



Work and Pensions Committee

Oral evidence: DWP's response to the coronavirus outbreak, HC 235

Wednesday 8 September 2021

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Members present: Stephen Timms (Chair); Debbie Abrahams; Shaun Bailey; Siobhan Baillie; Neil Coyle; Steve McCabe; Nigel Mills; Selaine Saxby; Dr Ben Spencer; Chris Stephens; Sir Desmond Swayne.

Questions 403 - 436

Witnesses

[I](#): Anthony Lynam; Amina Nagawa; Caroline Rice; Vikki Waterman; Gemma Widdowfield.

Examination of witnesses

Witnesses: Anthony Lynam, Amina Nagawa, Caroline Rice, Vikki Waterman and Gemma Widdowfield.

Q403 **Chair:** A very warm welcome to this meeting of the Work and Pensions Select Committee. It is a rather special meeting for us. We are very grateful to the five witnesses who have joined us. Thank you all very much for being willing to help the Committee in our work this morning. We appreciate that this is not necessarily an easy thing to do but we are very grateful to all of you for being willing to speak to us. I will start by asking each of you to very briefly outline the situation that you are in and also, if you are able, to comment on the difference that the extra £20 a week that has been on Universal Credit since spring of last year has made—the fact that the extra £20 has been there.

Vikki Waterman: I am 37. I work full time as a treatment co-ordinator for private and cosmetic dentistry in north-west Durham. I have two young girls of seven and four, and I have been a single parent to them for the last five years. I worked out that the £20 uplift is 8% of my income. It is £86 a month, which is a utility bill and then some, so that has meant a huge amount to me in the last few months.

Amina Nagawa: Hello. I need to first of all say briefly why I came to Britain. I was a farmer in Uganda raising and educating my five children.



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My husband was against the Government and when soldiers came for him and didn't find him they tortured me. I was helped to escape but forced to leave my children behind as it was more dangerous for them to come with me. I have one child here with me in the UK. I am a single mum. I am a member of the All African Women's Group, which is an organisation of women asylum seekers and refugees from every continent. I am a founding member of our mothers campaign. I arrived here in 2000 and I claimed asylum. I went to college, qualified as a chef and care worker. I was disbelieved and my claim was refused but I appealed. It took me 10 years to get settled status. I got indefinite leave to remain but was prevented from bringing my children to join me. I struggle to stay in touch with them, hoping every day that I will find a way to bring them to join me. In 2016 I was forced to give up my waged work when I had a child here in Britain. When my son turned five in October 2020 I was put on Universal Credit—

Chair: Amina, sorry, we think we have a problem with a faulty fire alarm this morning, so there might be a strange noise from time to time, like that one. Apologies, Amina. Do continue.

Amina Nagawa: Thank you. Life has become even harder than when I was on income support. For two months I had no money while I was waiting for my first payment. I was told to take out a loan, but I didn't because I fear going into debt and not being able to pay. My son is at school. Crossroads Women's Centre helped us, providing vouchers and clothing. It was a terrible time. We couldn't go anywhere.

When my Universal Credit allowance finally came it barely covered my bills. I get £1,400 per month. Every month I pay £899 in rent; electricity £130 to £170 per month. I have to cover £100 travel costs to take my son to school. Water rates are £130, and my mobile phone data cost is £40, which is vital to remain in touch with my children and support worker. Council tax is £32 a month and our TV licence £13. These fixed monthly outgoings come to over £1,300, leaving us with £50 a week for food, school uniform and clothes, shoes, pens, paper and all the things a growing child needs. I don't get any help with these. There is no money for anything I need for myself.

In July this year I fell behind with electricity payments so I went to the Jobcentre to ask if they could help move the debt down. Before £130-plus was being taken from my account then the day before my Universal Credit payment came in, so I often didn't have enough to cover this. I was told they couldn't help. I think it was less work for them to make me take out a loan. I borrowed £800 but this did not last long of course. I have to pay it back.

I am like many thousands of people across the country who can't live on Universal Credit. We live hand to mouth. Our children cannot have what kids have, and we are blamed as if it is our fault. If the Government removes our £20 top-up we will suffer even more. I really have next to nothing to spend on food and other basics. I often go without so my son



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can eat something nutritional. I struggle every month to buy sanitary pads. Every day is a nightmare. I can't afford to eat let alone to do what my heart wishes, which is to find thousands of pounds for the visa fee I will need to be reunited with my children.

I would like to take a job, but I would have to work such long hours to cover a childminder and I don't want to do that. My son would be distressed, and I would be too exhausted to care for him. He is shy and sensitive and needs constant help with his schoolwork. We single mothers are often blamed for our sons getting into trouble. I want to make sure he has a good start. Several other women in our group who have got their status cannot even get a benefit as they have no recourse to public funds.

Q404 **Chair:** Amina, can I just interrupt? We will come back on some of those other points during the course of the session, but thank you very much for setting out the situation that you are in. Anthony, can I ask you to briefly outline your position?

Anthony Lynam: I am a certified autistic father of two. I am a single parent. Before the uplift was introduced we were already on a knife edge to do with food versus fuel. The uplift sent some relief and for that to be removed is going to leave us with that big question again: do I go hungry, do my kids go hungry or do we keep the house warm? I went bankrupt also during the early start of the lockdown, so there is no access to any financial assistance. Christians Against Poverty helped me do that really well, but I have just become an ex-client. My worry is that I will have to reconvene and become a client with them for future assistance if we carry on with the situation we are being faced with.

Q405 **Chair:** Thank you, Anthony, very much indeed. Caroline, can you explain your situation?

Caroline Rice: Yes. I am a self-employed registered childminder here in Northern Ireland. I am a single parent with a 10-year-old. I moved on to Universal Credit mid the pandemic, so the £20 to me is normal. That is my normal because I never received an increase. I moved from working tax credits to Universal Credit. I didn't take out a loan for the five-week wait and I am quite glad I didn't because I ended up having a debt from working tax credits, so I am currently paying that off at £100 a month.

Q406 **Chair:** Caroline, I didn't catch what you said right at the start. You said that you started to claim Universal Credit during the pandemic; is that right?

Caroline Rice: Yes. I was on working tax credits when I was employed and then I went back to my self-employment as a registered childminder in August. Obviously because I lost my job I had to go back on to Universal Credit because of the change in circumstances.

Q407 **Chair:** Yes. Am I right that you became self-employed?



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Caroline Rice: Yes. I was previously self-employed, and I went to employment but lost that job in a nursery in the middle of the pandemic, so I went back into the self-employment.

Q408 **Chair:** Thank you very much. Gemma Widdowfield?

Gemma Widdowfield: Good morning. I am 35 years old and a single parent to my three-year-old daughter. When my daughter was born I was in an 11-year career as a police officer. Unfortunately I found myself a single parent and that was not a job where I could easily manage childcare and work, so unfortunately I had to resign from a career that I had always wanted and I was returning to the world of work, working for a charity. I had no experience of Universal Credit or the welfare system at that point. I was working basically on the minimum wage and there was no way that I could survive on that income and pay for my housing, utility bills, childcare and so on. I was lucky enough to find employment with a local authority where I am now a senior investigations officer. I am really lucky to be able to use my skills from when I was in the police in my day job now and I am on a relatively well-paid salary.

