

# Universal Credit could be a lifeline in Northern Ireland, but it must be designed with people who use it

Being faced with the forces that can sweep us into poverty is a reality for far too many people in Northern Ireland. To design a social security system that truly acts as an anchor in turbulent times, we must work directly with those experiencing the system and reflect their experience back through compassionate and just design.

The policy recommendations in this report are grounded in the expertise of people living in Northern Ireland and receiving Universal Credit (UC). We look at what lessons the rest of the UK can learn from devolved-level innovations, and provide recommendations for improving the system. Following the coronavirus outbreak, the UK Government responded with some welcome, temporary measures to boost the financial support available, but much more needs to be done as the longer-term impacts of the outbreak emerge to avoid people becoming trapped in poverty.

Emma Wincup, Research Manager (Qualitative) (JRF)

---

## Recommendations

The UK Government, Northern Ireland Assembly, Department for Work and Pensions (UK) and Department for Communities (Northern Ireland) need to collectively:

- Redesign our social security system so that it treats everyone with dignity and respect, as valued members of society.
- Pay UC at a level that enables people to meet their living costs, including housing.
- End the five-week wait for a first UC payment to stop UC triggering debt.
- Make the process of initiating and managing a UC claim more user-friendly.
- Ensure that the staff delivering UC are well trained, and that recipients have access to independent advice.
- Protect, enhance and raise awareness of the protections available to UC claimants in Northern Ireland.

## The research

UC: Us (a group of people claiming Universal Credit in Belfast, who came together through the research), Ruth Patrick (University of York) and Mark Simpson (Ulster University). The research team also included Dan Farley (graphic designer), Hannah Miller (illustrator), while policymakers, third sector agencies and other academics also inputted their expertise.

# Background

This research project draws upon experiences of claiming Universal Credit in Northern Ireland, paying particular attention to the different payment arrangements and mitigations in operation there which shape people's experience of claiming the benefit. Despite these specific provisions, UC tended to pull people deeper into poverty rather than providing the lifeline people need when they are struggling financially. The study demonstrates the very real value of a participatory approach that works with, and learns from, the expertise that comes from experience and uses it to make recommendations for change.

---

## Key points

- Participants welcomed twice-monthly payments, paying housing costs directly to landlords, and supplementary payments, which are distinctive features of UC in Northern Ireland. However, awareness and take-up of the discretionary financial support schemes available in Northern Ireland was patchy.
- These devolved-level innovations could only partly compensate for largely negative experiences of claiming UC, with participants reporting being pulled into financial struggles, and more difficulties initiating and managing claims compared to legacy benefits.
- Most participants agreed that, in its current form, UC does not provide the lifeline people need when they are struggling financially. But taking this participatory approach allowed the group to explore how UC could be redesigned so that it really does keep our heads above water when we are being pulled under.

## Pulling people deeper into poverty

Difficulties experienced in the early stages of a claim had a marked, and negative, effect on people's lives and their perceptions of UC for some time. There were particular problems linked to the five-week wait for the first payment. Participants had mixed views on repayable advance payments offered to bridge the gap. Some felt they had little choice but to accept the advance. Others relied on foodbanks, family members and other lenders instead. Participants found it hard to recover from the financial hardship that the five-week wait caused. Those who had accepted an advance payment described ongoing difficulties linked to reduced UC payments as the advance payments (and often other historical debts) were repaid. A 'domino effect' was often experienced: debt led to more debt and aggravated mental health problems as people struggled to meet essential needs. These effects were felt particularly sharply by those whose housing costs were not covered in full by their UC award. Online application and claim management systems could also be problematic for participants who had limited digital literacy or internet access. Some reported difficulty getting messages to work coaches through the UC 'journal', or (they felt) long waits for a response when they could.

## The impact on children

Problems with UC inevitably impacted upon children, even though parents tried to shield them from the financial and emotional consequences. Parents spoke repeatedly of the negative effects on their children, describing how it had become difficult or even impossible to pay for extra-curricular activities, provide occasional treats and purchase Christmas gifts. Efforts to protect children from hardship took a real toll on parents and on their mental health. They had to manage an additional emotional burden linked to feelings of shame and anger about being unable to provide their children with everything they felt they needed.

