



**UUSU Policy Title: Universal Credit Policy**

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**Date Lapsed:** Feb 2024

**Student Council notes: (Facts)**

Universal Credit was introduced in NI as part of the UK-wide welfare reform strategy, adopted in NI under the Northern Ireland (Welfare Reform) Act 2015. It was introduced in NI on a phased geographical basis on 27 September 2017 until December 2018 (first introduced in Jobs and Benefits Centres in Ballymoney and Limavady). Its purpose was to replace multiple claims for six state benefits with a single claim form for those aged over 18 and under State Pension age. Applicants apply through an online system who then receive access to the online management system and are expected to maintain information regarding their individual claim using this.

**Student Council believes: (Opinions)**

The continued use of Universal Credit by the Department for Communities is detrimental to students with additional needs and/or caring responsibilities. The only way for the DfC to acknowledge this is through decisive action by UUSU and other Student Unions in NI and further afield.

Current rules for students who meet the eligibility criteria dictate that although grants made by Student Finance NI are not considered as income, Maintenance Loan payments are. Therefore, their benefit entitlement is likely to be reduced pound-for-pound after an initial disregarded amount. The impact of this is that many students who may already experience barriers to higher education may also experience a higher rate of poverty compared to other students. Due to the circumstances of the individual, they may not be able to supplement their income through paid employment or additional support.

The Student Council also believes that Universal Credit has not kept its promise of being a simpler system to navigate; the system may create errors that may have a detrimental effect on those with complex claims such as students. Students are still expected to attend meetings at their local Jobs & Benefits Office throughout certain stages of their claim as well as attending highly stressful medical assessments. With no one to talk to directly about issues, students face increasing frustration which may lead to a significant impact on mental and physical health for individuals and their dependents. This may have an added impact on an individual's studies as well as a range of other aspects which may contribute toward this.

The current provision for support with such issues within Ulster University and UUSU is lacking. There needs to be joined-up provision for students claiming Universal Credit, who may be particularly vulnerable, ensuring that all of the information is available for them in one place.

Student Council resolves that: (Actions)

- **Ulster University and UUSU need to work together to develop an appropriate system by which to support students who claim Universal Credit.**
- **UUSU should continue to conduct research to determine how Ulster University students and those attending partnering colleges and other NI universities are affected by Universal Credit.**
- **UUSU will lobby the NI Government to “stop and scrap” Universal Credit, feeding the Student Voice into these conversations.**
- **UUSU will lobby Student Union organisations both in NI and Eire to support “stop and scrap”.**
- **UUSU will follow suit with NUSS who have received 28 signatures (as at 25 Nov 2019; FE News, 2019) from Student Union Presidents across Scotland in support of “stop and scrap” by writing an open letter for supporting NI Student Unions to sign.**

### Amendments

Student Council notes: (Facts)

Universal Credit (UC) was introduced to NI as part of the Welfare Reform (Northern Ireland) Order 2015. Its main purpose was to replace “legacy” benefits. These were each claimed separately. UC replaced these with a single application form. Applications are made online, with the successful claim also being managed online by the individual and Department for Communities (DfC) staff. Eligible claimants must be 18 to State Pension age. Although most students cannot claim UC, some may be eligible, which includes disabled students and those with caring responsibilities. Other benefits that students may claim include Personal Independence Payments (PIP), which may help them meet costs associated with disability. These are claimed separately and depend on the individual’s circumstances. This amended policy seeks to provide an update to the original version, which was passed by UUSU Student Council in 2019/20.

Student Council believes: (Opinions)

UC and other benefits continue to be an area of controversy for students. Recent changes to policy may exacerbate issues for eligible people. While the 2019/20 Universal Credit Policy focused on full-time Undergraduate students, new information has come to light about others. With regard to full-time Undergraduate students, it remains that some student support is counted by DfC as income. Therefore, UC claims are reduced to take this into consideration and amounts may be substantial. Full-time Postgraduate students are not subject to these deductions at present, as most can only receive a Tuition Fee Loan from the Student Loans Company. However, part-time students are treated at the discretion of DfC staff with whom they have regular contact. Part-time students may be required to seek additional paid work. Failure to do so may result in sanctions being applied to claims. It must be recognised that those studying part-time may not have the ability to seek additional work due to their personal circumstances. As of December 2021, prospective students who do not have “Limited Capability for Work” (as decided via medical assessment) will not be eligible to claim UC while they study. This is particularly detrimental to younger disabled students, who may not be able to undertake study due to financial reasons.

All policies passed by Student Council are required to complete a due diligence process before implementation in line with the role of the Trustee Board and Articles of Association

### Amendments (continued)

In addition to these challenges, students are generally considered to be complex cases. This means that their claims are subject to periodic review by DfC staff. It also means that award amounts may be calculated manually, both subject to potential error and with no way for individuals to confirm that they are receiving the correct amounts. Claimants may continue to be subject to meetings with their “Work Coach,” which may cause more stress and have a negative impact on their wellbeing.

Other benefits including PIP may be subject to lengthy applications, long waiting times for decisions, and have high rejection rates. For those whose claims are rejected, the appeals process can be extremely long, require a large amount of evidence gathering, and is extremely complicated. Although decisions may be overturned, this is very difficult to achieve without specialist input.

While recognising the services of UUSU Advice Bureau, the current provision for supporting individuals claiming UC and other benefits at the University is lacking. There needs to be joined-up provision for eligible students, who may also be considered vulnerable, to ensure that all of the information and assistance they need is available.

Student Council resolves that: (Actions)

- **UUSU must continue to lobby for increased support for members who are eligible to claim or are in receipt of state benefits.**
- **Research should be conducted to establish how many students are likely to require additional support and identify areas of need. Relevant campaigns based on these results, including “stop and scrap” should be considered.**
- **The Student Voice must be fed into discussions relating directly to student eligibility and issues at all levels.**
- **UUSU should facilitate events such as “Benefit Clinics,” seeking to raise awareness of individual eligibility for and support with making/managing claims and appeals. Such events should include independent advice from specialist organisations.**