However, surviving on one single income and raising a child is really hard, especially when you are juggling childcare costs, which is another issue. The £20 a week uplift is not £20 a week, it is £86 a month, and as single parents we are really good at budgeting—we have to be. To receive that £86 a month when your Universal Credit award changes each month because of childcare, the £86 has made all the difference. For me it is the difference between having that money left to buy my child's packed lunches and food or paying a bill that comes up unexpectedly or shoes. Children grow out of shoes really quickly, I have found. That has made all the difference rather than having to put things on a credit card and then spiralling into debt again.

Like I say, I am a single parent. I am probably not a stereotypical single parent like many people unfortunately are, who I have come across during the campaigning with Save the Children, but if I am in my job as I am now and struggling there is going to be an awful lot of people who are in different situations to me who without the £86 a month uplift are going to struggle really terribly. That is why I am here today really to speak on behalf of those people and myself and the people that I have met through this campaigning and just to explain to you how it is day to day.

I do work, I pay my taxes, I pay my National Insurance as well, so I contribute, and this is temporary for me. When my child goes to school and I don't have to worry about childcare costs anymore, I won't have to depend on Universal Credit as I do now. I am here to tell you about the welfare system. It needs to work but it is not working and so I am here just to explain to you a little bit about it.

Q409 **Chair:** Gemma, were you claiming Universal Credit before the pandemic or did you start to claim during the pandemic?



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Gemma Widdowfield: Before. 2018 was when I became a single parent and I had to leave the police.

Q410 **Chair:** When the £20 a week was added on at the start of the pandemic, how much of an impact did that increase in your income have on you at that point?

Gemma Widdowfield: I was relatively new to Universal Credit at that point, so it was a welcome introduction, but the pandemic is irrelevant in my view. It has a lot to answer for, but this uplift was needed way before the pandemic. It is my understanding that there has not been a raise in the welfare system for many years, but every year the cost of living rises. Recently we have seen council taxes go up, fuel, utility bills. We have obviously got the big issue about National Insurance now. If they take this £86 a month away from us and then potentially we are going to see another £20 lost by National Insurance, we are looking at parents claiming Universal Credit next year are going to potentially be £100 worse off. I am talking about working people.

Chair: Thank you very much. Thank you all.

Q411 **Sir Desmond Swayne:** We have covered this now in general terms, but I want you to be as specific as you possibly can in respect to the difference that £20 will make. I ask you to focus your answer to the question on the basis of if you were claiming Universal Credit before the £20 uplift, what specifically do you spend it on now that you couldn't before or if you were not claiming it before and just assume that it is being taken away, what are you going to give up, what would you have to sacrifice? Imagine you had to make that budgeting choice now, what would it be?

Vikki Waterman: £86 a month is a huge amount of money. Prior to the uplift I was claiming Universal Credit and I have been doing so since 2018 when I went back to work. I feel it is important to reiterate that as a single income household there is no such thing as disposable income. You don't have disposable income, so anything that you are paying as extra—for example school uniforms, if one of the children gets a party invite, which some weeks is my worst nightmare because then I have to find the money for them to be able to do that—it is kind of a case of robbing Peter to pay Paul all of the time anyway. There have been months where I have to decide which bill I am not going to pay this month: am I going to pay £40 less on my gas bill; I will have to pay a bit extra on my electricity this month. It is a constant back foot situation, so you are constantly playing catch-up on utilities particularly I have found.

The extra £86 a month has allowed for us not to be doing that so much. There is still an element of that. There is still no disposable income. If I am budgeting I first of all look at things like food—low-quality food as opposed to fresher food that I would like to feed my children all the time but at times that is just not possible—or low-quality sanitary products. As a 37-year-old woman working full time you wouldn't think that was



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something that I would have to do but these are the things that impact you day to day.

Amina Nagawa: Food. All of us need money to survive. Without it they are forced into relationships with men who take advantage of them and abuse them.

Anthony Lynam: I was claiming Universal Credit as a top-up to my low income before becoming ill. I am currently unemployed, and I am long-term sick at the moment. Before the uplift was introduced—as I explained I had to go bankrupt in early 2019, and that was due to debts spiralling out of control—I was left with the situation of still having the question of what needs to go where and having to be quite precise with it. We had to use the local church food bank to assist us where the deficit was. We also had to try to rely on friends and family who didn't have these funds available because they were either in similar situations or just not earning enough. Then along comes the pandemic and we have to pay delivery fees for food because we can't go out to the supermarket. My daughter is very vulnerable. She has severe asthma, so we were not able to go out to the supermarket. We would have to use a local delivery service. The normal gas and electricity price rises happened.

Then the uplift came along and that was a small answer to some of those issues. It meant that we were using the church food bank a lot less because we were able to then provide ourselves with the food that we needed to ensure that the children had a full belly. It is hard to admit when you feel you have failed your family, so having to go bankrupt was one of the biggest things that ever happened to me. To have that taken away, that carrot that has been dangled in front of us, is going to impact not just me and my personal household but a lot of similar households in such a manner where they are going to be left with no options for where to turn to. They have already gone bankrupt, and they have already sought the help of certain organisations that can only give so much. As that assistance is being removed now the pandemic is over, we are being faced with more bombshells coming across such as the energy increase that was announced and the price of food has increased again. We have all these different aspects that we have to consider, let alone school uniforms and making sure our children have what they need clothing-wise.

A lot of people don't mention that side of things as well but as a single parent you are left with those responsibilities. I get only the single person's allowance, and it is only until recent days that I have appealed with DWP trying to get a child element added on because I don't receive all the certain benefits that entitle me to that assistance. I have 50:50 care of my daughter and I also have joint care of my son and at the moment it is eating away into my personal independence payment to help me to have the household function. If that £86 a month is removed, I am destitute. I am left with a situation of "Where do we go from here?" and that is the honest truth.



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Caroline Rice: I moved on to Universal Credit in the middle of the pandemic, so I never experienced that uplift. However, I will be honest, I can't imagine what life will be like next month when that £86 is gone. As it is, I am just living fortnight to fortnight because I get my Universal Credit payments every two weeks and there is nothing left. When the rent is paid, the bills are paid, the payment from what the tax credit has produced is taken out of it, there is not very much left. My income that I get paid through my childminding is what we are living on. To take that £86 away from me, the potential is I have already cut back quite a lot from that move on to Universal Credit.

I am faced with potentially either losing the internet or my car and I need both of those to be able to attend my job because I do school runs, the children are brought everywhere, and I need the internet for my child to access for home schooling and homework. I really don't know where else I can cut. I live in a rural area, so connectivity is poor as it is, public transport is poor, and food costs are really high. I know people can go to Asda and buy all the Asda-priced food, but I don't have that option here because Asda and Tesco and stuff are 15 miles away.

The choice that I have is very limited from what I can cut, and it is going to be my car or my internet, which as I say has a massive impact on my job. The stress and strain—I have to say it is insurmountable the strain, the mental stress. You are constantly checking your bank account to make sure you have enough money in the bank to pay your rent or to pay a debt that is coming in and you are just constantly worrying, and you try to hide that from your children.

Gemma Widdowfield: I probably can't be as specific as you would like about that £86 a month because when that award is given to you I look at that as a whole. I am able to budget for the month and know that I can pay for this bill, that bill, the food, the utilities and so on and it feels normal. I am not saying that I am living a luxurious lifestyle because that is in no way the case but with the £86 I am managing. What I can tell you is that without the £86 without a doubt at the end of the month I will be using my credit cards to pay for a tank of diesel. As Caroline picked up on, I feel like I have to apologise for being a single parent and having a car, but a car nowadays is not a luxury, it is a necessity. I need it for my work, and I need it to get my daughter to childcare, and it is something that I would need to do.

