ALL PARTY PARLIAMENTARY
GROUP ON POVERTY

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"Enough to be able to live, not just survive"

A report by the APPG on Poverty following its inquiry into the (in)adequacy of social security

June 2023

Approved by Members of the APPG, this report was written by the Child Poverty Action Group and the Equality Trust, who jointly act as an independent secretariat to the APPG on Poverty.

Contents

Executive Summary of Report Recommendations

- Increase the overall level of benefits
    - All our witnesses agreed that current benefit levels are too low and driving claimants into poverty. Increasing benefit levels is the most effective way to reduce poverty as it is better targeted at those on the lowest incomes compared to, for example an increase in the minimum wage.
- Establish an independent panel to decide benefit levels
    - We advise that the government establish an independent panel (similar to the Low Pay Commission) or expand the role of the Social Security Advisory Committee (SSAC) to recommend benefit levels.
- How to set benefit levels
    - We urge the government to consider JRF and the Trussell Trust's call to enshrine in legislation that Universal Credit's standard allowance at least covers people's essentials such as food, utility bills and basic household goods as a minimal first step.
- Improve the uprating process
    - The APPG urges the government to guarantee annual inflationary uprating of benefit levels. During periods of high inflation, mid-year uprating could be triggered if CPI reaches a certain threshold.
    - Some submissions suggest that using the CPI to uprate benefits is not enough, and the government should consider benchmarking against the ONS' low-income index instead. Additionally, some recommend 'double locking' benefits with earnings and inflation to ensure that households claiming benefits are not left behind when living standards improve for workers.
- Reform the deduction policy
    - The APPG received evidence that deductions are causing financial hardship for households already on low incomes. The maximum deduction rate should be reduced to 15%, and deductions from government debts should be paused during periods of high inflation. Historic debts stemming from government administrative errors should be written off. Advances for Universal Credit claims should be non-repayable grants.
- Scrap the two-child limit and the benefit cap
    - Scrapping the two-child limit would lift 250,000 children out of poverty and substantially reduce the depth of poverty for 250,000 children affected by the benefit cap.
- Uprate Local Housing Allowance annually in line with rising rents
    - The APPG calls on the government to establish a legal requirement to annually uprate the LHA in line with the 30th percentile rent.
- Abolish the under-25 rate of Universal Credit
    - There was unanimous agreement among witnesses that the under 25 rate in Universal Credit is unfair and should be abolished. The rate forces young people living independently to receive a lower rate than those over the age of 25 despite facing the same living costs.
- Increase the rate of Carer's Allowance in line with equivalent benefits
    - The current rate of Carer's Allowance is just £76.75 per week. We believe this should be increased in line with equivalent benefits such as Employment Support Allowance (ESA), currently £84.80 per week. This would be a 10% increase on the current rate of Carer's Allowance.

Introduction

The All-Party Parliamentary Group (APPG) on Poverty aims to increase understanding of poverty among parliamentarians and to seek all-party solutions. In December 2022, the APPG launched an inquiry into the (in)adequacy of social security benefit levels with a call for evidence and two evidence sessions, held on the parliamentary estate in March 2023.

The report brings together information from 24 evidence submissions received from third sector organisations, academics, lived experience groups, think tanks and other interested bodies. All organisations are credited at the end of this report. Eight organisations also gave oral evidence. The APPG extends its thanks to all who took the time to submit evidence, both written and in-person, and contributed to the final version of this report.

The report begins with an explanation of why the APPG chose to focus on social security adequacy for its inquiry, followed by an in-depth look into the extent to which current benefit levels are meeting claimants' needs. The report then looks into the current uprating process and how benefit levels are set, before concluding with recommendations put forward by the evidence received and agreed by members of the APPG.

Why social security (in)adequacy?

Hopes of 2022 being the year of recovery from the last two years of Covid-19 were quickly dashed after the illegal Russian invasion of Ukraine in February, and the historically high levels of inflation that followed. Energy and food prices soared to a forty-year high, with inflation peaking at 11.1% in October 2022.[1]

While the announcement in the Autumn Statement that benefits would be uprated in line with the September inflation rate next April was welcome, the question of the underlying (in)adequacy of the benefit rates remains a vital one, as does the problems created by the delay in uprating at a time of high inflation.

In April 2022, benefits were uprated by 3.1% – the level of inflation from the previous September. By April, inflation had climbed to 9%, meaning millions of people receiving benefits faced real-term cuts to their incomes. Even before this, anti-poverty charities had been warning about the erosion of social security due to a decade of cuts and freezes, leaving social security entitlement insufficient for people to afford the basic necessities and to live a life of dignity.

The adequacy of benefits matter because the purpose of a social security system should be to ensure everyone has enough money to live, including those with disabilities, and families with children. People turn to the

[1] ONS, *Consumer price inflation UK: February 2023*, 2023

social security system often at the most challenging times in their life such as after losing a job, becoming ill or disabled, or having to reduce hours to take on caring responsibilities. When someone is going through a significant change in their life, what they need most is security and to be treated with respect. In their submission, the Cystic Fibrosis Trust referenced Scotland's new social security system which is grounded in the principles of "dignity, fairness and respect". Although it is still too recent to be assessed properly, the Trust state that anecdotal evidence shows the new system provides a much more effective and empathetic safety net.

