

All Party Parliamentary Group on Poverty

Call for evidence into the impact on poverty of maintaining the £20 uplift in universal credit

1.0 Introduction

This response has been made by members of the Consortium for the Regional Support for Women in Disadvantaged and Rural Areas (hereafter, the Women's Regional Consortium), which is funded by the Department for Communities and the Department of Agriculture, Environment and Rural Affairs in Northern Ireland.

The Women's Regional Consortium in Northern Ireland consists of seven established women's sector organisations that are committed to working in partnership with each other, government, statutory organisations and women's organisations, centres and groups in disadvantaged and rural areas, to ensure that organisations working for women are given the best possible support in the work they do in tackling disadvantage and social exclusion. The seven groups are as follows:

- Training for Women Network (TWN)
- Women's Resource and Development Agency (WRDA)
- Women's Support Network (WSN)
- Northern Ireland Rural Women's Network (NIRWN)
- Women's TEC
- Women's Centre Derry
- Foyle Women's Information Network (FWIN)

The Women's Regional Consortium is the established link and strategic partner between government and statutory agencies and women in disadvantaged and rural areas, including all groups, centres and organisations delivering essential frontline services, advice and support.

The Women's Regional Consortium ensures that there is a continuous two-way flow of information between government and the sector. It also ensures that organisations/centres and groups are made aware of consultations, government planning and policy implementation. In turn, the Consortium ascertains the views, needs and aspirations of women in disadvantaged and rural areas and takes these views forward to influence policy development and future government planning, which ultimately results in the empowerment of local women in disadvantaged and rurally isolated communities.

In responding to this call for evidence the Women's Regional Consortium has used evidence from a number of research projects carried out with local women in Northern Ireland. This includes a research paper on the Impact of Austerity and Welfare Reform on Women¹ and a research paper on the Impact of Universal Credit on Women.² The ability to gather further evidence on this issue has been made more difficult due to Covid19 and the lockdown measures but a number of individual telephone interviews have been carried out with local women to gather their views on the uplift. The feedback from the research projects and the interviews is included throughout this response as quotations directly from the women involved.

¹ Impact of Ongoing Austerity: Women's Perspectives, Women's Regional Consortium Northern Ireland, March 2019

<http://www.womensregionalconsortiumni.org.uk/sites/default/files/Impact%20of%20Ongoing%20Austerity%20Women%27s%20Perspectives.pdf>

² The Impact of Universal Credit on Women, Women's Regional Consortium Northern Ireland, September 2020

<http://www.womensregionalconsortiumni.org.uk/node/150>

2.0 Background

The Women's Regional Consortium appreciates the opportunity to provide evidence to the All Party Parliamentary Group on Poverty. Poverty is an issue which impacts on the lives of many women in Northern Ireland and is harmful not only to the women themselves but to their children, families and wider communities.

Women are generally more likely than men to live in poverty across their lifetimes. Lone parents (in Northern Ireland 91% of lone parents are women³) are even more vulnerable to poverty. In Northern Ireland 37% of single parents are living in poverty.⁴ Women often bear the brunt of poverty in the home managing household budgets to shield their children from its worst effects. This means that women end up acting as the 'shock absorbers' of poverty going without food, clothes or warmth in order to meet the needs of other family members when money is tight.⁵

"As long as my two kids are fed and watered I don't care if I eat."

(Quote taken from Women's Regional Consortium Research on the Impact of Austerity/Welfare Reform on Women, March 2019)

Women are more likely to be in receipt of social security benefits, more likely to be in low-paid, part-time and insecure work and also more likely to be providing care either for children or other family members which limits their ability to carry out paid work. This contributes to keeping women's incomes generally lower over their lifetimes and therefore puts them at greater risk of poverty. These existing gender inequalities are also likely to be further worsened due to the Covid19 pandemic.