Without that £86 and feeling normal with that £86, I will be going back to using my credit cards and spiralling into debt and that is what a lot of people will be doing. People might ask, "If you are in that much trouble, how have you got credit?" but we had lives before children as well. People had credit cards before then, so that is how. With the £86 it is much more in line with today's cost of living and, like I say, benefits have not risen in many years, but the cost of living rises every single year. That £86 is so needed.



Q412 **Steve McCabe:** I want to ask this of Caroline and maybe some others will have something to add. I noticed in the little brief that you sent, Caroline, that you mentioned about the minimum income floor and what might happen if that gets taken into account as well. I wondered a couple of things. If I have understood the Government's figures correctly, they are going to assume that you are earning £16,200 a year. How realistic is that given your recent experience? Have you received any notice? The Minister told us that they were going to notify you from, I think, 23 July to tell you about the minimum income floor. Have you had a letter or a text or anything about that in particular? What do you think about the idea that it didn't need to apply during the pandemic, but it does now? What has changed in your circumstances between the pandemic and now with the minimum income floor?

Caroline Rice: I haven't received any notification or anything about the minimum income floor. I believe that you get a year when you move on to Universal Credit, so I am anticipating that I will hear about this from September or October. I have discussed it with my work coach who is not aware of it and doesn't really understand it and doesn't know how it will impact on me, because I have asked. For the £16,200, as a childminder and self-employed I would need to be potentially earning £25,000 to £30,000 to be able to bring in that £16,200 as my basic income because I have the expenses that we have obviously for children throughout the day. The extra heating costs and the food costs for supplying the children and all the resources, extra expenses and insurance and stuff would all come out of it.

For me to earn that kind of income I would have to pass that cost on to parents who are already struggling with childcare and struggling with those costs, and I know a lot of parents struggle with childcare costs and Universal Credit. I have experienced it with families not getting their childcare payments in the next payment and having to scramble and beg to pay me because they don't have it and then they are really living below the breadline. My circumstances have not changed, and I don't foresee them changing in the next year. We are currently looking at children—I have two families off at the minute where their children have been sent home from school to isolate and test. It is at a stage where I can't charge parents when they are not with me because they are all taking unpaid leave and that impacts my income, so the minimum I can drop—I just can't anticipate where it is going to bring me, but I am losing £100 a month for working tax credit debt, I am going to lose that £86 from the £20 uplift. I can envisage I am probably going to lose another £100 to £150 with the minimum income floor.

I know of registered childminders who have been told to go and get a job. I just can't see how that kind of comment helps because for me to leave my job and go and get a job where I live—jobs are really low here, and pay is poor. Again, as I said, with the connectivity, the rural transport, I would need to be away 45 or maybe 50 hours a week from my child. I would have to find childcare, and I know it is really hard as it



is where we are to find childcare. That is why I am doing the best that I can do right now to offer the service that I can to families within my area within their own means and within my means. It is not something I am looking forward to, to be honest.

Steve McCabe: Thank you very much. I don't know if anyone else has had experience of being self-employed and subject to the minimum income floor or if there is anyone who has had a notice since 23 July saying they may be subject to it. I think it was only Caroline. Thank you very much, Caroline.

Q413 **Chris Stephens:** I am conscious of witnesses who have children, and I am going to ask whether the £20 uplift will impact on whether they can pay for school uniforms. The issue surely is that something that fits a school child in September wouldn't fit them in March for the simple reason that they are growing up. Could you give us an indication of what impact that would have on purchasing a school uniform? Anthony, could you start because I know you have mentioned this?

Anthony Lynam: Yes, school uniform has been a very challenging subject for our household. My daughter is growing up. She is now going to big school, so she is going to primary school. The assistance that schools can provide for somebody in my circumstances is limited because they use pupil premium and so on in different aspects per school. We have had to go to the lost property section of the school and make a charitable donation towards the items from there to ensure that at my household I have a cardigan, a summer dress, a PE top and a polo shirt for my daughter. It is not something you want to admit but that is the reality of it. My daughter's mother has had to pay the full whack. She is working. However, with us being separated households there is still a responsibility upon my shoulders to contribute towards her uniform charges as well, which is something that I have made a promise to pay. I hope I can find the resolution to be able to make that payment, but it is an issue that affects a lot of separated, single households. I think it is regardless of whether you are on a long-term full benefit or even on partial benefit. School uniform is an essential for your child for pretty much most of the year and unfortunately we have struggled quite significantly in being able to provide that.

Q414 **Chris Stephens:** Thanks, Anthony. Amina, I saw you were nodding at some of that. Could you explain what the uplift would mean for the purchase of school uniform?

Amina Nagawa: School uniform, as the gentleman said, is a challenge. Sometimes we have to go to the school where some children grow out of their school uniforms and leave them. They are selling them in a cheaper way, and we have to grab that charity. The children are growing and sometimes you purchase the school uniform in the shop and in some months you have to get another one for which there is no money to buy. You are left just to go to the charities and some shops from which you



get the uniform in a cheaper way. Marcus Rashford speaks for us as mothers, which is really helping and makes sense.

Vikki Waterman: I have two daughters who are quite close in age and my youngest just started school on Monday—she is four—but because they are kind of similar sizes, there is not a huge size difference, I tended to buy uniforms all the same size between the size that they are. The little one is in things that are quite big and the eldest one is in things that fit her but probably won't fit her for as long as I would like and then it will all be passed down to the little one. I just thought that would be more easily maintainable financially in four to six months' time when they have grown.

Q415 **Siobhan Baillie:** There are two parts to my question. To start with I want to say thank you for coming. I know it is really tough and it is really tough to talk about your personal experiences on the telly and to all of us. What I am going to try to get to is how can we learn to improve policy making, basically. That is one of my questions because I think that is important and I do want Governments—whatever the colour—to be able to step in and provide emergency support and feel they can do that and do it well and remove it when necessary. If we get to the stage where Governments now think, "We can't make those temporary measures", I think we are in difficulty, so I am interested.

The first part is: did you understand that this was a temporary measure? We follow this stuff—we are boring people, so we are constantly doing that. We did have some charities in, and we asked them if they explained that this was temporary when they were talking to their clients and people that they were helping. Was that clear? Was that coming through? I appreciate you are busy and money coming in is just money coming in, isn't it?

Vikki Waterman: I have been campaigning alongside Save the Children now since 2018 and there is a group of us that discuss these things. I was completely unaware that I was in receipt of the uplift, first of all. I was also not aware of when it was due to end. I would like to make this very clear to Mr Quince, if he is listening or if somebody wants to pass this on to him: it is not clear enough, and it is not loud enough. It is more like a whisper, particularly with them taking it away. We should have been informed. The line I got in my Universal Credit journal was like receiving one line in your junk inbox. It was not like a big email with flashing lights at the top. You had to go looking for it and I think a lot of people even now are completely unaware that they have been in receipt of this, so they are going to be even less aware of the fact that a part of their monthly income is about to be taken away.

Gemma Widdowfield: We did know it was temporary from the start but there was no end date ever and it has come quite abruptly really. It was put in place because of the pandemic but, like I said, it was required before the pandemic. Had the Government spoken to real-life people like us and reviewed policies before perhaps it would not have come to this



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stage now. It is my understanding that today is the first day that people who are in receipt of Universal Credit and this uplift have given evidence on the matter, and I really think that should have been done before this uplift was due to come to an end. The thing that bothers me as well is that people hear the £20 uplift. People who don't know might think it is £20 a month, but it is not, it is £86 a month, £20 a week, and that is an awful lot more than £20 a month so we like to describe it as £86 a month.

