Universal Credit and The Five Week Wait

BACKGROUND

New claimants for Universal Credit (UC) are subject to a five-week wait before receiving their first payment. In one survey, **71% of UC claimants have reported the five-week wait as a problem**, with many being forced into debt, relying on food banks, or going without essentials.[1] An estimated **2 in 5 families moving on to UC are unable to meet basic living costs during the five-week wait**.[2]

Having long advocated for the Department for Work and Pensions (DWP) to ease the repayment rate for loans that claimants take out, to bridge the five-week wait – culminating in the introduction of the Fair Repayment Rate in April 2025 – Feeding Britain is now calling on the DWP to reform and reduce the five-week wait itself, as a central pillar of its review of UC. This policy would, in our view, contribute to the DWP's stated objective of ending the mass dependence on emergency food parcels from food banks.

HOW IS THE FIVE-WEEK WAIT DRIVING HUNGER IN THE UK?

Feeding Britain has surveyed our network of frontline organisations across the UK, and they are clear that people are seeking emergency food support because they have not received their first UC payment for a minimum of five weeks.

Over a 12-month period, **Chesterfield Foodbank had 106 referrals** due to the five-week wait; **Wirral Foodbank had 312 referrals** for the same reason. **The Welcome Centre, Huddersfield had 1,080 referrals**, and estimate **£50,000 of food parcels were distributed**, as a direct result of the five-week wait.

1 https://www.tuc.org.uk/research-analysis/reports/universal-credit-and-impact-five-week-wait-payment
2 https://www.jrf.org.uk/social-security/we-need-to-end-the-5-week-wait-for-universal-credit-heres-how

Many apply for UC following a sudden loss of income, for example due to job loss, relationship breakdown, illness, or housing changes. As a result, they typically have no financial buffer to cover food and other essentials during this period:

Citizens Advice South Warwickshire helped a woman who was recently widowed. Her husband's employment had been the family's main source of income, and she had no local family support. For 18 months she paid her bills by depleting her life savings. Eventually she came to her local Citizens Advice, stressed about her financial position and with no knowledge of her welfare rights or entitlements. Though she was eligible to claim UC and some additional benefits, the five-week wait led her to accumulate rent debts. Only negotiations with the landlord prevented eviction proceedings from going ahead. Food and fuel vouchers were vital supports, as was third party intervention from Citizens Advice to keep creditors at bay.

Hackney Foodbank helped a man who had come out of prison and applied for UC. He has complex mental health conditions and has difficulty managing day-to-day tasks independently. The five-week wait was exacerbated by practical barriers, such as not having an ID or a bank card, and struggling with the lengthy application process. He went without income for around seven weeks. There were days when he went without food, and he lost a significant amount of weight over the period which he has failed to regain. He only got by with support from his neighbours and his community, including local shopkeepers who provided meals to help him get through the period without income.

The Welcome Centre, Huddersfield helped a woman following separation from her husband. They had run a successful business together but after years of domestic abuse, he finally left the home, taking all the family's money with him. The woman now had no income, a mortgage to pay, and two children to feed. She also struggled with her mental health as she was working with the police and domestic abuse services. She was due to start new employment, but due to the five-week wait she was unable to make ends meet. She often went without food to make sure her children could eat and attend school without any disruption.

In **Birmingham**, a single parent with two children applied for UC after leaving employment due to ill health. During the five-week wait, the household had no income and relied on food bank support and small loans from friends to cover basic living costs. The parent reported significant stress and anxiety about feeding the children and maintaining electricity and heating. By the time the first payment arrived, the family had already accumulated debt which took several months to stabilise.

A second parent of a teenage young person applied for UC following redundancy. While waiting for the first payment, the family reduced food intake and the young person began missing extracurricular activities due to lack of travel money. The parent eventually took a Universal Credit advance, which subsequently reduced monthly payments and prolonged financial strain for several months.

A third household transitioning from temporary accommodation applied for UC to stabilise their finances. During the five-week wait, they relied heavily on emergency food support and reported difficulty covering basic household items needed for the new accommodation. The uncertainty during this period increased stress within the family and had a noticeable impact on the young person's emotional wellbeing.

Further observations from the Feeding Britain network are included below:

Hyndburn – "We have noticed this [five-week wait] has had an impact on the number of people relying on a free pay-it-forward shop for up to 5/6 weeks. We previously had in 2024-2025 around 5 or 6 people each week relying on this; now we have over double this number and for much longer periods of time. We work with Lancashire Women who purchase 'shops' from us and this has also seen an increase on mainly single mothers who are waiting longer for UC. Again, I would say this number has doubled from previous years."

Birmingham – "Many of my customers who apply for UC and have to wait 5 weeks for their first payment [are] under considerable pressure to put food on the table, particularly if they have children and pay their essential bills and to clothe the children. They often apply for an advance to see them through but struggle to pay it back. It leaves them short for ongoing payment and leaves them in a financial whirlpool robbing Peter to pay Paul. Their difficulties spiral out of control with their emotional health particularly. They contact debt management agencies and rely on food banks and handouts. Their financial situation has a great impact on mental health and the children in the family."

