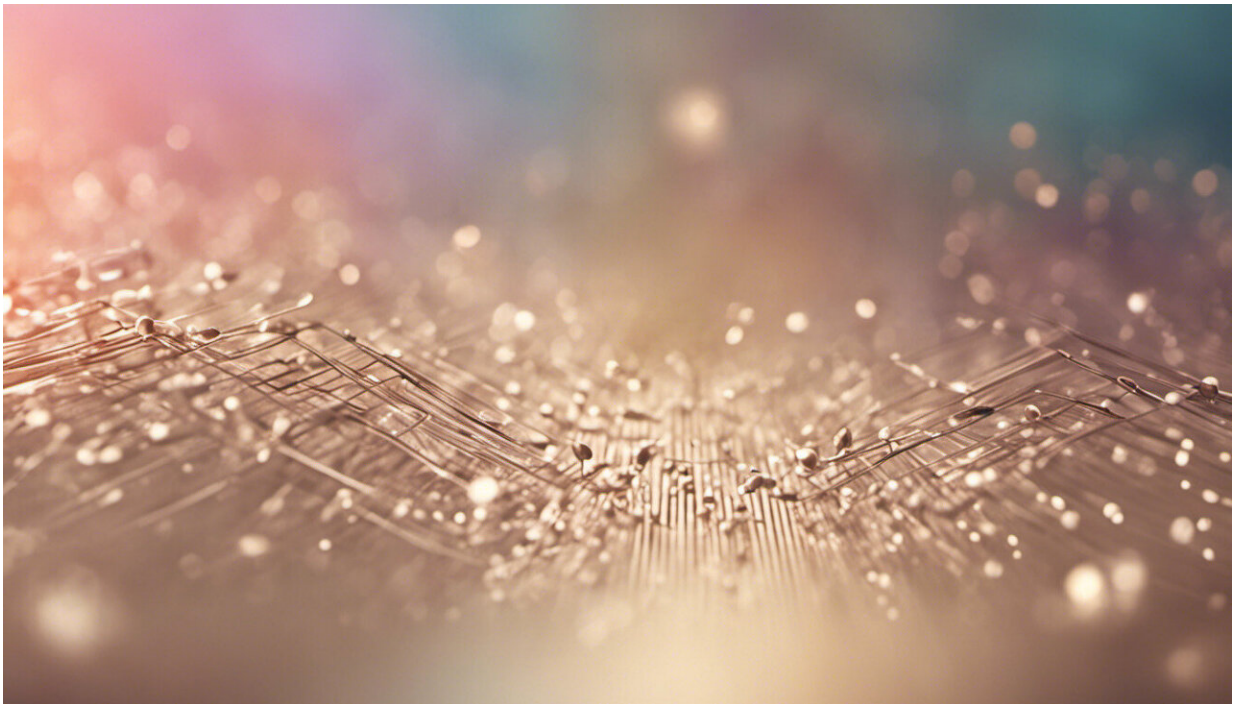


# Stress for couples on Universal Credit as living costs soar

January 26 2022

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Credit: AI-generated image ([disclaimer](#))

Fluctuations in income from month to month and low levels of out of work benefits are placing significant stress and strain on couples with joint claims for Universal Credit, according to researchers from the Universities of Bath and Oxford—leading to further concerns about those on how low incomes will cope as living costs soar.

Today's [report](#) gives findings from the first independently-funded research to focus on couples on Universal Credit in particular, based on in-depth interviews with claimants over time.

Fran Bennett, associate fellow of Oxford's Department of Social Policy and Intervention, and an author of the report, says, "The clue's in the name: social security should provide real security.

"But amongst our interviewees on Universal Credit, couples with an earner often suffered instability from frequent fluctuations in income due to the monthly means test—a risk that was doubled if they had two earners. And many couples with no one in work struggled with inadequate income levels, especially if they were young or had deductions from their Universal Credit for debts.

"We found the assumptions behind Universal Credit often did not fit the realities of claimants' lives, especially for couples. This will cause more stress for families as they face a future of soaring bills and tighter budgets. A rethink is urgently required."

- The research finds couples can suffer big swings in income each month because, for most of those in work, earnings received in any one month are taken into account for Universal Credit regardless of the period covered by the earnings. This volatility is increased for couples with two earners, particularly when paid [child care](#) is also involved.
- For those with no earnings, the research identifies a major issue in terms of the inadequacy of income from Universal Credit, especially for those with debt repayments, and the under-25s who receive a lower standard allowance. The insecurity of income and the inadequacy of income for those out of work could adversely affect mental well-being and the stability of relationships.

Drawing on insights from in-depth interviews with claimants in 2018/19 and 2020, the authors suggest there is a mismatch between how the government envisaged Universal Credit would change behavior and how recipients are experiencing and responding to it in practice.

- Findings also include concerns over the difficulties around claiming help with childcare costs...this meant that some parents avoided using paid child care altogether, while others struggled because of a gap between childcare costs and the financial help available.
- The ongoing monthly means test also caused problems for working couples. If earnings rose for one or both partners, their increased joint earnings not only reduced their Universal Credit but also often result in loss of entitlement to other forms of means-tested help, including support with council tax and free school meals.
- The volatility of incomes meant some recipients had to turn to foodbanks or to family for help. Some women in couples reduced their working hours or left their jobs to try to keep the household [income](#) steady. Rather than helping people to stay in work and increase their hours, the Universal Credit rules could make this more difficult.

But, the researchers found, some couples appreciated receiving a higher Universal Credit award if their earnings decreased because of illness or part-time work. Others earned as much as they could to try to come off Universal Credit; but those with children found the long hours needed because of their low pay could create real tensions with their family life.

The researchers also suggest the single payment of Universal Credit made to couples, and the obligation to label one parent as 'lead carer,' were often seen as out of line with modern family life.

Provided by University of Oxford

Citation: Stress for couples on Universal Credit as living costs soar (2022, January 26) retrieved 2 July 2024 from <https://phys.org/news/2022-01-stress-couples-universal-credit-soar.html>

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