Anthony Lynam: When I was informed of the benefit I was informed via social media. I wasn't directly informed on my Universal Credit account. Bear in mind with my disability I am classed as a vulnerable adult—even if we disregard every other aspect of my life, that is a fact. There was no message that said to me, "You are getting this on a temporary basis." The only way I found that out was through social media and the same again with the announcement of it being cut. It was a very sudden announcement that came on our journals and it literally said, "You've got one month's notice, so deal with it." There was a tiny bit of referencing to charities that can help assist you with financial situations but there wasn't any massive warning about this. This was sort of like, "Hey, guys, we've got a pandemic, here is a carrot," and then, "Oh, you've enjoyed that, haven't you? Well, you're not going to have it anymore." That is what it feels like from a personal situation.

I think that it could have been evaluated and reviewed a lot more beforehand to ensure that in particular the vulnerable households have had enough warning and fully understood that warning. It is all good and well sending the message but if you can't necessarily understand that message you are not going to get the message.

Q416 **Siobhan Baillie:** Thank you. That is really helpful. We spent ages arguing to have an extension, so we think the message and all the arguments are getting out, so it is helpful to us.

The second part of my question is that many of us here in Parliament and historically have argued that Universal Credit is not the right amount and there are issues with the taper relief and all the technicalities. But one of the arguments for bringing the temporary amount to an end is because it is not a targeted set of funding. For example, we had about 1.5 million extra claimants for Universal Credit. You all have children—you are all single parents, interestingly—but this extra money will go to everybody on those books rather than people with children or people who are particularly vulnerable. If we could argue and successfully achieve an increase to the Universal Credit amount, do you think there is a case for having it targeted to people with children or who are vulnerable, bearing in mind it is not an infinite pot, as we have seen? There is a lot of calls on the public purse at the moment. If we could do it, should it be targeted?

Caroline Rice: Yes, I think it should be more targeted because you have to bear in mind that that £86 is per household, it is per claimant. I am sitting at home with one child whereas somebody else will be sitting at



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home with three or four children, and they are getting the same extra as me and it tips the scales just a little bit. I think it should be a little bit more focused on individual circumstances, and Universal Credit is not an individual circumstances benefit in any way or means.

Amina Nagawa: We mothers need income for our work. We are raising the next generation, and we have the right to support and to a benefit that we can all live on. Britain has built—*[Inaudible.]*—in my home country and other countries around the world, and the Government make the weapon that has destroyed lives and forced mothers like me to leave our homes. I am asking this Committee to ask that the Government keep the £20 Universal Credit top-up until a fairer system is created that means no one is left without food, housing, clothes and other necessities of life.

Anthony Lynam: I think there are two angles on this. If you target the vulnerable at that precise time, what is to say that the people who are not vulnerable are not going to become vulnerable in a shorter space of time? So it is finding that balance, which is always very difficult. We have one of the lowest benefit systems in Europe. It has been scrutinised quite a lot. This increase, if it was to be made permanent, is something that, in a lot of people's voice, is overdue.

However, I do think that any assistance funds in the future should be reviewed upon people's circumstances. Like for example you have the family of four versus the family of two, like for example you have the long-term sick versus the pensioner. You have to have individual merit on the assessment to look at that in the fair point of view. But let's not digress from the point here that everybody is going to be affected by this reduction. It is not just individuals of certain backgrounds. Everybody who has relied on Universal Credit since the start of the uplift or even before is going to be quite greatly affected. So it is wider scale in my opinion and that is why I would obviously say we need to keep it.

Gemma Widdowfield: That is the issue. It is going to be taken away overnight so, as you have just said, everyone is going to be affected. But what you have said about the policies being looked at, that definitely does need to be done, but it needs to be done in conjunction and in consultation with people like us who want to talk to you and will help you develop those policies. Unfortunately it has been left a little bit late now, because we know how long policies take, rightly so, to be developed. We are going to get this money taken away within a matter of weeks and that is too late now.

We are happy to help. Any policy reforms, yes, we are here to help with that, but it does need to be looked at. In our campaigning that we have done, we have always had a lot of support across the parties. We do appreciate that, you are listening to us today, and I hope that we are putting our points across to you. We do appreciate people listening to us.

Siobhan Baillie: I would like to talk to you about childcare—I could do



that all day—but I need to step back out.

Q417 Dr Ben Spencer: First, I would like to thank you all for giving us evidence to day and your very frank and open discussions with us. I know that is very difficult to do, so it is very much appreciated and very helpful.

What has been striking to me is that most people on the panel have either talked about childcare availability or childcare costs being a barrier for going into work or a huge financial burden for those people who are in work and the UC uplift is being used to offset some of that. Could you flesh that out a bit more? It would be helpful just in terms of the scale of how much you are paying on childcare. Could you let us know, those who are paying for childcare, how much you are paying a month for childcare, so that we can see how that compares with the UC uplift?

Gemma Widdowfield: My childminder is absolutely fantastic, and she has been essential to the development of my daughter. She is brilliant. She self-employed, and I have no issue with the price of the childcare. But when you are on Universal Credit it is sold to you that, “If you go back to work we will pay up to 85% of your costs.” That is not right, because it is capped.

When I first went back to work, my childcare was between £800 and £900, depending on the length of the month, because you can have a four-week or a five-week month. The issue was the up-front childcare costs. You are expected to provide a receipt that you have paid that. To be told that you need to pay this £800 and you are like, “Where’s that money going to come from?” and then Universal Credit will reimburse the 85% or the cap. The cap is £646.35, so if your childcare is £900, you have to pay that extra £300. I do not expect money to be given to me; I work, and I love working. I am so pleased that I can have another career, and my daughter is thriving with her childminder—she is fantastic—but childcare costs are a real issue.

Then, of course, they become entitled to free hours, which is a massive help, although that is term-time only, and then they go to school and you do not have to pay childcare anymore. So the first few years of your child’s life is the issue, and the £20 or £86 a month uplift has really helped me particularly in that way.

But at the beginning of me returning to work I found myself thinking, “When my daughter is three ...” You find yourself not wishing the time away, but you are thinking of the future, but—oh my goodness—these ages as a toddler are wonderful, and we should be able to enjoy it as well. We are single parents, but we do work, and we do deserve as well to have a quality of life and the uplift has certainly improved my quality of life with my little girl. To remove it overnight is going to be so detrimental to so many people.

Q418 Dr Ben Spencer: Just on that, in a sense you are paying £300 a month for childcare on top. If childcare was fully state funded, that would be better than the uplift.



Gemma Widdowfield: Yes, absolutely. Not just for people on Universal Credit. I know that people in two-parent families massively struggle with childcare costs as well. We are lucky enough to get help through Universal Credit, although it is not done in the best way at all. We have previously met with Will Quince about it, but we have not seen any changes. We have taken the DWP to the High Court as well, which I know is another issue, but we are working to try to make positive changes because we are the voice of millions of people across the country when it comes to childcare.

Just to reiterate, now that my daughter also goes to childcare, which is funded like all other three-year-olds are funded as well, my childcare costs have come right down, but there is still a cost for me each month that I pay personally, and it does not come from Universal Credit.

Dr Ben Spencer: Thank you. Vikki, you wanted to come in.