Coventry – "The impact we see is immediate. Families who were previously managing often become dependent on emergency food support. Many of them begin attending the Food Hub weekly during this period because they simply have no other means to buy food. We have also seen situations where people are unable to heat their homes, accumulate debt, or rely on community organisations to bridge the gap until the first payment arrives.

One example involved a family of seven, including a child with a disability, who waited over six weeks for their first Universal Credit payment. During that time they relied entirely on emergency food support. In another case, a single man became street homeless during the waiting period and depended on food support and local charities for basic needs.

While advance payments are technically available, many of the individuals we support are hesitant to take them because they fear falling into further debt once repayments begin. For families already struggling, this creates a difficult choice between immediate survival and future financial pressure.

From our perspective on the ground, the five week waiting period is a significant driver of food insecurity and crisis support needs. It creates a predictable spike in demand for emergency food and welfare support for households who are already vulnerable."

Cumbria – "We have handed out emergency food parcels (basics from a pantry, not a food bank) to those who are unable to access food banks as they have used them too many times whilst waiting for [UC] payments to start."

Glasgow – "[We] help people who are going on to the [UC] process; the Welfare Rights Officer with the application and myself with the follow-up help. Because of the five-week wait, before the client receives any money, I have been supporting the client with fuel bank vouchers or the HACT fund, if open, and food bank vouchers to help them with put food on the table [...] Because there are limits on how many vouchers for energy and food that a client can receive, as you can imagine the five-week wait can consume these vouchers very quickly, meaning if after they get their UC sorted, they will have no support available to them for any other emergencies that may occur."

Sussex – "Over the years I have also heard many clients saying they have been forced into shoplifting food as they felt there was absolutely no other option, no one could lend them any money and certainly not the amount that they would need to get through 5 weeks."

Hull – "It is not necessarily the wait that is the issue, as in my case I was offered an early payment to assist with bills sooner rather than later than having to wait the 5 weeks, but then I had no control over how and when that was paid back. The DWP automatically deducted the funds in the following monthly payments, and this was non-negotiable, neither the amount or how and when it was paid back. So, it was helpful in that moment to get a payment earlier but then I felt penalised and like I had no control over that being paid which then put me in a tricky position financially and then it was suggested that if I was struggling that I could go to the local food bank."

Hull - **"**[One client] told us how she first had to claim UC following the passing of her husband. She had no income of her own, and found that following his death there was no money coming into her accounts. She claimed UC, but was not made aware of an advance payment at the time. She had no income for the entire five week wait, and was supported by food pantries to be able to eat."

Calderdale – "The five-week wait for UC is having a significant and very real impact on the people we support. We regularly see individuals and families who, after making a new claim, are left with no income for several weeks. During this period, they often have no savings and are unable to meet basic living costs such as food, utilities, or transport. As a result, many are forced to turn to charities like ours for emergency support, including food parcels, essential supplies, and crisis guidance. While we are committed to helping those in need, the volume of cases linked to the UC waiting period places considerable pressure on our services and resources. We are increasingly seeing people who have never previously needed support, but who are pushed into crisis simply because of the delay in receiving their first payment."

London – "The 5-week interim period causes a buildup of arrears on the tenant rent accounts, adding additional pressures to already difficult situations. It also means that once receiving UC, our tenants have to set up payment plans for their arrears, along with their rent always being paid late, due to the UC system in place. This impacts on tenants' expendable income and way of life. It makes it difficult for tenants and becomes an obstacle in receiving benefits, making tenants rely on other services such as food banks and fuel vouchers."

WHY DON'T ADVANCE PAYMENTS ALWAYS HELP?

Not all claimants can get an advance payment. If they had an advance in the past or had failed to repay even a tiny amount of it, they may not be eligible to get another one, regardless of their current need.

Even then, many are reluctant to take advances as they are recovered through deductions from future payments, which can create longer-term financial instability. In practice, advances often shift hardship from the beginning of the claim to later on, rather than preventing it. 86% of claimants who took an advance said it put pressure on their household budget, due to reduced monthly income from repayments. [3]

WHAT ACTION SHOULD THE DWP TAKE?

Reduce the wait – Prioritise a significant reduction of the five-week wait for Universal Credit, ideally no longer than one week after eligibility and entitlement have been determined.

Greater flexibility – Increase flexibility in the repayment schedule for advance payments, by building on the welcome introduction of the Fair Repayment Rate.

Introduce grants – Explore converting the current system of advance payments into non-repayable starter payments. In Northern Ireland, they have introduced the Universal Credit New Claims Grant; a similar scheme should be considered in the rest of the UK.

3 https://www.tuc.org.uk/research-analysis/reports/universal-credit-and-impact-five-week-wait-payment

This briefing was written by David O'Sullivan.