?Universal credit is likely to be the main cause of the explosion in food bank use, the government has admitted, after years of denying the link.

Delays that meant people ?had difficulty accessing their money early enough? could be to blame for claimants seeking emergency food aid, Amber Rudd, the work and pensions secretary, told MPs.? - Full article here

Universal Credit The truth is a bit more complex than they are actually admitting, but an attempt at honesty in Politics is a rare event and one which should celebrated.

There are three main failing in Universal Credit which we are aware of. (There are doubtlessly many more)

(1) Late initial Payments. Although we did have some money to survive the initial 5 week waiting period it was literally less than £100 when we initiated our claim. Yes they do offer you an Advance. But as with anything you borrow it needs to be repaid. Taking 10 monthly repayments from a sum which is impossible to live on in the first place is hardly assistance in the long run.

(2) The ?Housing Element? The cost of housing is simply not reflected in the capped limits imposed on an area by area basis. We unfortunately spent six month's in a Homeless Hostel after two very damaging contracts cost us everything we had. It soon became clear that even in a Homeless Hostel we had to add £120 per month from the money which we were supposed to feed and cloth ourselves with, just in order to make up the rent and service charges and keep ahead. If you default when you are in a Hostel there really is nowhere else for you to go. This left us with the princely sum of £4 a day for two adults to live on.

(3) Couples are discriminated against. If you live together or did when you initially make a claim, your payment is some 42% lower than two individual single people making separate claims. **The Conservative party once proclaimed themselves The Party of Family Values?**

Clearly there will always be an element of society who want a free ride. But personally I can't imagine anybody making an unnecessary Universal Credit claim. Once you are ?In the system?

you are effectively trapped in poverty. If for example you can not afford to cloth yourself appropriately for an interview, you are clearly at a massive disadvantage. The threat of being ?Sanctioned? hangs over your head constantly. But unlike ?Job Centres? in the past they do not offer any assistance in finding work and a way out.