Vikki Waterman: Yes, childcare for me was the main reason that I got involved in the campaign. I have given evidence to a Committee before. I think a few of you were there when I did that. When I first got back to work, for my two children in part-time childcare it was £1,400 a month and that was £500 a month over what I was even earning at all. I had to find that money and pay that up front so that I could pay the nursery so that they would take her, and then claim it back from Universal Credit.

It was never fully explained to me that they would then take your earnings into consideration. To a certain extent that is rightly so but it is a case of, "This is how much your childcare was and this is how much we'll pay towards it." It is not 85%. By the time they make all of their deductions, you are left with much, much, much less than that. It was constantly playing catch-up over a period of three years until my youngest has gone to school now.

Also the school holidays were always the issue because you pay your childcare up front, you claim a percentage of it back and then the next month you do the same and then the month after that you are in the six weeks' holidays so you do not have a bill, so you have a little bit extra from your Universal Credit but then you have to keep that to one side because you have to remember that before they go back to school again you have that up-front cost again. So it is not the first month that is the issue, it is this ongoing thing where it is term time and school holidays, and you are constantly playing catch-up with childcare. It is not just £20, £30, £100, we are talking £400 or £500 out of a pot that you only have £1,200 a month of. It is a huge issue with the constant juggle, and this is why a lot of single-income families are just forced into debt time and time again.

Q419 **Dr Ben Spencer:** It must be galling to be wanting to work and wanting to contribute and to be working, and yet childcare costs create that barrier for you in terms of that going forwards.



Vikki Waterman: In general, I can probably say that all of us here as witnesses here have all suffered with mental and emotional stress from this issue as well. I daresay that would be the case. It is not just the day-to-day of looking to try to pay bills, put food on the table and pay for uniforms and all of these things. The Universal Credit system itself is quite complicated, the journal system is very complicated, and it always has been. Sometimes you are not sure what you are going to get until a few days before you get it, so how are you meant to budget anyway? So, yes, it is extremely stressful, and it has been a very gruelling few years, but that is why we are here.

Caroline Rice: I want to come in as a childcare provider on the flip side of all of this. I am in Northern Ireland here, and we do not get free hours. Some of us do not get free childcare hours, bar pre-school. The average cost for childcare here is about £150 a week. The flipside of potentially fully funded childcare is that I am aware of situations where the childcare providers then are not paid a decent wage either. How is that going to impact on specifically the self-employed registered childminders? If we are on Universal Credit, like me as a single parent, how will Universal Credit support us when we face a minimum income floor? Will we have to continuously expand our fees to make that minimal income floor when we are constantly being pressured to put the fees up for parents?

It is very hard. I have seen parents on Universal Credit being refused their childcare. I have seen registered childminders have to constantly put paperwork in to provide evidence that they are actually registered childminders. We submit letters, and we have been pressured into buying professional headed paper just to show that we are a registered childminder. We are already on the Government website as registered, but we have to provide extra documents at extra costs.

I know childcare providers will go above and beyond, the majority of us, for our parents and we see the stress that parents are put under to be able to claim that £600 a month and the extra stress for the extra costs. A lot of registered childminders have taken a hit with some of that cost as well.

Chair: Thank you very much. Debbie Abrahams and then there will be questions on the other side of the Committee.

Q420 **Debbie Abrahams:** Thank you and good morning, everyone. I reiterate the comments that everybody said. Thank you so much for coming today and providing your evidence.

I want to pick up on what Anthony was saying about the lowest level of support and social security for working-aged people in Europe, the levels the lowest since 1990, £33 billion having been taken out of working-age support since 2010, particularly impacting in 2015 with the cuts to the work allowance and the taper rate affecting single parents like you and also people with disabilities. You have been so poised in your evidence and what you have said about how it affects you in tangible ways. I can



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sense a bit of the stress that you are feeling as well. With the £20 a week being taken away, what do you think will be the impact in terms of your wellbeing?

Anthony Lynam: As I am the one with the diagnosed disability, I will go first. I am already eating into my PIP, which is aimed for my management of my disability. It is to help me to be able to get around and reach the needs that I need. I already eat into that with the uplift. I am left with a very, very small amount available for any travel or anything like that. If that was removed I think I am going to have a few empty stomachs so that my children have full stomachs.

I went into crisis in 2019 with my autism and had to seek help from a locked-down service, which was very difficult in itself. Some of those services are still not back up and running, so a lot of my recovery has had to be self-management. Sometimes that has been trying to ensure that we have a hot meal when I do not feel well enough to be able to make a hot meal.

It will have a detrimental knock-on effect. We have gone out of a pandemic of health that way into an epidemic of financial crisis and mental health in particular because everybody is absolutely terrified about how this is going to affect their households in whichever way, shape or form.

The thing we will be left with is the question of whether I will be able to look after my children successfully. Whether as a single parent with the court-approved access I can meet that criteria to be able to provide what they need. That is why I am here today and where we are at. I do not have access to any credit funds at all because of having to go bankrupt. The mental health support is lacking within our local authority in particular.

I have had some difficult times already. I have been ill already. Even the work up to here, it took a lot of a confidence and a lot of building up to get me here today because in the build-up you have to think about how real it all is to be able to give an accurate response to you. The fact is that in itself is mentally draining as well. So you have this question going all across the board long term, along this whole period of time that we are going to be debating and come to a resolution. There are a lot of people who are in a vulnerable state who will get more ill, but there are also those who are not necessarily diagnosed who are facing these sleepless nights, this mental health crisis within their own personal households.

As parents we do not let our children know that we suffer, so we only cry at night. We only share our stories with those to protect our children so that they know that mummy and daddy are okay, but mummy and daddy truthfully are struggling, and they need that help.



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Gemma Widdowfield: I unfortunately suffered from prenatal depression with my daughter and unexpectedly found myself a single parent then, so I always have that worry that I could go that way again. I was medicated when I was pregnant, which is not ideal. But as well as money worries, we also have the worries of holding down a job and a career. Being a parent is a full-time job, as many people know, and we never get time to switch off. We are constantly on the go, whether it is being a mum or working. The financial situation is just an extra, added stress.

I certainly do have times—unfortunately I have not always hidden it from my little girl. She has seen my cry about issues, and I do not want that to be a thing and it does not need to be a thing. If we got the right help in place, then many parents would be in a much better situation financially and mentally as well. Ultimately we want people to go to work and pay into the system, so if we get this welfare system right then so many people would be in a much better place. We are raising the next generation of people, so we need to be healthy ourselves.

Vikki Waterman: I feel like it is a stepping stone, and it should be a stepping stone to work and that is what it is there for. If you give somebody the right resources in the meantime, then it is only going to impact them more positively down the line. The fact that we are able to continue to go to work because we are helped with childcare through Universal Credit and things like that has meant that we have been able to progress in our careers. We are still paying into the system as well. The more that people can do that and continue to do so—it is a case of working themselves out of poverty, and I agree with that. However, temporarily people need that support, and we need it now.

Caroline Rice: I have just finished 10 weeks of counselling. I have been suffering with health problems this last year and I am struggling to access my GP. I am on a waiting list now for surgery and I could be looking at two years for that. On the top of the pressure, stress aggravates it. The constant worry about my finances certainly does not help.