The Work and Pensions Committee raised the issue of inadequacy in the second of two reports following their inquiry into the cost of living in 2022. The Committee highlights that not only does the UK have one of the lowest levels of social security entitlement as a percentage of GDP among OECD averages, but the UK has in place policies that push families deeper into poverty, such as the benefit cap. The report goes on to state that the existence and continued funding of the Household Support Fund – a discretionary fund delivered by local authorities to households in need – underlines how social security benefits are "already set at subsistence levels for most, leaving no capacity for individuals to cope with short term shocks."[2]

A growing number of organisations, parliamentarians from all parties and others have been questioning whether benefit levels are adequate to meet needs. The Disability Benefits Consortium (DBC) and Save the Children both state in their evidence that there has been no serious attempt by government to link the levels of benefits with need. The two organisations explain that no official study has ever been carried out on the adequacy of benefits since research conducted in the early 1960s, which was never published. The Baptist Union of Great Britain, The Methodist Church and The United Reformed Church highlight in their evidence that universal credit (UC) was designed to focus on work incentives and did not consider income adequacy. Their submission continues that the 2012 Universal Credit Evaluation Framework has no mention of income adequacy nor the impact of UC on hardship, and instead concentrates on reducing poverty through incentivising work, therefore, ignoring those who cannot work and who are not expected to work due to ill health, disability, or caring responsibilities.

The government's position is:

"The Government does not intend to conduct a specific review into the adequacy of benefit levels. There is no objective way of deciding what an adequate level of benefit should be as everyone has different requirements, and beneficiaries are free to spend their benefit as they see fit, in the light of their individual commitments, needs and preferences."[3]

The DBC dispute the government's position that to assess benefit adequacy would be too difficult. This is due to the wealth of work in this area by academics working on the Minimum Income Standard (MIS) - a research programme that sets out what the public agree everyone needs to live a dignified life, including both material needs but also the ability to participate in society. In other words, they successfully carry out the

[2] Work and Pensions Committee, *The cost of living – second report of session 2022-23 [p.18]*, 2022
[3] House of Commons, *The cost of living: Government Response to the Committee's Second Report of the Session 2022-23 [p.3]*, 2022

research labelled too challenging by government. Many organisations support using the MIS as a benchmark to set benefit levels.

This provoked the question – what level should social security entitlement be, and how should this level be decided? In addition, in times of rising inflation, is the current uprating process an adequate way to uprate benefits?

The APPG’s focus for this inquiry was the adequacy of benefits for people of working age and their children. Therefore, while topics around benefits such as take-up and entitlement, are important, they are not the focus of this report. Likewise, the report’s focus is on working-age people, and the APPG intends to look at the position of pensioners and migrant groups at a future date.

Adequacy

- ### Overall

Anti-poverty organisations have been highlighting the inadequacy of social security benefits for years, most recently since the removal of the £20 UC uplift in October 2021. Daniel Edmiston of the University of Leeds told the APPG that the UK now has the lowest net replacement rate in unemployment in the G7 and one of the lowest in the OECD.[4] The Chartered Institute of Housing (CIH) underlined that working age benefits will have lost 9.6% of their real value since April 2011. The losses from cuts and freezes of previous years continue to compound even after the uprating is restored. The Institute for Fiscal Studies identified that the inflationary uprating of April 2023 will not close the gap that opened between September 2021 and April 2022 as a result of the lag caused by the current uprating process. In fact, the think tank reports that it won't be until April 2025 that benefit rates will recover the losses brought about by lags in uprating.[5]

"I'd like people to think about why it was necessary to introduce a £20 uplift at the start of covid. Surely this is an acknowledgement in itself that the support given to low-income households just isn't enough for them to live on." (Caroline, Project Participant, Changing Realities)

As part of the Joseph Rowntree Foundation (JRF) and The Trussell Trust's joint evidence submission, the organisations stress that the first and most significant driver of foodbank need is insufficient income from social security, particularly the low rate of UC's standard allowance and the effect of UC deductions. The two organisations shared with the APPG their analysis of what it costs to afford a basic level of essential living costs (excluding rent and council tax) based on the public's opinion of the 'essentials' UC should be able to cover during a short period of unemployment. Their analysis found that the costs of essentials for a single-person household amount to £120 per week, and £200 per week for a couple. This is far higher than the actual amount awarded to these households on UC- £84.86 and £133.22 respectively. What's more, the UC award for under 25s- £67.22 per week for a single-person and £105.50 for a couple- is nearly half of what JRF and The Trussell Trust have found to be the amount needed to afford essentials.

Daniel Edmiston from the University of Leeds further illustrates in his submission the widening gap between non-pensioner benefit levels and the cost of living, evidenced by the financial strain faced by

[4] The net replacement rate is the level of net household income that is maintained after a period of unemployment, presented as a ratio of net household income received before job loss. OECD Data on net replacement rates is available at https://stats.oecd.org/Index.aspx?DataSetCode=NRR

[5] IFS, *The cost of living crisis: a pre-Budget briefing*, 2023

people relying on benefits. According to evidence, cited in his submission, from a large-scale national survey and in-depth qualitative interviews with benefit claimants, around half of those surveyed experienced severe financial strain (were unable to afford bills or eat fresh fruit and veg daily). What's more, just over three fifths (61%-64%) of claimants were unable to save £10 a month or replace/ repair major electrical household good If they broke, compared to one fifth (21%) of non-claimants.[6]

Christians Against Poverty (CAP) agreed that current levels of social security are not enough for people to live sustainably or comfortably. CAP, an organisation that provides free professional debt help, wrote in their evidence that nearly half of their clients are skipping meals (47%) and having to visit food banks and 45% are going without heating. The organisation stated that living on a low income means people cannot save, fix appliances, and are forced to pay the poverty premium, making it difficult to pay upfront costs or invest in quality goods that will last. People relying on benefits are not given the income to be able to live without financial worry and are pushed into survival mode.

