

Written evidence from Nottingham Trent University (WSN0102)

This written submission from Nottingham Trent University School of Social Sciences focuses on the following question:

Is our welfare safety net working to prevent people falling into deprivation?

The evidence presented in this submission draws on the findings from two small-scale research projects which strongly indicate that the UK welfare system is failing to adequately protect social security claimants against hardship and deprivation:

1. The removal of the spare room subsidy in social housing (commonly referred to as the 'bedroom tax')
2. The transition from Disability Living Allowance to Personal Independence Payment for working-age claimants

It is acknowledged that the social security system reduces financial hardship for some claimants. However, a common theme evident in both research projects cited here is that systemic failings in the current welfare system are a significant factor in the hardship and deprivation experienced by benefit claimants. This submission briefly sets out the key findings from the above research projects that are of relevance to the scope of this inquiry:

The removal of the spare room subsidy in social housing (commonly referred to as 'the bedroom tax')ⁱ

'It's a viscous circle – it's not just the bedroom tax, it's the impact it's had on health, the other finances, the stress and upset it causes the family.'

'You're skint all the time and when you are on a low income every day drags, especially these long nights. It's horrible.'

Ten housing association tenants affected by the 'bedroom tax' were interviewed as part of this research and two participants are quoted above. These quotes are representative of the hardship that was reported with six out of the ten participants stating that they had cut back on the amount they spend on food because of their reduced benefit income. In response to this increased food insecurity the housing association which accommodates these participants delivers an advice surgery at a food bank. Reduced income from social security compelled participants to make difficult choices about prioritising utility bills or expenditure on food. The gaps in the welfare safety net were evident as all of the participants stated that they could only survive on discretionary support either from family or friends or from local authority discretionary housing payments (DHPs)ⁱⁱ.

None of the participants in this research had moved to a smaller property, taken in a lodger or moved into work. These are three of the core aims which underpin this policy. This research strongly indicates that this policy penalises tenants who have little or no flexibility to adapt their circumstances in the ways that the government expects.

The findings of this research project are consistent with other larger scale projects/analysis. For example see:

Gibb, K. (2015). The multiple policy failures of the UK bedroom tax. *International Journal of Housing Policy*, 15(2), 148-166.

Moffatt, Lawson, Patterson, Holding, Dennison, Sowden, & Brown. (2016). A qualitative study of the impact of the UK 'bedroom tax'. *Journal of Public Health*, 38(2), 197-205

Power, A., Provan, B., Herden, E., Serle, N. (2014) The impact of welfare reforms on social landlords and tenants. Available from: <https://www.jrf.org.uk/sites/default/files/jrf/migrated/files/Welfare-reform-impack-FULL.pdf>

The transition from Disability Living Allowance to Personal Independence Payment for working-age claimantsⁱⁱⁱ

'I am going to be jittery at the end of 2019, also towards 2020, because I know that that is the year that they will start doing the process again into 2021.'

'I was worried sick. My nerves, I suffer with my nerves anyway and I shake like anything, so yeah it has caused a lot of anxiety.'

This research project interviewed thirteen Disability Living Allowance (DLA) claimants with mental health problems about their experience of moving onto Personal Independence Payment (PIP). This research demonstrated that income from disability benefits is a key factor in disabled people maintaining a reasonable standard of living (income from DLA/PIP was used for essential expenditure such as food, utility bills, transport). This research is relevant to the inquiry's examination of hardship as all participants described poor communication with the DWP and increased anxiety as a result of the migration process. The research highlighted that in relation to disability benefits the welfare safety net causes vulnerabilities and anxiety, as well as reassurance. Twelve out of the thirteen participants received time-limited awards which were deemed to be inappropriate for claimants with enduring mental health conditions. All of the research participants stated that they relied on the professional support of a welfare rights adviser to be able to appropriately navigate their way through the claims process and secure an award of PIP.

The vulnerabilities that were reported by disabled participants in this research indicate that failings in the administration of the welfare system cause significant hardship. Hardship can be measured in financial terms, but this research has also demonstrated that systemic failings have an emotional cost. The two independent reviews of the PIP assessment completed by Paul Gray (2014^{iv} and 2017^v) have highlighted improvements are needed in relation to communication with claimants, transparency of decision making and reviews of decisions. These improvements are essential to ensure that the welfare system effectively supports disabled claimants and reduces hardship.

ⁱ Machin, Richard & Tsaroucha, Anna & Boath, Elizabeth. (2015). Staying put: the impact of the 'bedroom tax' on tenants in North Staffordshire. *Poverty*. 152. 15-17. Available at: <http://www.cpag.org.uk/sites/default/files/CPAG-Poverty152-Staying-put-bedroom-tax-Autumn2015.pdf>

ⁱⁱ Machin, R (2015). Discretionary payment scheme is no answer to bedroom tax discrimination. *Legal Action* November 2015. Available at: <https://www.lag.org.uk/article/202776/discretionary-payment-scheme-is-no-answer-to-bedroom-tax-discrimination>

ⁱⁱⁱ Machin, R. (2017). Made to measure? An analysis of the transition from Disability Living Allowance to Personal Independence Payment. *Journal of Social Welfare and Family Law*, 39(4), 435-453.

^{iv} Gray, P. (2014). Personal Independence Payment (PIP) assessment. First independent review. Available from: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/387981/

[pip-assessment-first-independent-review.pdf](#)

^ Gray, P. (2017). Personal Independence Payment (PIP) assessment. Second independent review. Available from: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/604097/pip-assessment-second-independent-review.pdf

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