My 10-year-old daughter experienced me in bits in December when I discovered, in the middle of the pandemic, that when you had to go to your consultant appointment, you had to isolate for three days before you went for that consultant appointment. I could no longer financially afford that, because I am self-employed. And I was like, “I can’t do this anymore”, so I sought help. I know it is there and I have never used it. At that stage it was, “I need help to be able to isolate for three days and travel 180 miles to see my consultant.” I was told, “Sorry, you’re not entitled to it,” because I received the self-employment grant that month, in December, and it tipped me over the £900 earnings a month so I was not entitled. So I had to fight. I was like, “I can’t attend my GP, I can’t attend my consultant appointments.” I had to cancel a consultant appointment because I said, “I can’t afford it. I can’t afford to travel to



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you because I've lost three days' income to isolate to come to see you for a five-minute appointment."

I fought to get that award back—my health award—and I did get it back at the end of January. I was on the phone one day and I was like, "This is not right. You didn't tell me this. I wasn't told this in September when I started the Universal Credit that I had to apply for these things." She was quite rude about it and said, "Well, it's just the way it is, tough." I just broke down in the car with my 10-year-old.

Mental health is—you cannot describe how you are feeling. You do not like talking about it because you know that you are just sitting teetering on the edge of, "Where do I go next?" It is not a good place to be, and that stress and strain when we are supposed to be trying to get to work impacts on your health. You are then physically ill, and you cannot go to work and it is just a vicious, vicious circle that you are caught in and there is no support there and there is a lack of understanding.

Chair: Thank you. Can I bring in Nigel for the next question before we come to Amina?

Q421 **Nigel Mills:** Can I move on to the question of the temporary nature of this increase and whether any of you felt that there were any increased costs that you incurred during the pandemic that you needed this increase for, or whether you used this increase to help you survive better in general living and the pandemic did not make much difference to your living costs? Gemma, you said the public domain was not relevant, earlier on. You did not feel your living costs increased at all during the pandemic.

Gemma Widdowfield: Do not get me wrong, the pandemic has a lot of answer for, but this raise in the welfare benefits was needed much before the pandemic. Personally, I had a big increase in my council tax this year. I pay £137 a month now. I do not get any support for that. I can pay that because I work, so that is one of the things that I budget for. Also the price of food has in some cases doubled in some shops. Some items have doubled. Utility bills—we have seen all over the media that they are going to be rising pretty soon. Fuel has gone up as well. So in fact, during the pandemic, maybe not due to the pandemic, the cost of living has risen, so the uplift is much more in line with today's cost of living than what it was without the £20 a week uplift.

Vikki Waterman: I had to purchase resources and things for my children to school from home. I was furloughed for a few months, which was a bit of a relief because otherwise I do not know what I would have done for childcare. It was then a case of having to home school them and things like that. Luckily any extra money went towards—I bought a little whiteboard for them each and some whiteboard pens and that kind of things, printouts and stationery and things, because that is what we were doing, we were sitting and home schooling. I think most parents who



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were home schooling children have had that outgoing that they were not expecting to have.

Plus, children eat a lot. I have heard the word “snack” a lot of times on a daily basis throughout the pandemic. So there was that. Food costs increased hugely. We started growing our own food to try to keep that down a bit, trying to grow our own fruit and veg. That did not go too well. Food and utility bills. You are in the house more, so everything has gone up. I know that has affected people across the board, but when you are already on the very low end of the income spectrum and you are already teetering on the breadline at the best, anything else is just going to push you over the edge.

Q422 **Chair:** Just to pick up, Anthony, you made the point that you had to start paying delivery because you had to shop online, so that was an extra cost associated with the pandemic.

Anthony Lynam: Yes. Also, before the uplift was introduced I was already using the local food bank for assistance, so just to point out that we were not getting enough to help us with our daily living because we were still having to use that service, which was graciously there in front of us to help, but it should not be their responsibility.

The bills—the bread—went up, a standard yearly increase. Personally I found that my media charges went up and we need to have to use online services nowadays. I have also found that the cost of bus travel went up, when no one was really using the bus as much during the pandemic. These are just prime examples of these increases that snuck their way in and have become a permanent aspect. We are now faced with a reduction, but we are not faced with a reduction in those charges and those costs.

Q423 **Chair:** Can I just bring in Amina? On this point specifically, Amina, have you faced any extra charges during the pandemic that the £20 has helped you with?

Amina Nagawa: Yes, there was a lot of struggle. I was really struggling because my child did not go to school, and I had to buy a lot of things for him to keep him happy and moving around, because he is struggling, asking, “School, school,” so I had to make sure there was something to bribe the mind to forget at that time. So there was a lot of struggle, and there were a lot of expenses.

Please can I add that I had a lot of mothers in meetings, talking about the way they are stressed, the way they are going through a lot of things, which they cannot show their children. My son is still young, but I do not want him to grow and to face what the parents are going through, hiding their emotions because of what is going on. We cannot provide things to them and it is very stressful. In July, I ended up borrowing £800—a loan from Universal Credit—to cover some bills because every time the bills



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are ready to be paid there is no money in my bank, which is really stressful. The £20 really means something to me.

Please, can I add another thing that affected women in our group? Several other women in our group who have their status cannot even get benefits, as they have no recourse to public funds. Some are forced into relationships with men who take advantage of them and abuse them. No recourse to public funds must be scrapped. Thank you.

Chair: We are shortly going to be conducting an inquiry into that subject. That is certainly something we are going to come back to.

Q424 **Nigel Mills:** Just to finish on that point, it is fair to say none of you are sat here saying, "Phew, the pandemic is over, we don't need that money anymore". You are all pretty clear that you would like to keep this money in the long term. That is right, isn't it?

Gemma Widdowfield: We need to. It is not a case of liking it. That is essential to us. One thing I was going to say earlier is that I worked throughout the whole pandemic. I am a key worker, so I still had the childcare costs and extra costs for my house because I was working from home. So, yes, it is essential. We need to keep that uplift.

Q425 **Nigel Mills:** The second argument for taking away the uplift is the job market is booming, everyone can find a job now and therefore there is a different solution. Is that an appealing prospect? Gemma and Vikki, you are in work already and, Caroline, you have a business you are trying to run, so it is not going to be any use to you that argument, I would have thought.

Caroline Rice: No, absolutely not. When we talk about Universal Credit there is an association that most of us who are on it are not working. The majority of us probably are single parents, yes, but I would like to say a lot of us do not make the choice to be single parents. A lot of us do not make the choice to be in this position. I would rather be in a happy, stable relationship with two incomes coming in, where my child sees her daddy every evening and every day, but it is not to be. Relationships break down and circumstances just are the way they are.

I am working. I am working here 40 hours a week. I do not know what it is that the Government want me to do. I am providing a valuable service. I provide a valuable service to families and I am there to support other parents and other mums and other single parents in low income to go out to work, to try to get trained to go out to work. But even to get training on Universal Credit, it is like pulling teeth. If you want to improve your circumstances or change your career, that is even a real strain to get access to. I just think the system needs a complete overhaul and it needs to be done with people who have lived experiences who can input into that system.

Q426 **Shaun Bailey:** Thank you to all of you for being here. Caroline, your point there has led me on to my question quite nicely, and that is about



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accessibility to the system more broadly. We often get Ministers and civil servants who will come in and say, "It's great, it's all personally tailored, it's fantastic, it's wonderful. We can do all this; we can do all that."

The heart of my question is this. When you are navigating the UC system more broadly, do you feel that you are treated as a human being or do you feel that you are treated as a number in the system? You have all touched on, for example, the complexity with journals and, Caroline, you touched on there that you have tried to get training and it has been an absolute nightmare. Is this system as accessible as we are being told by the Government? From what you are saying today it does not sound like it is.