In Daniel Edmiston's evidence, he identifies that although overall poverty levels appear to have stalled at the time of writing, those already living in poverty are being pushed into deeper forms of poverty. Edmiston reports that the proportion of the working-age population living in relative poverty (falling below 60% of median incomes after housing costs) increased from 19% in 2000-01 to 20% in 2021-22[7], yet children and larger families have an increased likelihood of being in deeper poverty than they were ten years ago.[8] Deep poverty has remained persistently high; 15% of people in the UK were living in deep poverty (less than 50% of the median income) in 2021/22.[9] Moreover, people from a minority ethnic background are disproportionately represented with more than 1 in 4 people in deep poverty being from a minority ethnic background, despite only making up 15% of the UK population. The increase in deep poverty demonstrates that social security is increasingly ineffectual at providing a safety net against deeper forms of poverty.

Moreover, food bank use is closely associated with destitution. Food bank data provided by the Trussell Trust indicates that 95% of people referred to food banks in early 2020 were classified as destitute[10], despite 86% of households referred to a food bank receiving social security.[11]

In their submission, JRF and the Trussell Trust identified that almost half (45%) of households on UC have deductions from their income due to debt repayments, averaging around £14 per week, the majority of

[6] Summers, K. et al, *Claimants' experiences of the social security system during the first wave of COVID-19*, 2021
[7] DWP, *Households Below Average Income: an analysis of the UK income distribution: FYE 1995 to FYE 2022,* 2023
[8] Stewart, K. et al, *A time of need: exploring the changing poverty risk facing larger families in the UK. Journal of Social Policy*, 2022
[9] Analysis is based on the latest data release of the HBAI dataset: DWP (2023) Households Below Average Income 1994/95-2021/22. [data collection] 16th edition. UK Data Service
[10] The definition of destitution is when a person has lacked two or more of the following six essentials over the past month because they could not afford them (shelter, food, heating their home, lighting their home, appropriate clothing and footwear, and basic toiletries), or their income was so low (less than £10 per day for a single person after housing costs) that they were unable to purchase these essentials.
[11] The Trussell Trust, *State of Hunger,* 2021

which are repaying government debts (e.g., UC advances). These deductions push people into financial hardship, evidenced by the fact over half (57%) of people on UC referred to food banks have debt deductions, according to the Trussell Trust's submission. Daniel Edmiston adds that the social security system is essentially a government debt collector, with an estimated £1.56 billion being 'withheld' from the lowest-income households each year. Edmiston explains that areas with highest rates of deprivation, also have the highest rates of deductions, emphasising how counterproductive this policy is.

Edmiston highlights that changes to the tax and benefits system have not only been regressive but racialised. In real terms, white families receive £454 less a year on average in cash benefits than they did ten years ago. For Black and minority ethnic families, this cut in value rises to £806 a year and even higher for Black families at £1,635 – over three times more than white households receiving benefits.

In Policy in Practice's submission, they confirm that the incessant need for additional top-up provision, i.e., cost-of-living payments, the household support fund, energy, and council tax rebate, are an implicit admission that current rates are not able to meet people's needs. Save the Children explained in their submission that social security entitlements have never been based on an assessment of what people need. Rates were initially set at a rate that was somewhere between an estimation of what was required for subsistence and what the UK government of the day could afford. No serious attempts have been made by the government to link entitlement to need. The Commission on Social Security agrees and notes in their evidence that the principal issue with benefits is the "lack of clear specification of their intended needs and a lack of explanation for how the benefit rates are determined."

The report will now investigate the extent to which benefits meet the specific needs of the groups they are designed to support.

• Disabled people

According to Disability Rights UK, government spending on disability benefits has shrunk by nearly £5 billion since 2010.[12] This is comprised of around £2.8 billion cut from disability benefits and a further £2 billion cut from Employment Support Allowance and incapacity benefit specifically. This is despite some disability benefits such as Personal Independence Payments, Attendance Allowance and Disability Living Allowance being protected, as required by Section 150 of the Social Security Administration Act 1992 to at least rise in-line with the level of prices.

These cuts have been made even though disabled people face extra costs associated with their disability that non-disabled people do not. These costs include higher energy bills to power machinery such as breathing equipment, hoists, beds, monitors, etc. The charity Scope found that on average disabled

[12] Disability Rights UK, *Disability benefit spending reduced by £5 billion over the last decade*, 2018

people face extra costs of £583 a month, and these extra costs are equivalent to almost half of their income.[13]

The current cost of living crisis has had a disproportionate impact on disabled people as evidenced by the Resolution Foundation's Costly Differences briefing which found that:

- 1 in 3 adults in the lowest household income decile have a disability, compared to the fewer than 1 in 10 of adults in the highest household income decile.
- People with a disability are almost three times as likely to live in material deprivation as the rest of the population (34 % vs 13%)
- 41% of disabled people said they couldn't afford to keep their homes warm, compared to 23% of the non-disabled population.[14]

Disability Action NI in their evidence submission cited a Savanta ComRes survey conducted in February 2022 which found that a third of disabled people report having £50 or less per week, after housing and bill costs, to spend on food and other essentials. While 7% (which is the equivalent of more than half a million- 612,710- disabled people if applied across the UK) report having less than £10 a week. This is underlined by a short testimony included in the submission:

"I cannot survive on disability benefits. I have no money for food. My home is freezing and sitting in shopping centres makes me anxious. I do not know how I will survive this winter." - *Disabled woman aged 25-29*

Research from the Royal National Institute of Blind People (RNIB) found that 28% of blind and partially sighted people said that the disability benefits they received were rarely or never enough to meet the extra costs incurred as a result of their sight loss.[15]

A government commissioned report titled *The Uses of Health and Disability Benefits* found that people who did not have income outside of their disability benefit "reported that they were often unable to meet essential day to day living costs", such as food, rent and heating.[16]

Witness Michelle Mott from Changing Realities spoke about how her financial situation is having a detrimental impact on her physical health. Her partner Elliot works 52 hours a week at a warehouse on

[13] Scope, *Disability Price Tag*, 2019
[14] El Dessouky, O. and McCurdy, C., *Costly differences: living standards for working-age people with disabilities*, Resolution Foundation, 2023
[15] RNIB, *Key information and statistics on sight loss in the UK*, 2022
[16] NatCen Social Research, *Uses of Health and Disability Benefits*, 2022

the national minimum wage and the rest of their household income comes from child tax credit and child benefit.

