

Written evidence submitted by Covid Realities (BSW0046)

About Covid Realities

Covid Realities is a research collaboration between parents and carers living on low incomes, the Universities of York and Birmingham, and our third sector partner Child Poverty Action Group (CPAG). It is funded by the Nuffield Foundation, as part of its rapid response to the Covid-19 pandemic. The project has a number of strands, but its centrepiece is participatory research into the experience of parents and carers on low incomes during the pandemic. The project uses online diaries, video questions, and regular discussion groups to document, share, and explore these experiences. The project is grounded in the principle that lived experience confers its own specific forms of knowledge and expertise. Our research participants are experts by experience, and one of the roles of the research team is to enable this expertise to find articulation, and to shape the research process. This submission was put together, with help from the research team, by one of our participants who is resident in Wales. Lexie is a mother of four claiming Carer's Allowance and PIP, and who has previously claimed Universal Credit.

What are the key challenges for the benefits system in Wales and how do they differ from the other nations and regions of the UK?

In rural areas of Wales, such as the place where I live, it is a significant challenge for people to first access benefits, and then to meet the conditions in order to keep them. This is because of the distance that people must travel to Jobcentre offices, which are few and far between, combined with a lack of public transport. For example, when I had to sign on as part of my claim, I had to travel 14 miles to the nearest Jobcentre, taking two buses. There isn't a bus stop in my village. The nearest bus stop is a 2.5 mile walk away. On one of the routes there are only two buses a day. This makes travelling to the Jobcentre very difficult. It also means that it is much harder to comply with conditionality, increasing the risk of sanctions and the extreme poverty they cause. For people in this situation, it seems very unfair to impose strict conditions on claimants (in terms of attendance at appointments etc.) when there is so little in place to help them meet these conditions. This a particular problem for rural Wales, but is present to different degrees in other areas.

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

Pre-pandemic the UK benefits system did not effectively address poverty and socio-economic inequality in Wales, as it did not in England or Scotland. From my point of view there was nothing significantly different that the Welsh government did (or did not do) that meant the system worked either more or less effectively than elsewhere. There might be small differences between nations, but on the whole the major problems faced by Covid Realities participants from England and Scotland are the same as those faced by people in Wales. This is because the most significant aspects of the benefits system are UK-wide.

One area where there is perhaps a difference, though, is housing. In Wales there is a lack of social housing and affordable housing. This is true across the UK, but Wales is behind Scotland here. Housing may or may not be considered part of the 'benefit system' but it is a really important factor in poverty and socio-economic inequalities. For example, for a long time my family were stuck in expensive privately rented accommodation. We were served with an

eviction notice when the landlord wanted to move a family member into the property. We were advised by the council that we had to stay in the property and not leave or make temporary arrangements otherwise we would be making ourselves intentionally homeless. They advised us to stay beyond the eviction point, and to let court proceedings begin. At this point, because of the severity of our situation, we were offered a council property. This is ten miles away from where we were previously living, in a village of approximately twenty houses with no amenities – no shop, no school, no pub.

Although we are pleased to be renting a council property, the lack of affordable housing has had a huge impact on our lives – in terms of our mental and physical health, but also in terms of accessing services and opportunities. For this reason I would welcome further action in this area, and welcome discussion around private sector rent caps.

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

The COVID-19 pandemic means it is even more important than before that the Government and public services are actively trying to support and catch people when they fall. Too many people are falling through the 'safety net', often for lack of knowledge and information. When my husband lost his job because of the pandemic it took me too long to find out basic things, like where our local food bank was. It was difficult to know where to go for support and information, because all the usual places were closed. Most of the information needed by people living in poverty is not advertised. Even before the pandemic, it felt very secretive and surrounded by shame and embarrassment. There's no openness or honesty about the fact that people need to use foodbanks, need to know where they are, how to access them, or who they can get to sign the food vouchers. Because none of this information is advertised you need to be lucky, or know the right person. This is especially true for people relying on benefits (and other things like foodbanks) for the first time, or for the first time after a break. I found out about my local foodbank from my occupational therapist. She also told me about benefits that I hadn't been claiming. I would never have known otherwise.

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?

The UK benefits system has gone a small way to responding to certain people's needs, for example with the £20 uplift, but this does not go far enough. Not just because the benefit cap is still in place and it doesn't include legacy benefits. A flat £20 increase is still insufficient, and doesn't reflect different levels of need in different families of different sizes.

The UK benefits system has not done anything significant to address the need for information. Needing to apply for benefits during the pandemic, I first found out about them from my Occupational Therapist. I learnt about the £20 uplift – and that it was temporary – from Covid Realities. People who started claiming during the pandemic will be missing a lot of information, and may not know that they are set to lose £20 a week.

This is all part of a wider problem surrounding the benefit system and poverty. A lot of the time society would like to pretend poverty doesn't exist. That's understandable because to advertise it too much wouldn't look good for governments. But the problem with denying it

exists is that people living in poverty are treated as something dirty and secretive. Even before we talk about improving support and making it more effective, we need to be much more open about the fact that people live in poverty. And be more open and actively advertise the support they can already get.

When my occupational therapist learnt that I wasn't claiming PIP she nearly lost her temper. Because of my disability I had spent two years living in my bedroom. Nobody ever mentioned the support I could get, or that I could claim PIP. Because of the OT I've got PIP and my house had been adapted, but I wonder about the other people who don't know what they're entitled to, just as I didn't.

Another problem, apart from lack of information, is the complexity and number of changes to the system. When people do have access to information, complexity and constantly changing rules makes it difficult to apply. For example, there is a centre in my nearest town that offers advice and guidance on things like benefits. They told us that we would get Child Tax Credit run on when my husband lost his job and we applied for benefits. They didn't know this had been scrapped some months before. After following their advice and counting on the CTC we were left with nothing. This led to debt, and all the things that go with it – stress, anxiety, worry. Although I've found this advice centre and the people who work there really helpful on numerous occasions, they don't always get it right. And partly this is because the system is so complex that often they can't keep up (and they are very busy and overwhelmed and overworked). If they can't keep up, what chance do other people have?

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

Wales does need more control over things like the benefit system. Living in Wales is different from living somewhere like Manchester (where I'm originally from). Lots of Wales is a holiday spot, a tourist place, and people depend on that for livelihoods. We run differently to other parts of the UK. But lots of young people are having to leave Wales because of a lack of jobs. It's turning into an older person's place. The government need to have the authority to make people comfortable in Wales. They need the authority to address Wales' specific needs.

Wales needs more control over its budget. The problems facing people in poverty in Wales can't just be solved through the benefit system. Lots of the problems relate to local authorities and the resources they have (or don't). For example, where I live you have to purchase your black bin for rubbish, and if you want a green bin for garden waste you have to pay £35 a year to have it emptied once every three weeks. School uniform grants are only available three times in secondary school, in Year 7, 9, and 11. This isn't enough.

There also need to be more advice centres, like the one I mention above, and better funded. People need to know what they're entitled to. Years ago my mum was claiming incapacity benefit, £73 a fortnight. No one told her that after a certain period she would have an assessment and it would go up. Four years after she started claiming she found out she should have had an assessment and an increase. They had to back pay her £16500 of payments she'd missed out on. The system needs to more actively offer people help and support.

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