Anthony Lynam: As somebody with autism I respond a lot better to a person rather than a system, if that is a way of putting it. When I phone up, for example, I should be able to speak to a person who can show me their empathy, because I do not quite understand some emotions and the system is very much autistic in that respect where it does not have that sensitivity. But you need the sensitivity to fairly evaluate somebody, to fairly see what they need, how you can help them and where we can go from there.

Signposting is a very big word that they use an awful lot, isn't it? But in order to signpost you need to have somebody giving some direction. Yes, we have had a pandemic and, yes, we have had lockdown but even during the pandemic there have been people who have been working from home to respond to journal inquiries, for example. I have waited three weeks sometimes for a response.

I am currently facing an issue where there needs to be an urgent review to do with the evidence that I supplied for my daughter. They have approached me saying that it was not quite adequate, but they accepted it a little while ago. It is all digital; it is all written down. If I sat down and spoke with someone we could sort it out in five minutes. That is the truth of the system there.

It is all good and well saying to somebody, "Go into work. We'll help you into work and that will be a good solution." Long-term sick does not entitle you to go into work. The vulnerabilities that we face entitle you to be getting better. So, talking to a computer, no one is going to understand that. The computer does not understand that; it does not have that level of understanding. But if you talk to somebody and say, "Joe, I'm struggling here, this is where I'm struggling. Can you help?" a lot of the time you can get that assistance that is needed. That is not just for the disabled, it is across the whole board.

Gemma Widdowfield: The communication is not always consistent. On your journal when you send a message you have your own work coach, which probably is not a very relevant name sometimes because I do not need a work coach because I am in work. Depending on who is your work



coach, it is quite a subjective role it appears, because one person might agree to something and another work coach might not.

Also, Universal Credit is run from jobcentres and they seem to have different sort of training and they do not always fully know. We have had issues before with the flexible support fund and being given wrong or differing information about it. I do not know if that is a training issue but certainly having a response in your journal from somebody who you cannot hear their tone of voice or see them, that is not always very helpful, and it can be quite disheartening as well. I know that in the past when I have struggled before, I have written quite emotive messages on there. Then to just get a one-word response can make you feel pretty rubbish.

Anthony Lynam: Being on hold for an hour to an hour and half as well is terrible. You are already stressing out because nobody wants to have these sorts of conversations anyway, and you are on hold for an hour, an hour and a half. One time I was on hold for three hours and it is no joke. I ended up hanging up that call myself. "Your call is important to us," it says in the system. I did not feel very important on that particular occasion. It is that side of things.

Gemma Widdowfield: Again that might come down to training and it is probably something that could be easily rectified. We are all human beings, everyone. Staff do not deserve to be spoken to rudely as well, but we are people, and we deserve some respect as well.

Vikki Waterman: There is a lot of inconsistency. Regardless of whether you are talking to somebody in the same call centre and you are talking to two different people, you can often get two different sets of advice. We chat about it between ourselves quite a lot because we have the campaign WhatsApp group, and we will ask each other before we ask UC because somebody might have the answers.

One of the girls that we campaigned with has also set up her own Facebook group for Universal Credit advice and things like that, and took it upon herself to be able to offer advice to people on how they get a response from somebody. We found that UC is probably the last port of call because you never know what you are going to get or if you are going to get any response or what they are going to say. It is very inconsistent.

Q427 **Shaun Bailey:** Amina, can I come to you? What has been your experience when trying to navigate the UC system?

Amina Nagawa: I am already doing a full-time job, which I love, raising my son. If they could organise that we got the money we need, we would not need to go out. The question you asked is—you are asking do we need to be here or heard by the Government. Yes, the Government need to listen to the people, to listen to the parents and work things out with



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us to listen to what we say and take it into account, because definitely what we are facing is really a horrible situation.

Q428 **Shaun Bailey:** Caroline, right at the start I said your response to the previous question was helpful. Can you expand on that and your feelings about how you are treated in the system more broadly?

Caroline Rice: My work coach I would say has done the best that she can do with me. She does have to go away sometimes and ask questions because if I ask her a question she may not know, like the minimum income floor, but the answer that came back was very scatty. When you put stuff on journals, you might wait two to three days before you get a reply and that reply is not from your work coach, it could be from anybody in any department. I just do not feel like it is personal. They do not know me, they do not know my circumstances, they do not know that you are struggling, they do not know that you are having a bad day.

When I applied for Universal Credit in August it was, "Here's your journal and here's all the instructions". It was pages and pages and pages, and it was like, "Do you actually expect me to sit down and read all this?" It was pages of stuff and links to this and links to that. I am working 40 hours a week, doing the best that I can do. I am a single parent with a 10-year-old child. Where am I supposed to get time to sit and do all this? I still have phone calls, and I still have coach contact where I am expected to answer the phone and speak to her about my efforts to find work. It is an insult because I am working.

Chair: Thank you very much. Steve McCabe had a quick point to raise and then Selaine Saxby is next.

Q429 **Steve McCabe:** I was thinking about the Government saying the circumstances have changed and there are lots of jobs and the priority should be getting people into work. I read somewhere that 37% of folk on Universal Credit are already in some form of work and 42% do not have any work requirements attached to their claim, which, if my maths is right, means that there are only about 20% of people who have this target to get into work. Would it not make more sense to just help you with the childcare so that you can gradually improve your hours, if that is the aim, or at least hold the job you have and then have a huge, concentrated effort on the 20%? Would that not be a much better use of money?

Gemma Widdowfield: The system definitely does need an overhaul, whether or not it is what you are saying or something different is put in place. I have always worked—I have never not worked—although sometimes I think that I may as well just reduce my hours because the more you work the more you are penalised sometimes. So, yes, you are right, it does need to be looked at and the DWP does perhaps need to target a different audience.

Q430 **Selaine Saxby:** This is a similar point to Steve's. Thank you to all of you for coming, because I recognise how challenging this is. We listen to a lot



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of evidence here and also when we hear from Ministers we hear about it bundled up into the millions of people this affects and the billions it costs, but behind each of those millions is an individual, so thank you for sharing your stories.

It is notable this morning that you are all single parents. I am single so I know that household bills are that much harder when it is only you running the household. With the system as it is, do you have any ideas or thoughts? You might not be the right people, but if we are going to solve the problem it might not be giving everybody the extra money. You have children who you are bringing up and their future is your concern and our concern. How should we or could we tackle that better? Obviously there are other benefits that hopefully you are in receipt of that are helping, such as children maintenance, child benefit, or do we need to look at the system completely differently? It is notable today that all of you have that and when we move forward I hope we can look at what proportion that is of the total and how that breaks down.

Anthony Lynam: I think the system is very one-sided. As a single father I have found it very difficult to get the same as mum, even though I have the same care for my child and the same responsibilities. It needs a clear review on the question of whether you can split the child benefit, for example, so that both parents can receive an equal share if they give equal care. Every case needs assessing on its merits but there needs to be the opportunity for what is fair to be fair.

We are also looking at a wider thing as well. We are looking at pensioners who are not quite at retirement age. We are looking at people who have been furloughed and have lost their jobs, who do have the skills, but the jobs are not there at the moment. The Government are saying that these things are fine, but the truth of the matter is that it is a broader spectrum. It is not just us single parents who are affected; there are all these different angles that need to be fully reviewed in order to make sure that everybody is getting the fair and equal treatment that they require. We are facing already the mental health epidemic, and we are also facing a financial crisis within the same people. The only way that we are going to resolve these is possibly reviewing systems to ensure that they are giving what these individuals need.