"Last week I went to see my GP due to the crippling pain of osteoarthritis, which impacts my daily life. They prescribed me pain medication, as well as medication for high blood pressure. Each item on the prescription cost £9.65. I had £10 left. I had to make a difficult decision - do I continue with the crippling pain and resign myself to bed for a few days – unable to cook, clean or look after my children or do I risk a stroke or heart attack due to uncontrolled blood pressure?"

People with disabilities and long-term health conditions are having to make these impossible decisions about their health and well-being all too often. Figures from a recent survey conducted by Healthwatch found that 10% of people have avoided taking up one or more NHS prescriptions because of the cost, up from 6% in October 2022, and that 10% of people avoided buying over the counter medication they normally rely on, up from 7% in October 2022.[17]

Evidence submitted by Parkinson's UK showed that in 2021 a single person over the age of 25 claiming the highest rates of Personal Independence Payments (PIP) alongside the Standard Allowance of Universal Credit would only be able cover two thirds (67%) of the average actual cost of living with Parkinson's. Research conducted by Sheffield Hallam University indicated that the average cost of living with Parkinson's in England was £18,663 a year.[18] The Cystic Fibrosis Trust also stated in their evidence that the inflated cost of living with Cystic Fibrosis, e.g., food bills and laundry expenses, "often exceed the amount of support offered by the current levels of social security, placing people into precarious situations."[19]

• Carers

The current rate of Carers Allowance is £76.75 a week (2023/24) and is contingent on a carer completing at least 35 hours of caring a week. The allowance for carers is one of the lowest rates of benefits of its kind. Carers also face additional costs because of their caring responsibilities such as travel, extra laundry, the need for higher indoor temperatures, running of equipment and specialist food for the person they care for.

[17] Healthwatch, *Cost of living: people are increasingly avoiding NHS appointments and prescriptions*, 2023
[18] Parkinson's UK, Evidence submission, 2023
[19] The Cystic Fibrosis Trust, Evidence submission, 2023

This is underlined by Carers UK recent research which shows that those in receipt of Carer's Allowance are more likely to be cutting back on food and heating (35%) compared to all carers (25%).[20] Research by JRF found nearly 44% of working age adults providing more than 35 hours of unpaid care are in poverty.[21] The JRF also found that the number of Carer's Allowance recipients living in poverty has risen from 16% to 34% in the last decade.[22] Carers UK's evidence cited the DWP's Family Resources Survey which found that 1 in 5 households in receipt of Carer's Allowance reported living in food insecurity – nearly three times the rate of the general population.

Carers UK also found that carers who were in receipt of UC with a monthly Carer Element were even more likely to be struggling financially than those receiving Carer's Allowance. Their State of Caring Survey found that 56% said they were struggling to make ends meet, 46% were cutting back on essentials such as food and heating, 42% have been struggling to afford the cost of food, 32% said they cannot afford their utility bills and 14% were using food banks.

The written submission from Changing Realties included testimonies from individuals with lived experience of the social security system. One of the participants, Sal B lives in England and cares for her mother and has a child, she claims a number of benefits including Carers Allowance.

"I get £302 for Carers Allowance but because they made me claim the Carers Element of Universal Credit, that is taken away from me on the day I am paid and the Carers Element is only £168, so because I switched to Universal Credit from legacy benefits I am actually down money over all - not up money as it said I would be when I did the benefits calculator with Citizens Advice before switching."

"I don't eat most of the time because I haven't got enough for me and my child and she comes first. I spend everything on her, and I still need to borrow from family and friends to get by... I have to rely on book banks for myself lately and clothing charities for school uniforms and clothes for my child because I can't afford it with the increase in the cost of living."

In Scotland, those in receipt of Carers Allowance can claim an additional Carers Allowance Supplement worth nearly £500 paid in two instalments across a 12-month period. A similar scheme was also available in Wales in 2022 which was available to eligible unpaid carers. No such supplementary payments are available to unpaid carers in either England or Northern Ireland. The devolved governments in Scotland and Wales introduced these supplementary payments in recognition of the fact that Carers Allowance is inadequate, and the payments bring it in line with the weekly rate of Job Seeker's Allowance.

[20] Carers UK, *Heading for crisis: caught between caring and rising costs*, 2022
[21] JRF, *UK Poverty 2022: The essential guide to understanding poverty in the UK*, 2022
[22] JRF, *Unpaid carers changing the systems that trap them in poverty*, 2022

• Families with children

The current rate of the Child Element of universal credit is £315.00 per month for a first-born child (born before 6 April 2017) or £269.58 for a first child born on or after 6 April 2017. The rate for a second or any other eligible child is £269.58 per month. Since 2017 the payment of the additional child elements is restricted to the first two children in a household, if the third or subsequent children were born after April 2017, other than in exceptional circumstances.

Additional monthly payments are available to claimants with disabled children, £146.31 per month if a child is disabled and £456.89 per month if a child is severely disabled. Eligibility for additional payments for disabled children is not restricted by the two-child limit.

