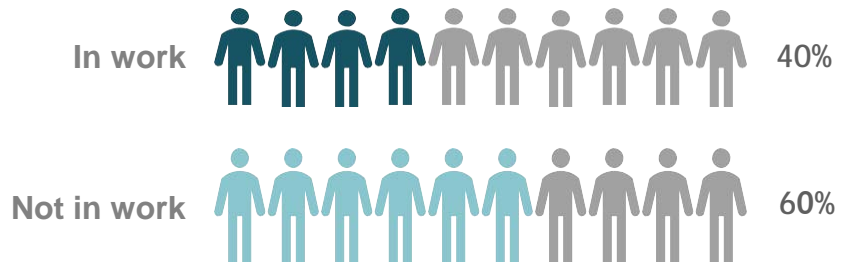




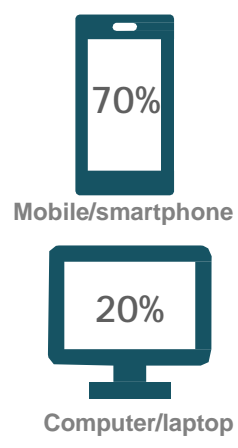
MAKING YOUR CLAIM FOR UNIVERSAL CREDIT

40% were employed when they applied for Universal Credit

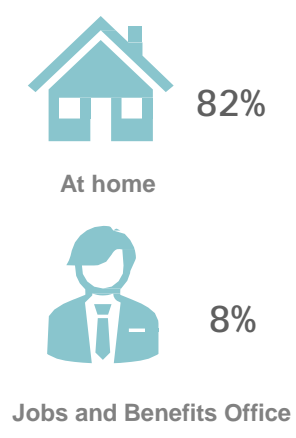


How do you access the Internet?

Of the 93% that have access to the Internet, the majority were likely to use a mobile or smartphone as their main method

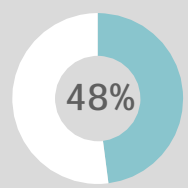


Where did you complete your UC claim?



Claimants were most likely to complete their application at home

Those that needed help to complete their first application



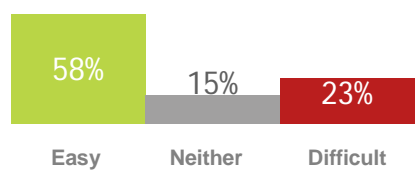
SOURCE OF HELP



94% said the help and advice they received from Housing Executive staff helped them complete their application

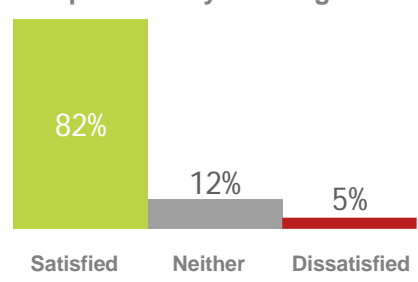
24% found the application process difficult, with problems using a computer one of the main reasons for this...

Ease of completing application



78% were satisfied with the help and support they received from the Housing Executive in making their application

Satisfaction with support provided by Housing Executive

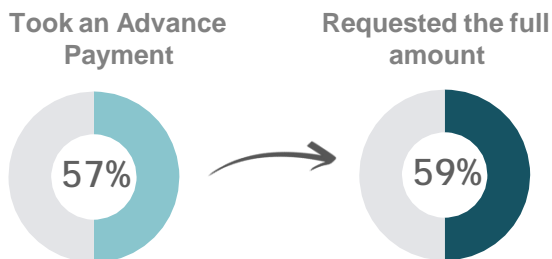




MANAGING YOUR CLAIM

Advance payment

Of the **57%** of claimants that had taken an advance payment...
...**59%** requested the full amount



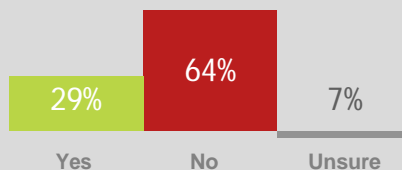
Of those paying back an advance, **38%** said it is a financial struggle



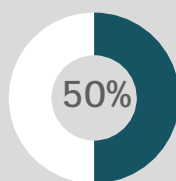
Discretionary support

There is low awareness of discretionary support amongst claimants

Aware of Discretionary Support for Universal Credit



Applied for a grant

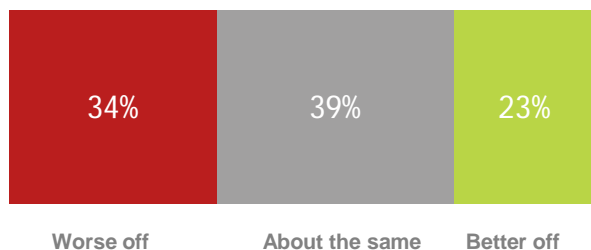


Half of those that are aware applied for a Discretionary Support grant



IMPACT OF UNIVERSAL CREDIT ON YOUR FINANCES

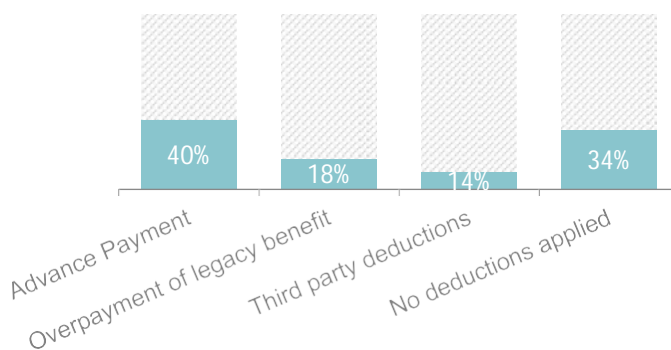
Since claiming Universal Credit, do you believe you are financially..?