## Balancing paid work and Universal Credit requirements

UC is intended to support people to access paid work. However, participants in paid work reported significant problems with the benefit. There were notable problems with fluctuating payments lagging behind earnings, so that recipients experienced periods where they had very low income from UC and from paid employment. Some experienced difficulties related to the retrospective repayment of childcare costs, although it was acknowledged that UC reimbursed a greater proportion of these costs than tax credits. Conditionality requirements were sometimes out of step with people's working patterns, with demands for compliance with intensive work-related conditionality colliding with weeks when the recipient had to work many hours and so had no time available for the demands made of them. Whilst conditionality operates differently in Northern Ireland to the rest of the UK, with fewer people being sanctioned, participants remained in fear of their payments being reduced or stopped.

## Overcoming barriers to accessing mitigations

The different payment arrangements mostly worked well. Receiving two payments each month helped people manage the challenge of budgeting on a low-income. Participants also appreciated direct payments being made to landlords, although some reported initial operational difficulties which led to rent arrears.

Northern Ireland has a budget in place to mitigate the impact of some UK-wide welfare reforms. Participants in social housing were able to access additional funds to compensate for the extra costs of under-occupying a property. However, levels of awareness of the additional discretionary support schemes Northern Ireland residents were able to access was often low and the systems for claiming these payments were sometimes problematic. For example, few participants had accessed the contingency fund, which can provide grants to those making the transition from legacy benefits to UC, and not all even knew it existed.

## The value of participatory research

The project started from, and built upon, the expertise that comes with experience of claiming UC. There is an inherent value to bringing those with shared experiences together, not least because of the opportunities for peer support it enables. In feedback, participants said they valued the opportunity to 'realise we are not alone' and to be part of a concerted effort to document experiences of social security and to work towards policy change. Through the project, there were opportunities to merge the expertise that comes with experience with other forms of expertise; for example, from practice, policymaking and academia. This was especially valuable in developing more grounded policy solutions to the issues the research identified. The positive effects of participatory research extend beyond experts-by-experience to all of those involved in the process, all of whom are likely to learn new skills, and benefit from the rich and positive interactions it can enable.

## Conclusion

The project has demonstrated the importance of working directly with UC claimants as part of efforts to redesign our social security system. The re-established Northern Ireland Assembly, with its commitment to reviewing social security policy, gives an opportune moment to harness the ideas of the research team and really make our social security system a lifeline that keeps our heads above water when we risk being pulled under.

The focus on Northern Ireland has provided an opportunity to look closely at the differential implementation of a UK-wide benefit in a devolved administration. For governments and policy communities across the UK, there are lessons from the Northern Ireland approach that need to be taken on board when considering future reforms to UC.

---

## About the project

The research took place between February and December 2019, capturing the early experiences of people claiming Universal Credit in Northern Ireland, mostly in the greater Belfast area. Consequently, it does not capture experiences of the changes made to Universal Credit in March 2020 in response to COVID-19. Initially, 26 individuals receiving Universal Credit were interviewed about their experiences of the benefit and how they might be involved in the main project phase. These interviews informed a series of six workshops involving a total of 16 participants working with academic researchers, arts-based professionals and members of the Northern Ireland Law Centre. The group that formed out of the project, UC:Us, continue to disseminate the findings of the research, share their recent experiences and make the case for putting the claimant experience at the heart of social security.

## For further information

The full report, **Lived experience can help Universal Credit in Northern Ireland be a genuine lifeline**, is published by the Joseph Rowntree Foundation. It is available as a free PDF at [www.jrf.org.uk](http://www.jrf.org.uk)

Read more summaries at [www.jrf.org.uk](http://www.jrf.org.uk)  
Other formats available  
ISBN 978-1-911581-79-6

Joseph Rowntree Foundation  
The Homestead  
40 Water End  
York YO30 6WP  
Tel: 01904 615905

email: [info@jrf.org.uk](mailto:info@jrf.org.uk)  
[www.jrf.org.uk](http://www.jrf.org.uk)  
Ref: 3335