The current rate of child benefit is £24 per week for the eldest or only child and £15.90 per week for each additional child.

29% of children in the UK are growing up in poverty – this equates to 4.2 million children, an increase of 350,000 children on 2020/21.[23]

One of the main drivers of child poverty is the two-child limit. According to the Child Poverty Action Group (CPAG) every year around 50,000 children are pushed into poverty because of the two-child limit, and a further 150,000 children who are already living in poverty see their circumstances deteriorate further.[24] At our second evidence session the two-child policy was singled out as an unduly harsh measure which was subjecting families to hardship.

CPAG predicts that child poverty will continue to rise to a record 4.4 million by 2027/28, and much of this increase will be driven by the two-child limit.[25] They also predict that the majority of children in larger families are forecast to be in poverty by 2027/28.

CPAG found that 400,000 children were lifted out of poverty as a result of the £20 uplift to UC during the Covid-19 pandemic.[26] This finding adds credence to their belief that investing in social security is the best and most efficient way to reduce child poverty and support struggling households.

The most recent DWP figures found that 44% of children in lone parent families were in poverty.[27] Prior to the pandemic, CPAG found that lone parents working full time on median earnings could not reach a decent minimum living standard, falling £60 a week short of what is required.[28] The Cost of A Child report

[23] DWP, *Households below average income: for financial years ending 1995 to 2022,* 2023
[24] CPAG, *Has the two-child limit affected how many children families have?,* 2023
[25] Hirsch, D., *The Cost of Child Poverty in 2023*, CPAG, 2023
[26] CPAG, *Official Poverty Statistics: Government pulled children out of poverty*, 2022
[27] DWP, *Households below average income: for financial years ending 1995 to 2022*, 2022
[28] CPAG, *Working lone parents face drastic and growing income shortfalls,* 2019

also found that childcare costs, for those requiring childcare, now comprise nearly half of all the costs of a child.

The British Association of Social Workers' (BASW) evidence submission emphasised that policies which increase a family's income could reduce the number of children in out of home care. They go on to state that "a relatively small amount of money could reduce a family crisis".[29]

May Fairweather from Changing Realities is a single parent from Stockport who spoke at our evidence session about having to quit her job due to the exorbitant costs of childcare:

"Until recently I was working full-time as a money advisor for a charity on a helpline for survivors of domestic abuse. I had to leave because a full-time place at my son's nursery costs the same as my take home pay and universal credit – the 85% would only cover the cost of 3 days of nursery."

At the recent Spring Budget, the Chancellor announced an expansion of free childcare hours which is a welcome step in the right direction.

- From April 2024, working parents of two-year-olds will be able to access 15 hours of free childcare.
- From September 2024, 15 hours of free childcare will be extended to all children from the age of nine months.
- From September 2025, working parents of children under the age of five will be entitled to 30 hours free childcare per week.[30]

Whilst this announcement is welcome there are still concerns from within the childcare sector that the levels of funding announced are not sufficient and significant investment is required in order to overcome the current shortage of childcare practitioners. The Women's Budget Group also estimate that for funding to cover the true cost of provision of all free hours in 2025/26 an additional £5.2bn would need to be allocated (£9.4bn in total).[31]

[29] BASW, Evidence submission, 2023
[30] DfE, *Budget 2023: Everything you need to know about childcare support*, 2023
[31] WBG, *Women's Budget Group response to the childcare measures Spring Budget 2023*, 2023

• Under 25s

Many organisations wrote in their submissions that the under-25 rate of UC is completely unfair, given the fact that young people living independently face the same costs regardless of whether they are under or above the age of 25. Evidence submitted by the Centre for Research in Social Policy (CRSP) at Loughborough University, highlighted that benefit rates for the younger age group are substantially lower - £292.11 a month for under 25s, compared to £368.74 for those aged 25 and over. The lower rate is the equivalent to just over £67 a week. The CRSP stressed that according to the Minimum Income Standard (MIS) – a research programme that set out what the public agree everyone needs in order to live a dignified life, including both material needs but also the ability to participate in society- the £67.20 a week just about meets the MIS food budget of £65.73 a week.[32] Likewise, Barnardo's drew attention to the fact that young people will be affected more by higher inflation, and research shows that they are buying and consuming less than other age groups. A lower rate reduces the living standards for young people which can lead to financial insecurity and poorer health.

What's more, mechanisms within the social security system are pushing young claimants further into poverty. According to the CRSP, young people in low-income households are less likely to have savings or financial support from family. Lloyds Bank Foundation also highlight that care leavers are subject to the under-25 rate; despite the fact this group are unlikely to be able to rely on financial support from family. Both groups, therefore, when faced with the five-week wait, have no option but to take out a UC advance. Ultimately, this leads to deductions to their UC which reduces the amount of UC received and further decreases the adequacy of support. This reduced level of support leaves young claimants financially struggling, and research from CRSP shows many are left with no choice but to resort to food banks or simply go without. The constant worry and stress of life on a low-income leaves young claimants emotionally drained, in addition to the social pressure of not being able to join in the same activities as their peers.

CRSP found that the when the £20 UC uplift was in place, the young people involved in their research were able to cover essential costs with less stress. Similarly, they could afford to do things beneficial to their wellbeing, such as meeting up with friends.

[32] Davis, A. et al, *A Minimum Income Standard for the UK in 2022*, JRF, 2022.

• Housing

Although benefits have been uprated in line with inflation in 2023, some components of social security have not, notably the Local Housing Allowance (LHA). LHA was initially based on the median (50th percentile) rent but was lowered to the 30th percentile in 2011.