Vikki Waterman: In the short term, it is important to keep the £20 a week, but in the long term I feel that there are elements that do need to be looked at more closely. Housing, for example, is something that directly affects me at the moment; I am currently homeless. Childcare as well also needs to be looked at and paid potentially in advance as opposed to in receipt, at the very least. Ideally, deductions should not be made from it as well, so it should be added on after deductions are made. You still need that childcare to then go to work, so why are they giving you it and then making all of these deductions from it anyway? Make the deductions from other things if necessary, based on somebody's earnings but then still give them, at the very least, the full 85% of the childcare on



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top of that. I do think it is a much wider issue but in the short term the lifeline is essential now.

Selaine Saxby: Amina or Caroline, did you have anything to add?

Caroline Rice: Yes. Are we being encouraged to work more hours? I am a single parent working 40 hours. I am trying to get a good work-life balance so that I can see my child for a few hours in the evenings before she goes to bed. I know I am at home working and my child might be here, but she does not actually get to see her mummy.

I can see the positives in Universal Credit, but I can also see a lot of the negatives when I compare it with working tax credit. There is an inconsistency. Because I am self-employed, my money can go up and down as my expenses go up and down, so I never know what kind of support I am getting that month until two days before I am due to get it. I never know what debts have been taken out either until that two days.

I do like it is a live benefit, so I know whenever I do come off Universal Credit I will not have a debt like I did when I went into Universal Credit because I ended up with a debt from working tax credit because it is paid a year behind.

I think we do need to be supported, and there are married people on this benefit. There is a lot of stigma attached to Universal Credit that maybe was not attached to people on working tax credit: that we are not working, that we are single parents. That stigma is very hard to live with and it is very hard for our children to see their parents live with that stigma.

Q431 **Chair:** Thank you very much. I have one more question. I would like to press you a little bit further, Caroline, on what you were saying. Your sense is, is it, that there is a bit of stigma around Universal Credit that there was not with working tax credit? Did I understand you correctly?

Caroline Rice: Yes. The name itself says it all, doesn't it? Working tax credit and then the Universal Credit. You see a lot of social media, "Go and get a job, go and work." I know nurses who are on Universal Credit.

Q432 **Chair:** On the positives and negatives that you have mentioned as well, as I understand it you said that a positive about Universal Credit is that it is dynamic and there is no worry about getting into a debt unexpectedly, but the negative is the fact that it fluctuates, is that right?

Caroline Rice: Yes. Because I know it is live, if I ever leave Universal Credit I know I will not walk out of it with a debt, whereas when I moved from working tax credit to Universal Credit I discovered four months down the line that I had an £800 debt for six months of working tax credit, and then that is taken out. I can see it as well as a childcare provider. There are some net positives because childcare is paid up front and that prevents that wee bit of fraud. As a provider we have seen fraud in childcare and it prevents that, which is good because the provider gets



paid before the parent gets the support, but there needs to be something in place to support that parent to pay that provider upfront as well.

Here in Northern Ireland there is something being put in place, like an account to which a provider can go to draw funds out of to support parents for that up-front cost at the very start. I do not know whether that is something that needs to be UK-wide. It sounds good but whether it works or not is another story.

Q433 Chair: Does anyone on the panel have experience of claiming Jobseeker's Allowance or one of the benefits before Universal Credit? It is an interesting contrast Caroline has given us between working tax credit and Universal Credit. I wonder about the contrast between Jobseeker's Allowance or ESA, the old legacy benefit, and Universal Credit and how the difference appears.

Anthony Lynam: I think the merge was a very challenging merge when they brought it all into one because it took away the personal evaluation of each individual as well and did put us all under the same umbrella. Jobseeker's was straightforward, literally. I have not been consistently in work. I have been in and out of work because of my disability but I have tried to work where I can. I have had to then sometimes go on to Jobseeker's rather than the ESA, for example. It seemed to work a lot better with ensuring that you got back into work, with the fact that you had that personal approach that was focused solely on job seeking.

Here with the Universal Credit you have the difference where the members of staff who work at the points are meant to know multitudes of different subjects rather than be specialist in their particular subject. They are then having to ask Joe who asks Frank who asks somebody else and before you know it you have Chinese whispers going on, so you do not always get clear and decisive answers. That is the difference in the Universal Credit versus Jobseeker's versus ESA. I would say that when that transition was made, it was to the detriment of the support for the people rather than for a resolution of support for the people.

Chair: Neil has not asked anything yet, so let me take Neil first.

Q434 Neil Coyle: Apologies for coming in late. Given the Government's intended timeframe for this—Vikki, you mentioned you had had something on the journal—what correspondence or contact have you had from DWP or your local jobcentres about the pending cut?

Vikki Waterman: That was it. I went looking for it because I was expecting it to be there because I knew about it through the campaign. There is a line in my journal just to say, "You've been receiving this throughout this timeframe, and this will be when the last payment is." I think it was a month prior, so it was a month and it was that one line. But I had not received any notification that that was there. You would normally receive a text to say, "There's a message in your journal to read," or you might receive an email. I did not receive any of those things, I had to go looking for that myself.



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Gemma Widdowfield: Yes, the same as Vikki. The same within our campaign group as well. We all had messages come up at different times telling us that it was ending.

Anthony Lynam: I live on a council estate so there are a lot of households needing assistance. I am also aware of a household that has still not received an alert on their journal. There were some people who received it a couple of weeks before I did. They were saying that there has not been any guidance to make you look at it and also there does not seem to be any real justification as to why the removal is happening or what solutions can be there to assist you. There is a tiny click bit but not everybody feels confident to click that. Then you have to phone Christians Against Poverty or StepChange or whoever else, and they are going to point you in a certain direction. You are then going to have to go back to Universal Credit for the solution. Cut out the middleman.

Q435 **Neil Coyle:** Anthony, do you get your normal correspondence from DWP in the post? Do you get any additional support because you have declared your impairment?

Anthony Lynam: No. I have been waiting for over two years for my disability element to be applied. I have successfully claimed for it, but I have to have a face-to-face interview, even though I have been awarded PIP and done all that process before. My vulnerabilities are a little tick on the system rather than something that is properly observed. The warning that I would probably need the explanation and the clarity for my disability is not applied at the current time.

Chair: We have a tiny question from Chris.

Chris Stephens: I think we should hear from Amina first in relation to Neil's question.

Q436 **Chair:** Yes, Amina and Caroline, have you been told about this cut, and how have you been told?

Caroline Rice: Yes, I did receive a text message and it was just a standard, "The £20 uplift is being removed, please see your journal." In my journal it is just there that it has been removed: "If you find yourself in financial difficulties, please contact ..." and a list of charities. If we have to be sent to charities, does that not tell a story in itself?

Chair: Thank you. Amina, have you been told?

Amina Nagawa: No, I have not received anything. I am still looking for that.

Chair: Thank you. All of you, thank you very much indeed for being willing to give up your morning in his way. We are extremely grateful to you. You have been all very good witnesses. You have given us very good quality information.

I should say to you that this Committee, which is comprised of members of all different parties, has agreed unanimously that this cut should not



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be going ahead at this time. There are some of us who think that it should not go ahead at all, others who think that later would have been okay. But we have all agreed that the cuts should not be taking place at this time. We have not yet persuaded the Government but efforts in that direction will no doubt continue.

Thank you all very much indeed for your time this morning and for the help that you have given us, which will be useful for this inquiry. You have given us some useful pointers for some other work that we are doing as well. With that, I will conclude the meeting.