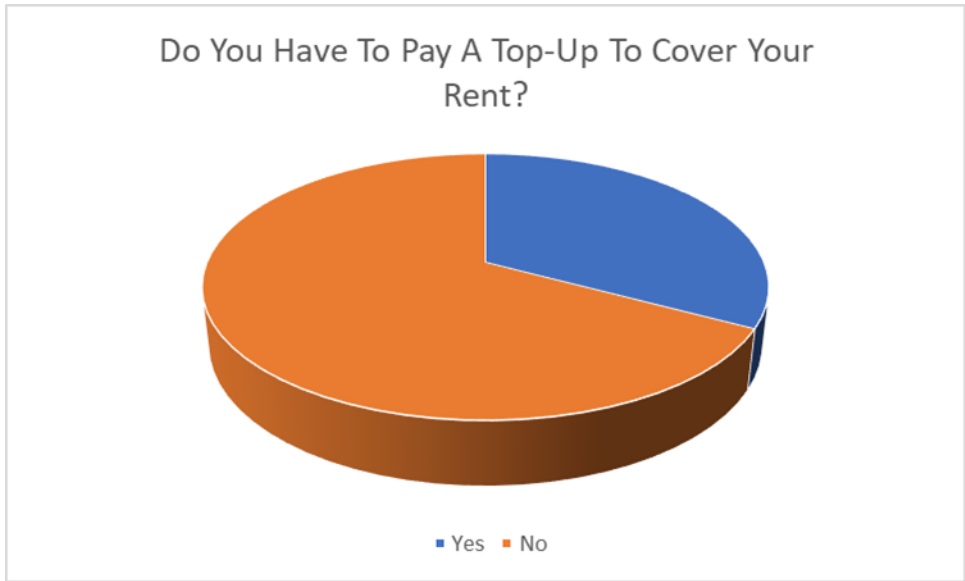
69 respondents completed the question about employment status. 66% of respondents were unemployed 10% were self-employed and 10% worked full time. 14% were in part-time employment.



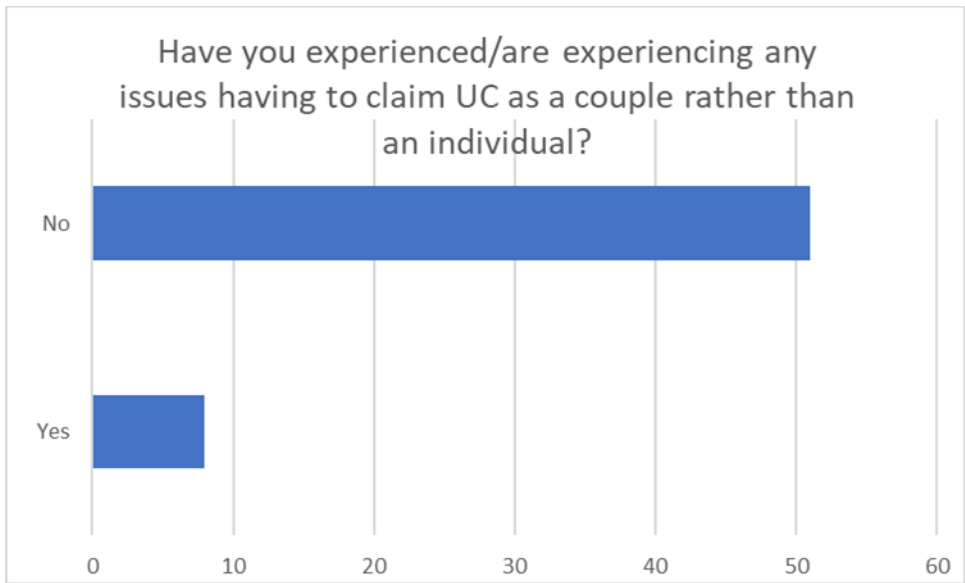
There were 71 respondents to the second question about accommodation. 7% had no accommodation at the time of completing the survey. Another 7% were living with family and friends. Under 1% of respondents were privately renting a room in a shared house 35% lived in social accommodation. 34% lived in privately rented accommodation. 16% of respondents were homeowners.



71 respondents completed this question. 66% claimed UC Housing Element to claim their rent and 34% did not.