The CIH emphasised that it is not uncommon for LHA to miss out on an inflationary uprating. This has happened 9 times in the 15 years since its introduction. While LHA rates remain frozen, tenants are forced to cover the shortfall with their benefit income. Rising rents are essentially eroding people's benefits meant for other necessities.

The longer freezes and sub inflationary upratings continue, the smaller the pool of housing available at LHA rates. According to the Lloyds Bank Foundation's submission, in some local authorities there is not a single property available at the LHA rate, meaning LHA is completely ineffective. The lack of affordable housing forces larger households into smaller properties, causing overcrowding and a poorer standard of living.

Analysis by Policy in Practice for the APPG found that 28.9% of council or housing association tenants and 28.3% of private tenants will not be able to cover their bills in April 2023, compared to 23.5% of households without housing costs. In its submission, Policy in Practice continues that nearly 1 in 2 (49.2%) private tenants will face a shortfall between their housing support and their rent in April 2023 due to the low rates of LHA. Moreover, 1 in 5 (19.7%) of council or housing association tenants, will be affected by the under-occupancy charge (also known as the bedroom tax).

Uprating process

Currently the Secretary of State for Work and Pensions is required to review the level of benefits each year. Working age benefits are generally uprated every April in line with CPI inflation the previous September. On 6th April 2023, working age benefits increased by 10.1%.

There was a consensus at our first evidence session that the current system of uprating benefits is inflexible and unresponsive to the sharp increases in inflation. The JRF noted that when benefits were increased by 3.1% in April 2022, compared to actual inflation of 9%, households in poverty were around £500 per year worse off, with hundreds of thousands of people pulled into poverty as a result.

Policy in Practice suggested that a new mechanism for uprating at times of high inflation should be added to the current process. If inflation reached a certain level, e.g., 4%, benefits would be automatically uprated. This would ensure that increases to benefit payments would not lag behind rising costs. Carers UK also felt that the uprating system needed to be more reactive to inflationary rises.

The government has previously stated that the operation of the uprating system for legacy benefits is technically complicated and that many of the computer systems have been built to only accommodate benefit uprating once a year.

Other suggestions from a range of written submissions included:

- benefits being uprated twice a year
- the benefit cap should be included in annual uprating to ensure those affected do not suffer a year-on-year decrease
- using the December rate of CPI rather than the September rate
- using a low-income index rather than general inflation – as inflation is higher for people on low incomes when the prices of essentials are rising faster than general prices
- a ‘double lock’ with earnings so benefits are not excluded when overall living standards improve in real terms
- Local Housing Allowance to be uprated annually to keep up with rising rents

How to decide benefit levels

"I suppose the real question is - what is the point of the system? Is the assumption that anyone that is not working full-time, is a lazy slacker, therefore the system should force them to get a job? Or is the system ensuring that nobody is living in poverty – it can't do both – and it seems like it is trying to do both and is therefore failing at both." – May, Project Participant, Changing Realities

- **The Essentials Guarantee and an independent body to recommend benefit levels**

The JRF and The Trussell Trust are calling for an 'Essentials Guarantee' which would embed a minimum floor into the UK's social security system. The intention of the guarantee is to ensure that no one will go without the essentials such as food, utilities, and vital household goods.

Based on their own internal analysis the JRF established that the minimum rates should be £120 a week for a single adult and £200 for a couple. This is higher than the current standard allowance of just £93.59 per week for a single adult over the age of 25. The essentials guarantee is also higher than the current standard allowance for a couple over the age of 25 which currently stands at £146.90. The gap between the Essentials Guarantee and the current standard allowance is even greater for those under the age of 25 – a single person is entitled to just £74.14 a week and a couple under 25 can claim £116.37 a week.

The level of the essentials guarantee would be annually reviewed by an independent process which would take into account the current cost of essentials. The JRF have estimated that the Guarantee would benefit 8.8 million low-income households including 3.9 million families with children and over half of all working-age families in the UK with a disabled family member.

Action for Children suggested the creation of a new independent body to make recommendations on minimum benefit uprating levels, modelled on the Low Pay Commission. Baptists, Methodists, and United Reform Churches endorsed a similar type of body in their evidence submission. The new body would have a clear remit to ensure that uprating decisions cover the cost of essentials and protect living standards. The body would also be responsible for ensuring that benefit levels do not fall below a certain level and could be given a mandate to bring benefit levels up to a certain level over time, similar to the Low Pay Commission's mandate to raise the National Living Wage to two-thirds of median income by 2024.

At our first evidence session, the think tank Bright Blue set-out their proposal to change the current structure and remit of the Social Security Advisory Committee (SSAC) which would now include recommending a new minimum living income benchmark. The remit is modelled on the Low Pay Commission in terms of its structure. It would be comprised of 6 independent experts - 4 political appointments – 2 from governing party and 2 from the main opposition party and 2 experts by experience. The Secretary of State for Work and Pensions would still have the final say on the level of benefits. The primary aim of the reform to the SSAC would be to create a strong cross-party consensus on what an adequate social security system should look like.

Overall, there was strong support from those giving oral evidence for the idea of an independent body to advise government on benefit levels.

- Minimum Income Standard

The Minimum Income Standard (MIS) is an ongoing research project - based on what members of the public think you need for a minimum acceptable standard of living in the UK - which started in 2008 and is headed by Loughborough University's Centre for Research in Social Policy and is funded by the Joseph Rowntree Foundation. MIS establishes a benchmark against which the adequacy of benefit levels, wages and household incomes can be assessed.

