

Written evidence submitted by United Welsh (BSW0005)

United Welsh is a Housing Association, operating across 12 local authorities in South Wales. We own approximately 6,000 properties, ranging from general needs housing to housing for older people, and supported accommodation, for those with particular needs. Our Money Advice Team provide support to individuals who are struggling financially. This support can range from benefit maximisation, advice with budgeting and debts, grant applications and energy advice. Over the course of the pandemic we have seen a significant increase in the number of tenants requiring assistance from our Money Advisors. Our response to the Inquiry is as follows:

- **Pre-pandemic, how effectively did the UK benefits system tackle poverty and socio-economic inequalities in Wales as compared to England and Scotland?**

Can't really comment on this - generally the feeling is that the benefit system isn't tackling poverty especially in light of the removal of the £20 per week U.C uplift (which also wasn't reflected in legacy benefits).

- **How has the COVID-19 pandemic changed the type and amount of support needed by people in Wales?**

There has been a significant increase (51% at United Welsh) in the support needed by our tenants since the pandemic hit. We have a tailored support fund available to help tenants experiencing financial difficulty due to the pandemic. We have seen an increase in food bank referrals. Much of our support is now being provided remotely - although this has had its benefits, it has also had disadvantages – particularly for the most vulnerable.

- **How effectively has the UK benefits system responded to these needs, and what else should the UK Government do to deliver the right support in Wales?**

Ask the people on the ground what is needed, listen and act. More tailored support for individual areas rather than a blanket support approach - what is needed in Cardiff could look very different to what is needed in Torfaen for example.

- **How effectively do the Welsh Government's allowances and grants meet the particular needs of people in Wales?**

This is limited - DAF has restrictions- if you aren't on benefits, you can't access it.

- **What reforms are needed to the benefits system and should there be further devolution of powers?**

Keep the £20 per week uplift and roll out to legacy benefits. Look at making the system fairer; Incentivise work (eg, retaining the first chunk of UC); look at reducing assessments - PIP and ESA/UC- can't it all be done on one assessment? Improve fairness for self-employed people and UC - remove the minimum income floor permanently.

- **How effectively do the UK and Welsh Governments work together in the delivery of benefits in Wales?**

Don't feel they have worked closely at all, don't think the UK government are aware of/or understand the issues in Wales.

- **What are the implications of the Universal Basic Income pilot in Wales?**

If it is run correctly this could be very positive for people in Wales. It would remove some of the stigma for people claiming benefits. Thought needs to be given to ensure a diverse cross section of the population are involved in the pilot, and support needs to be considered both during and at the end of the pilot in order to help people manage the changes.

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