³ Census 2011 – Key Statistics for Gender, Research and Information Service Research Paper, Ronan Savage and Dr Raymond Russell, Northern Ireland Assembly, 5 September 2014
<http://www.niassembly.gov.uk/globalassets/documents/raise/publications/2015/general/3415.pdf>

⁴ Households Below Average Income: Northern Ireland 2018/19, DfC & NISRA
<https://www.communities-ni.gov.uk/system/files/publications/communities/hbai-2018-19.pdf>

⁵ A Female Face, Fabian Society Blog by Mary-Ann Stephenson, Women's Budget Group, February 2019
<https://fabians.org.uk/a-female-face/>

“At the end of the day women and mothers are left with the burden of these issues (referring to low-incomes and poverty). They worry about these things.”

(Quote taken from Women’s Regional Consortium Research on the Impact of Austerity/Welfare Reform on Women, March 2019)

The social security system has a vital role to play in easing the impact of poverty on people and families. As the Covid19 pandemic has shown, people need to be able to rely on the social security system when times get tough and they are hit by unexpected costs or lost earnings. However, the welfare reform and austerity measures introduced have tended to limit the ability of the system to protect against poverty.⁶ Many of these changes have had more negative impacts on women than men. The House of Commons Library reported that 86% of the savings to the Treasury from the tax and benefit changes since 2010 will have come from women.⁷

Locally an analysis of the impact of the reforms by the Northern Ireland Human Rights Commission (NIHRC)⁸ showed that across most income levels the overall cash impact of the reforms is more negative for women than for men. Their most striking finding was that households with children experience much larger losses as a result of the reforms than those without children. This is particularly the case for lone parents (who are mostly women) who lose £2,250 on average, equivalent to almost 10% of their net income.

“I don’t know how anyone does it as a single parent. The cost of milk, nappies. There is a ripple effect on children.”

(Quote taken from Women’s Regional Consortium Research on the Impact of Austerity/Welfare Reform on Women, March 2019)

⁶ Protecting dignity, fighting poverty and promoting social inclusion in devolved social security, Dr Mark Simpson, Ulster University, June 2018
http://www.niassembly.gov.uk/globalassets/documents/raise/knowledge_exchange/briefing_papers/series_7/simpson060618.pdf

⁷ Estimating the gender impact of tax and benefit changes, Richard Cracknell, Richard Keen, Commons Briefing Papers SN06758, December 2017
<http://researchbriefings.files.parliament.uk/documents/SN06758/SN06758.pdf>

⁸ Cumulative impact assessment of tax and social security reforms in Northern Ireland, NIHRC, November 2019
https://www.nihrc.org/uploads/publications/Final_CIA_report_Oct_2019.pdf

Following its recent examination of the UK, the CEDAW Committee raised concerns about the impact of austerity measures on women.⁹ The Committee stated its concern about the “*disproportionately negative impact of austerity measures on women, who constitute the vast majority of single parents and are more likely to be engaged in informal, temporary or precarious employment.*”

Despite the vulnerability of women to austerity policies, many post-2010 social security reforms have taken place without sufficient analysis of these measures on women’s equality.¹⁰ In Northern Ireland they were implemented without regard to the contextual factors which increase women’s vulnerability to poverty including: high rates of female economic inactivity, no childcare strategy, high number of women with adult care responsibilities, a weak labour market, high number of women working part-time and in precarious jobs and wages lower than the UK average.¹¹

“It’s degrading – how can I provide for my family? Kids ask can we get this, can we get that and I have to say no all the time.”

(Quote taken from Women’s Regional Consortium Research on the Impact of Austerity/Welfare Reform on Women, March 2019)

2.1 Northern Ireland Welfare Reform Mitigations

In Northern Ireland a package of mitigation measures was agreed by the Northern Ireland Executive to protect some claimants from the harshest impacts of welfare reform.¹² This included a number of mitigations for Universal Credit including the Cost of Work Allowance (a supplementary payment recognising employment expenses) and the creation of the Contingency Fund (emergency payments where

⁹ Concluding Observations on the eighth periodic report of United Kingdom of Great Britain and Northern Ireland, CEDAW/C/GBR/CO/8, March 2019 (para 16)
https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En

¹⁰ The impact of austerity on women, D Sands, Fawcett Society, 2012
<https://www.fawcettsociety.org.uk/Handlers/Download.ashx?IDMF=f61c3b7e-b0d9-4968-baf6e3fa0ef7d17f>

¹¹ Shadow report for the examination of the UK by the Committee on the Convention to Eliminate Discrimination against Women, NIWEP, January 2019

¹² Welfare Reform Mitigations Working Group Report, Professor Eileen Evason, January 2016
<https://www.executiveoffice-ni.gov.uk/sites/default/files/publications/ofmdfm/welfare-reform-mitigations-working-group-report.pdf>

hardship occurs due to difficulties with Universal Credit not due to any fault of the claimant).