At our evidence session, the Centre for Research in Social Policy laid out how the level of benefits have been eroded over time, for example for a working age couple in 2008, out of work benefits provided 42% of what you needed for a minimum acceptable standard of living, by 2022 that had fallen to just 29%. In London where costs are higher it’s even worse, if you’re a single, working age adult living on your own, out of work benefits cover 6% of what you need to meet the Minimum Income Standard. MIS not only considers an individual’s material need but also their ability to fully participate in society and live a fulfilling life and not just survive on the bare minimum.

Conclusion

Our social security system should exist to support households and provide genuine financial security, yet in its current state, the low rates of social security are pushing people into poverty and driving destitution. In the UK, our rates of social security are functioning at subsistence levels, leaving people unable to put food on the table and money in the meter. Without any meaningful link between benefit rates and claimants' needs, social security has been left to wither under the political will of recent governments. It is clear that rates of benefits must be linked to something other than an arbitrary historical level and instead should reflect needs.

Experiencing over 12 months of high inflation illuminated the flaws in the current uprating process. The six-month lag caused by uprating in April by September's inflation rate means people on low incomes, who need support the most, are faced with rising prices whilst their incomes remain stagnant. Furthermore, the debate around whether to uprate benefits in line with inflation must be a guarantee rather than an annual political debate. People on low incomes need security, not months of uncertainty while politicians decide whether to cut their incomes.

Recommendations

The following recommendations have been put forward on the basis of the evidence submitted and agreed by members of the APPG.

- Increase the levels of benefits

The most pressing recommendation is to increase all benefits to address the immediate need among people relying on social security. All witnesses agreed that the current levels of benefits are too low and that this is driving claimants into poverty. The inadequate rates of benefits are counterproductive to the government's aim of getting more people into work. Witnesses explained that the mental toll and stress that accompanies life on a low income, makes it harder for people to escape poverty. Living in scarcity does not put people in the right mindset to start looking for work. Organisations assert that increasing social security benefits would not lead to everyone stopping work and the UK's taxation level is relatively low compared to other countries. What's more, increasing rates of social security is the most effective way to reduce poverty. Raising the minimum wage is not well-targeted at low-income households, as minimum wage workers are often the second earner in households with income from the primary earner. It's important to note, however, that the full impact of increasing social security rates alone would not be felt, particularly by larger families, without also eliminating the benefit cap and two-child limit (see below).

"What are the main changes you would like to see the report recommend?" – David Linden MP, Co-Chair of the APPG on Poverty

"Raising the level of benefits – it's pitiful what we get. My partner works 52 hours a week and we can't live a normal life. We can't even go to the cinema. At the end of the month, when we have worked out all incomings and outgoings – we have £20 per person left – we can't do anything – that's £80 in total – there are four of us." – Michelle, Project Participant, Changing Realities

- Establish an independent panel to decide benefit levels

Multiple evidence submissions recommend that the government establish an independent panel to recommend benefit levels. Similar to that of the Low Pay Commission, this new body would make recommendations to government on the minimum benefit uprating levels. This panel must be guided by participation principles and include experts-by-experience.

Rather than creating an entire separate body, there was also the suggestion of expanding and reforming the role of the Social Security Advisory Committee (SSAC), to include a remit to create and maintain a 'minimum living' income benchmark, including for housing costs. It was recommended that SSAC should include at least two experts-by-experience. The Committee's role would also include developing the benchmark for different household types, make recommendations on the minimum uprating needed, and review thresholds and caps within the social security system. The APPG would support either proposal.

- How to set benefit levels

It was recognised that the first step must be to agree what benefits levels should aim to achieve. Policy in Practice points out that levels of social security would vary depending on whether its purpose was to prevent destitution, prevent children and adults from falling below the poverty line, or be set at a level that would provide dignity and allow active participation in society. There was widespread agreement that social security rates should take account of need and guarantee a minimum level of income to cover the basic cost of living and safeguard human dignity. These rates should be informed by the costs of energy, food, transport, utilities, and other essential costs. This minimum payment should not be affected by debt repayments or overpayments, so regardless of a person's situation or debt arrangement, there is a minimum level at which benefit payments must be paid.

The APPG urges the government to consider JRF and Trussell Trust's call to enshrine in legislation that UC's standard allowance at least covers people's essentials such as food, utility bills and basic household goods. The level set for the Essentials Guarantee should be annually based on the recommendation of an independent process, such as the independent panel mentioned above.

Other organisations suggested a more ambitious approach, calling for benefits to be set at a level that provides a 'socially acceptable' standard of living, such as the Minimum Income Standard. However, the APPG acknowledges that in order to get public agreement on a benefit level, such as that of the Essentials Guarantee, it will need to be more frugal than that of MIS. That said, we would see Essentials Guarantee as a minimal first step towards a level of benefits sufficient for dignity and participation in society.

- Improve the uprating process

As a first step, the APPG urges the government to guarantee a yearly inflationary uprating. The current uprating process is subject to the political decisions of the government, meaning whether to uprate benefits in line with inflation is up for debate every year. While politicians decide whether those on the lowest incomes should get a real terms pay cut or not, millions of people receiving benefits face months of stress and uncertainty. The government must guarantee inflationary uprating to give a sense of security and stability to people receiving benefits.

a) Frequency

There was a clear consensus that the current process of uprating is not fit for purpose. Many submissions suggested that a mid-year uprating could be triggered when CPI reaches a certain threshold. This would help maintain benefit levels during times of high inflation and avoid the current situation where people on the lowest incomes must wait for their benefits to catch-up with inflation.

Alternatively, the government should reduce the 'lag' of uprating from six to three months by using December or January's CPI figures to uprate benefits in April, rather than the September rate.

b) Index

Some submissions highlighted that using the CPI figure to uprate benefits is inadequate. In some cases, people on a low income experience a much higher inflation rate than the general population when the cost of basics is rising faster than general prices. Therefore, the government should consider benchmarking against the Office for National Statistics' low-income index rather than CPI to uprate benefits. Another option would be to double-lock benefits with earnings and inflation, so households claiming benefits are not left out when living standards improve in real terms for workers.