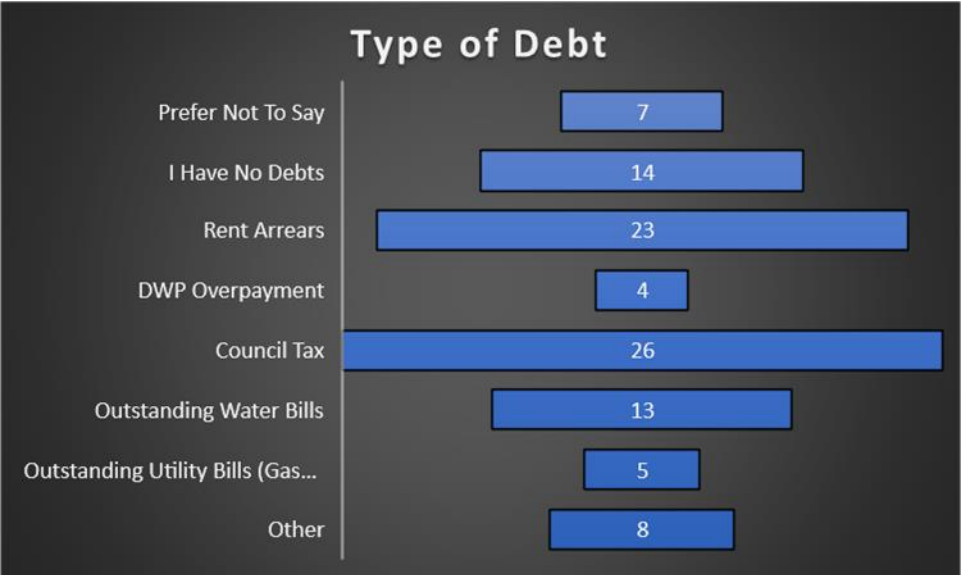
66 respondents answered this question. 32% answered yes and 68% answered no.



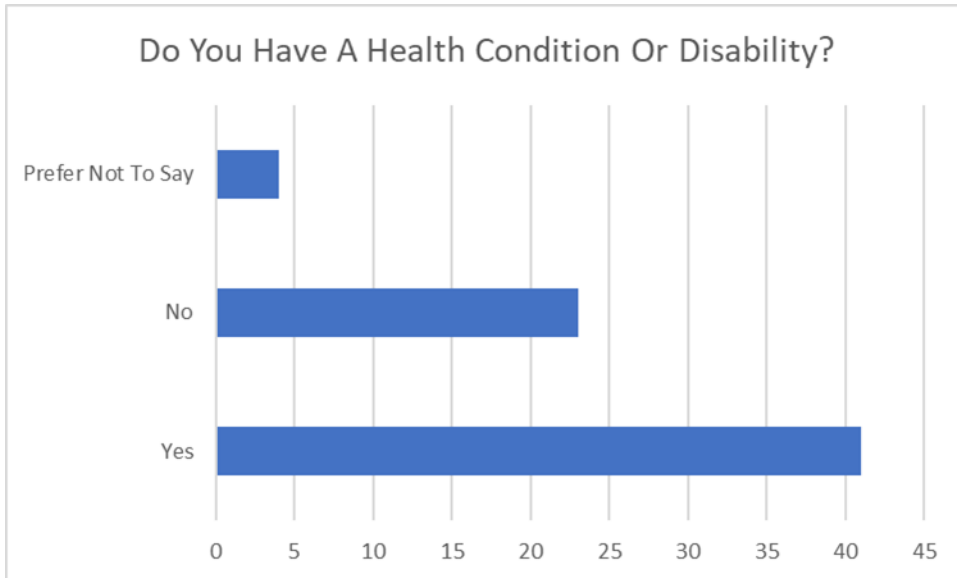
59 respondents answered this question. 88% had not experienced issues claiming as a couple. 12% had experienced issues.