However a NI Audit Office report¹³ into the mitigations showed that uptake of the full range of mitigations was below estimates with £136 million of the available funding not utilised in the first two years. Over 25% of this underspend related to the Cost of Work Allowance. This had the potential to help many low-income women as it was recommended that it would have “*a special weighting for lone parents taking account of the cost of childcare.*”¹⁴

The Audit Office report also highlighted that uptake of the Contingency Fund has been low “*which may suggest difficulties in accessing these payments.*” In Women’s Regional Consortium research with local women on the impact of Universal Credit,¹⁵ 86% of the women reported that they had not heard about the help available through this Fund.

“They need to tell people about the help available (referring to the Contingency Fund). You just don’t know about it. It would have helped me not get into further debt.”

(Quote taken from Women’s Regional Consortium Research on the Impact of Universal Credit on Women, September 2020)

2.2 Research on the Impact of Universal Credit on Women in Northern Ireland

In September 2020 the Women’s Regional Consortium completed a research paper on the Impact of Universal Credit on Women.¹⁶ This research highlighted the difficulties local women face with Universal Credit including struggling to make ends meet living on the benefit. A significant proportion of the women (39%) felt that they

¹³ Welfare Reforms in Northern Ireland, Northern Ireland Audit Office, January 2019

<https://www.niauditoffice.gov.uk/sites/niao/files/media-files/Welfare%20Reform%20Report%202019.pdf>

¹⁴ Review of Welfare Mitigation Schemes, Department for Communities, March 2019

<https://www.communities-ni.gov.uk/system/files/publications/communities/dfc-review-of-welfare-mitigation-schemes-2019.pdf>

¹⁵ The Impact of Universal Credit on Women, Women’s Regional Consortium Northern Ireland, September 2020

<http://www.womensregionalconsortiumni.org.uk/node/150>

¹⁶ Ibid

were worse off on Universal Credit than on their previous benefits with only 18% feeling that they were not worse off on Universal Credit.

“On Universal Credit I’m getting around £300 less a month than I was getting on my old benefits.”

“With just Universal Credit it’s no life to live. We can’t have the heating on just when it’s really cold because we can’t afford the gas, we had to have just hot water bottles at night. Thank God for food banks otherwise eating would have been much worse. No new clothes! I’m glad my little one is only small and doesn’t seem to pick up on trends and knows we don’t have much money so she doesn’t ask for much because I can never afford it.”

“The amount allocated is just not sufficient to cover basic living costs.”

(Quotes taken from Women’s Regional Consortium Research on the Impact of Universal Credit on Women, September 2020)

The research paints an overwhelmingly negative picture of life for women on Universal Credit fraught with financial insecurity, worry, debt and in some cases cold and hunger. It showed that the design of Universal Credit does little to protect women and their children from living on low incomes and poverty. One of the key recommendations from this research was that the Government should make the increase to the standard allowance of Universal Credit permanent to protect claimants from poverty and ensure that they can meet their basic living expenses. The Women’s Regional Consortium also called for a further £20/week increase to the child element of Universal Credit to specifically support families with children.

2.3 Childcare in Northern Ireland

Differing childcare support in Northern Ireland from GB means that parents in Northern Ireland are under even more financial pressure. Families in Northern Ireland do not have access to the same support that is available in other parts of the UK such as the 30-hours free childcare per week available to eligible families in England with a three or four-year old child.

Research by Employers for Childcare¹⁷ in Northern Ireland shows that a significant proportion of household income is spent on childcare with one third of parents reporting their childcare bill is their largest monthly outgoing exceeding their mortgage/rent payment. This research also found that families in Northern Ireland can expect to pay greater proportion of their household income on childcare than households across the UK as a whole with the average cost of a full-time childcare place equating to 35% of the median household income before housing costs. This is amongst the highest in the OECD countries.