- Uprate LHA annually in line with rising rents

The decision to freeze LHA continues to push those on UC living in the private rented sector into hardship. Freezing LHA forces renters to top-up their housing costs with the rest of their benefit income leaving households with much less money to live on. The APPG calls on the government to establish a statutory requirement to uprate the LHA annually in line with the 30th percentile rent.

- Abolish the under-25 rate for UC

Several witnesses underlined that having a separate rate for under-25s in UC was unfair, given young people living independently face the same costs as those above the age of 25. In fact, at both evidence sessions, there was unanimous agreement between all witnesses present that the under 25 rate in UC was nonsensical and should be abolished. The APPG therefore recommends that this lower rate of UC is abolished, so that all UC claimants can receive the higher standard allowance rate.

- Reform the deduction policy

The APPG has heard that deductions are pushing households, already on the lowest incomes, further into poverty. Before making deductions, the APPG recommends that the government should be required to follow best practice on responsible debt collection, as suggested by Grand Union Housing Group, to prevent pushing people into further hardship. The government has made progress in reducing the maximum deduction rate; however, they should go further and reduce the rate to 15%. The government should also pause the deductions from government debts during periods of high inflation.

What's more, if the government were to establish the essentials guarantee in legislation as mentioned above, this would ensure that even with deductions in place, people in receipt of social security would not be pushed into destitution, and would be able to afford the essentials whilst paying back any debts.

Moreover, historic debts that stem from government administrative errors must be written off. Often, people are unaware they even have debts from tax credits until they make a UC claim. New UC claimants are forced to get an advance payment to cover their expenses during the five-week wait for their UC claim to be processed and into their bank accounts. Evidence submitted shows that nearly 1 in 2 people claiming UC face a deduction because of an advance payment.[33]

[33] Edmiston, D. Written evidence for inquiry into the (in)adequacy of social security benefit rates, University of Leeds, 2022

These advances should be non-repayable grants, as widely recommended by various groups including the Work and Pensions Committee in the House of Commons and the Economic Affairs Committee in the House of Lords.[34][35]

- **Scrap the two-child limit and the benefit cap**

Similar to deductions, the two-child limit and the benefit cap purposefully reduce a household's benefits below the already inadequate levels of benefit income. Benefits are simply far too low for claimants to be able to live a decent life. Then, when considering deductions – UC advances, debts, DWP overpayments, sanctions – support is reduced even more drastically below the level on which people can survive.

These two policies are the main drivers of child poverty among larger families, who are already at a higher risk of living in poverty. Scrapping the two-child limit would lift 250,000 children out of poverty and mean a further 850,000 are in less deep poverty.[36] Removing the benefit cap would substantially reduce the depth of poverty for the 250,000 children living in families affected by the cap.[37]

"All I hope for financially is enough to live well, to eat healthy food every day, to be able to keep my home warm when it is cold, to be able to afford the bills and necessities of life without worrying and constantly adding the cost of everything as I get through the day. Enough to be able to live, not just survive. What I really want to end is the hostile environment for people who are unable to work through no fault of their own. We need a Government that values the lives of those who are not adding to the fiscal economy and appreciates all that we have to offer to society rather than seeing us as a drain on finances." – Lilli K, Project Participant, Changing Realities

- **Increase the rate of Carer's Allowance in line with equivalent benefits**

The APPG believes that the current rate of Carer's Allowance (CA) is too low and should be increased at least in line with Employment Support Allowance (ESA). Evidence submitted by Carer's UK showed that carers in receipt of CA were more likely to be cutting back on food and heating and using foodbanks compared to all carers. The devolved governments in Scotland and Wales introduced a £500 supplementary payment to those in receipt of CA. This supplement brought the allowance in line with the rate of Job Seeker's Allowance, which is equal to the rate of ESA.

[34] Economic Affairs Committee, *Universal Credit isn't working: proposals for reform*, 2020
[35] Work and Pensions Committee, *Universal Credit: the wait for a first payment*, 2020
[36] CPAG's calculations using *CPI All Items Index,* Office for National Statistics, 2022; Child benefit rates; Economic and fiscal outlook – November 2022, Office for Budget Responsibility, 2022
[37] See note 32.

This clearly illustrates that the current level of CA is inadequate, and we urge the UK government to consider increasing the rate in line with equivalent benefits.

Contributors

We are grateful to the following organisations for contributing evidence to this inquiry, either through written submissions or verbally during the evidence sessions.

Action for Children

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Barnardo's

Bright Blue

British Association of Social Workers

Carers UK

Centre for Research in Social Policy at Loughborough University

Changing Realities

Chartered Institute of Housing

Child Poverty Action Group

Christians Against Poverty

Cystic Fibrosis Trust

Daniel Edmiston at University of Leeds

Disability Action

Disability Benefits Consortium

Grand Union Housing Group

Greater Manchester Disabled People's Panel

Greater Manchester Poverty Action

Joseph Rowntree Foundation

Lloyds Bank Foundation

Multiple Sclerosis Society

Parkinson's UK

Policy in Practice

Save the Children

The Trussell Trust

Z2K (Zacchaeus 2000 Trust)

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The All-Party Parliamentary Group on Poverty

The APPG's aim is to increase understanding of poverty among parliamentarians and to seek all-party solutions, while drawing on a range of outside people and knowledge.

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Child Poverty Action Group and the Equality Trust act jointly as an independent secretariat to the APPG.

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