

Benefits system must treat individual claimants with respect

New poverty figures show that child poverty has risen for the third year in a row, to 4.1 million (after housing costs). And analysis by the University of York shows that families in poverty are now more than £60 a week below the poverty line on average, compared with just over £50 10 years ago. This 'poverty gap' has increased most starkly since 2012, when the first round of this decade's welfare reforms started to take real effect.

These numbers are powerful in themselves, but the articles in this issue remind us not to forget the individuals behind them, whether these are young care-leavers, families relying on food banks and social supermarkets, people facing housing insecurity, or children compromising their own needs to help save their parents from worry and financial difficulty.

One aspect of the introduction of universal credit which sometimes goes unnoticed is the shift from individual benefits to a single household benefit. Whoever in the family cares for the children or other family members, whoever pays the rent, whoever earns money from work, whoever needs extra money because of a health condition, the benefit is paid – except in exceptional cases – into a single bank account. For some couples this may be a joint account, but for many it will be the account of one person.

Charities working with survivors of domestic abuse have highlighted how this system could put women at increased risk of financial abuse, leaving them without their own money and unable to meet their own needs or those of the children, and making it extremely difficult for them to leave an abusive relationship. But even beyond these concerns, it is worrying that thousands of people in couples may end up with no income of their own. For couples wishing to live together but not yet ready to merge their finances, this may be a daunting prospect. It also puts people at risk should their relationship break down.

That is why there have been growing calls for universal credit payments to be split between two bank accounts as the default arrangement. This has been accepted in Scotland, and Philippa Whitford MP has put forward a Bill calling for the same to be done in England. This legislation is unlikely to pass, but has served to raise the issue and build support. The Women's Budget Group, Women's Aid and others have lent support and produced their own analysis on how split payments might work.

There are many other ways in which the social security system can be dehumanising and fail to treat people as the individuals they are. The harsh sanctions regime takes far too little account of the devastating impact sanctions can have on individuals' health and wellbeing and the reasons why people may 'fail to comply' with conditions. And we frequently hear of people being given inappropriate requirements which do not take proper account of their health and circumstances, and of people struggling with their benefit claims but unable to receive support via the official channels.

The Scottish government has committed that 'respect for the dignity of individuals is to be at the heart of the Scottish social security system'. As this approach takes shape, it may provide an eye-opening example and lessons for the rest of the UK. ■

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Poverty is the policy journal of the Child Poverty Action Group. It aims to carry articles and features that will inform, stimulate and develop the debate on the nature and causes of poverty in its various forms and on the action required, especially by governments, to relieve and ultimately prevent it. Our objective is to publish material that achieves a high standard of analysis, without sacrificing clarity or accessibility, to specialist and non-specialist alike.

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