

WHAT IS THE 5-WEEK WAIT IN UNIVERSAL CREDIT?

The 5-week wait is the fixed minimum length of time between a claimant applying for Universal Credit (UC) and receiving their first payment. It is one of the most problematic and widely reported design flaws with Universal Credit.

WHAT ARE THE PROBLEMS WITH THE 5-WEEK WAIT IN UNIVERSAL CREDIT?

Social security is meant to provide a safety net during difficult times, but **evidence shows that the 5-week wait increases poverty and hardship**. Trussell's 2025 report [Hunger in NI](#) reaffirmed that design flaws in UC, such as the 5-week wait, drives up food insecurity, and is a key driver for the need for foodbanks.

[Research from Ulster University \(2020\)](#) found that **UC was repeatedly described as a driver for illegal lending particularly around the harm caused by the 5-week wait** and issues with short-term benefits loans that were repaid from future benefits. Women's Regional Consortium research on [Women Living with Debt \(2022\)](#) found that issues with UC particularly the 5-week wait caused financial hardship which impacted on the women's ability to meet their necessary household expenditure and encouraged debt.

[Advice NI](#) reported in 2023 that while waiting for their first UC payment, 69% had to take out an Advance Payment, 53% had got into rent arrears, 47% reported borrowing money from family/friends, getting into debt and struggling with higher prices for food and fuel. Once in receipt of UC, 44% reported struggling to pay deductions.

[UC:Us research in NI](#) found that **UC recipients broadly experienced UC in negative ways** with particular problems linked to advance payments which triggered debt. This could produce a "domino effect", which saw debt incur more debt, aggravating existing mental health problems and people struggling to meet their essential needs. **The UC recipients in the research found it hard to recover from the often-extreme financial difficulties that the 5-week-wait caused** and described ongoing difficulties linked to reduced UC payments as the advance payments (and often other historical debts) were repaid.

There is a **strong connection between debt and poor mental health**. [Mental Health Foundation](#) research shows that financial hardship is by far the strongest driver of mental health inequalities. More than half of people who were financially struggling (54%) experienced poor mental health – more than three times the rate of those who are financially comfortable (17%). [Christians Against Poverty \(2023\)](#) research found that 81% of clients said debt has affected them mentally and devastatingly, 50% of those who responded to the survey said they had considered or attempted suicide as a way out of debt.

WHAT CHANGES HAVE BEEN MADE TO THE 5-WEEK WAIT?

As part of the original Welfare Reform Mitigations package in 2016 a **Universal Credit Contingency Fund (UCCF)** was set up through Discretionary Support to provide non-repayable grants to cover living expenses where financial difficulty occurs during the 5-week wait.

The Cliff Edge Coalition **successfully campaigned** for the Contingency Fund to be renamed the UC **“New Claims Grant”** to make the grant more accessible as there were issues with lack of awareness of the Fund. There has also been work to increase signposting to the grant through the UC journal, NI Direct, and in the initial messages when a claimant first claims UC.

However, many claimants still find themselves directed to taking **Advance Payments**, which are **loans that must be repaid**, reducing the claimant’s income over a period of up to 2 years and **effectively starting their claim off in debt**. A [National Audit Office report](#) identified **disabled and low-income families are more likely to claim advances**, further impacting the most vulnerable groups in society.

WHAT STILL NEEDS TO CHANGE?

The Cliff Edge Coalition **endorses the interim solutions suggested by the Independent Advisory Panel** that reviewed the Welfare Reform Mitigations in 2022:

- **The budget for the New Claims Grant should be increased** to prevent new claimants from falling into deeper poverty.
- The criteria for **eligibility for the New Claims Grant should be expanded** to enable payments to be more readily made. As the New Claims Grant budget comes from the Discretionary Support (DS) Scheme, if a claimant receives support from a New Claims Grant they are not eligible for any living expenses grant through DS. There was unanimous agreement from advice workers and DS Operational Staff that this is **unfair**. The Department for Communities should actively promote and widely communicate the availability of the UC New Claims Grant (previously UCCF) for all new claimants. Cliff Edge advocates that it should be offered as the **default option** for new claimants rather than an Advance Payment (loan).
- Cliff Edge also endorses the recommendation made by the Independent Review of Discretionary Support which **advocates for the New Claims Grant to be removed from DS** and instead located either with other mitigation measures or directly within UC.

The Cliff Edge Coalition also supports the longer-term solution proposed by the Welfare Mitigations Review to mitigate the hardship caused by the 5-week wait. The Review recommended the Department should **set up a UC 5-week wait working group to examine long term solutions to deal with the hardship created by the 5-week wait** with input from those with lived experience and the advice sector.

If you require any further information, please contact
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