34% reported that they are worse off financially since they claimed Universal Credit

Two thirds have had one or more deductions applied

DEDUCTIONS BEING APPLIED



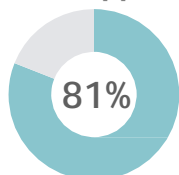
Although **5%** have been subject to sanction two people reported that they have had deductions due to sanctions



FINANCIAL INCLUSION

Claimants are most likely to seek financial advice and borrow from their friends and family...

Those that would seek financial advice and support

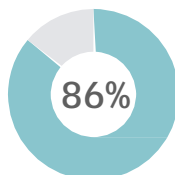


SOURCE OF HELP

Family/friends

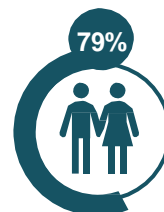


Those that would borrow money

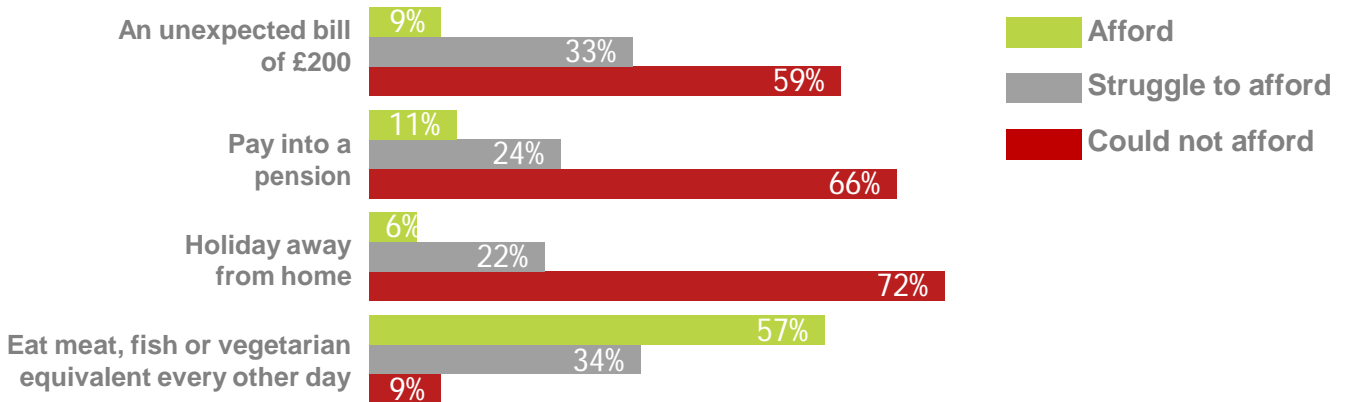


SOURCE OF BORROWING

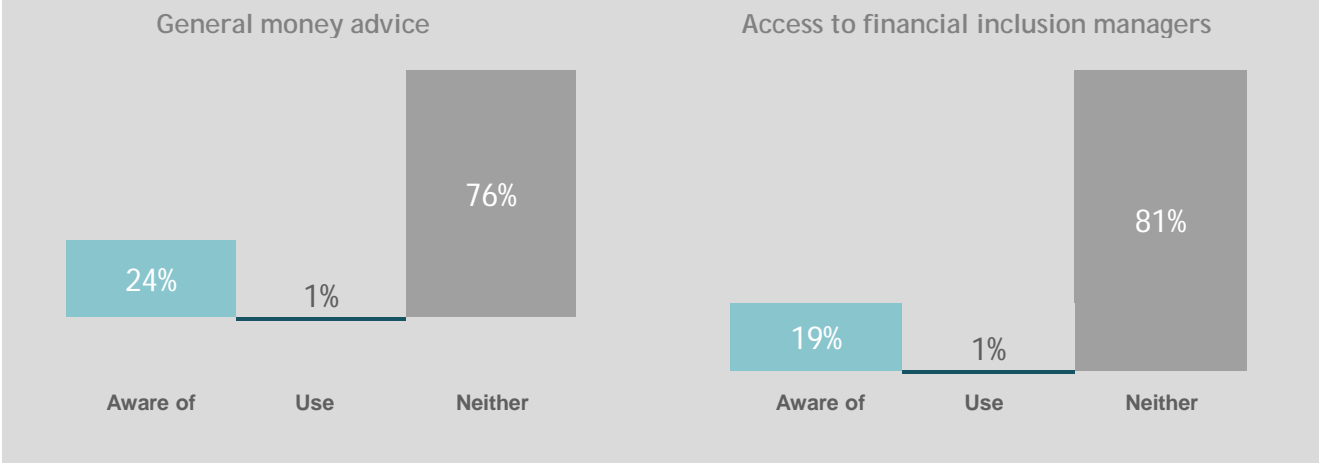
Family/friends



Thinking of your household's **current** income, if you wanted to do each of the following, could you afford it, would struggle to afford it or could not afford it?



There is low awareness of the money advice services provided by the Housing Executive



Claimants are more likely to prefer to phone or speak to Housing Executive staff face-to-face