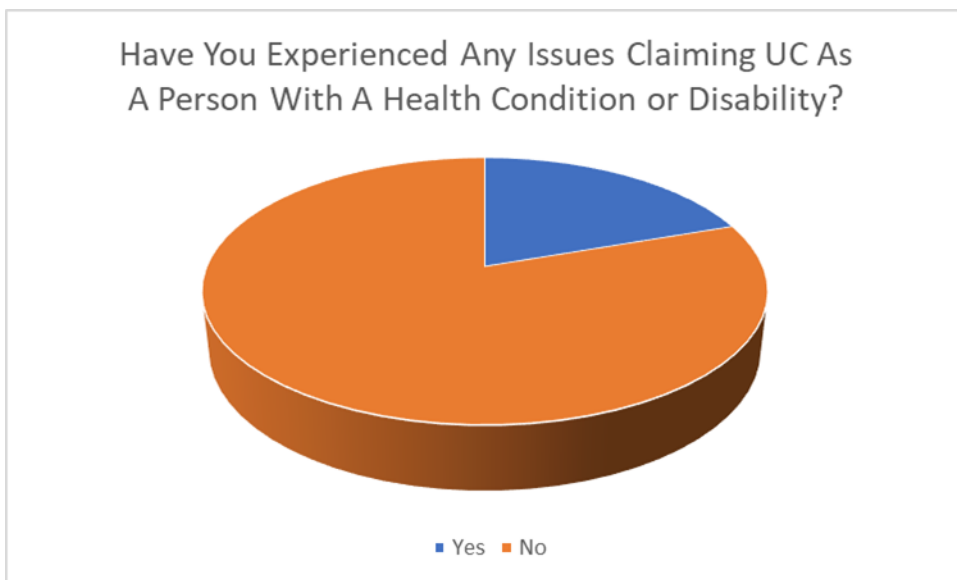
69 respondents answered this question 39% did require the use of food banks in the past three months and 61% did not.



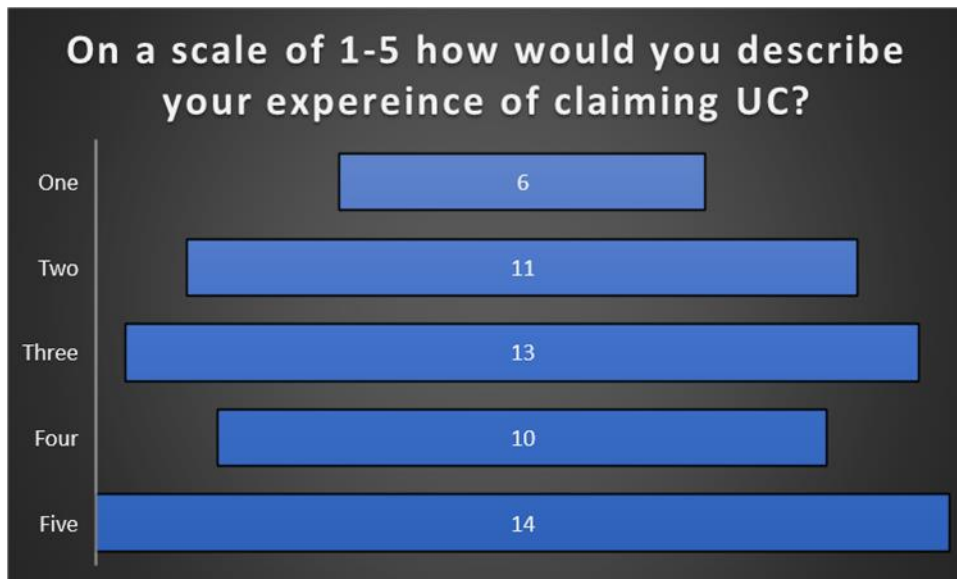
The above bar chart shows type of debt that respondents presented with. Clients could present with more than one debt. Types of debt listed under other included: finance, bank and mobile phone.



There were 68 responses to this question. 60% responded yes; 34% responded no and 6% of respondents preferred not to say



There were 61 responses to this question. 20% had experienced issues and 80% had not.



On the above scale, 1= extremely good and 5 = extremely poor

Monthly Rates of Universal Credit

Standard Allowance (Monthly)	
Single and Under 25	£292.11
Single and Over 25	£368.74
Couple both Under 25	£458.51 (for you both)
Couple both Over 25	£578.82 (for you both)

Child Elements (Monthly)	
First Child	£315 (born after 06/04/17) or £269.58 (born on or before 06/04/17)
Second Child & Any Other Eligible Children ***	£269.58 per child
If You Have A Disability Or Health Condition (Monthly)	
If You Have Limited Capability For Work and Work-Related Activity	£390.06
If you have limited capability for work and you started your health-related Universal Credit or Employment and Support Allowance (ESA) claim before 3 April 2017	£146.31
If You Care For A Severely Disabled Person (Monthly)	
If you provide care for at least 35 hours a week for a severely disabled person who receives a disability-related benefit	£185.86