The CEDAW Committee has also raised the issue of childcare costs specifically in Northern Ireland noting its concern *“that childcare costs remain excessive, particularly in Northern Ireland, which constitutes an obstacle for women to enter and progress in the workplace.”*¹⁸ The Committee recommended that Government should ensure the availability of affordable and accessible childcare particularly in Northern Ireland.¹⁹

“My main concern is that I have no childcare but I am expected to job search. I am unable to work until my daughter returns to school in September.”

“I am a lone parent, there is a lack of suitable jobs in the area, expensive childcare and I have mental health issues. I would struggle financially if working full-time with childcare costs, rent and regular expenses so it isn’t really a viable option. I was moved from Income Support to Universal Credit when my youngest child turned five.”

(Quotes taken from Women’s Regional Consortium Research on the Impact of Universal Credit on Women, September 2020)

¹⁷ Northern Ireland Childcare Survey 2020, Employers for Childcare, November 2020
<https://www.employersforchildcare.org/report/northern-ireland-childcare-survey-2020/>

¹⁸ Concluding Observations on the eighth periodic report of United Kingdom of Great Britain and Northern Ireland, CEDAW/C/GBR/CO/8, March 2019, para 45
https://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=CEDAW/C/GBR/CO/8&Lang=En

¹⁹ Ibid, para 46

3.0 The Impact of COVID19

The ongoing Covid19 pandemic has created unprecedented challenges across the world. The crisis affects men and women differently and in many cases deepens the inequalities that women already experience. It has put into sharp focus the value and importance of both paid and unpaid care work and highlighted the essential nature of often precarious and almost always low paid retail work which is often carried out by women. Women are also more likely to work in the sectors affected by the pandemic and resulting lockdown measures such as retail, hospitality and travel. Women are therefore more likely to bear the brunt of this crisis both economically and socially.

It is imperative that as society emerges from the Covid19 pandemic and resulting recession that women must not pay the price as they did for the previous financial crash. Women have already suffered immensely due to a decade of austerity policies and this must not be allowed to happen again. There is a real need in Government recovery planning for targeted help to ensure that those who have been impacted the most by this pandemic are given the help they need to prevent and reduce poverty.

The social security system has a vital role to play in easing the impact of poverty on people and families. Job losses, reductions in working hours and the need to provide increasing levels of care as a result of the Covid19 pandemic is likely to increase dependence on social security benefits. This is particularly the case for Universal Credit as the main benefit claimed by those who are experiencing reduced incomes.

It is important to note the impact of the Covid19 pandemic on Universal Credit claimant numbers. In Northern Ireland new claims to Universal Credit experienced a massive increase as a result of the lockdown rising to 35,420 new claims in March 2020 from 6,630 new claims in February 2020. There are now 114,530 households

on Universal Credit in Northern Ireland an annual percentage increase in claimant numbers of 156.7%.²⁰

The numbers of people claiming Universal Credit are likely to continue to rise even further as a result of the recession arising out of the pandemic and the fact that many people will be unable to get work due to economic constrictions. This will mean more and more people relying on Universal Credit to provide for themselves and their families and will put a focus on the ability of Universal Credit to enable families to weather this storm. It is arguable that there has never been a greater need for Universal Credit and the social security system to help people navigate their way through these unprecedented circumstances and to help prevent financial hardship and poverty. This need is likely to remain well into the future not just during lockdown restrictions as the economy is unlikely to recover for some considerable time.

4.0 Keeping the Uplift

A range of charitable organisations and others have been pressing the Government to keep the uplift to Universal Credit and to extend it to legacy benefits. The Women's Regional Consortium is a member of a coalition of organisations led by the Joseph Rowntree Foundation on a campaign to **#KeepTheLifeline**. This coalition issued a public statement in November 2020²¹ expressing its deep concern at the failure of the Government to announce that they are making the £20 per week uplift to Universal Credit permanent and extending it to legacy benefits. The statement detailed how this lifeline is needed at a time when livelihoods look uncertain and many more people are claiming Universal Credit. It stressed that not extending the uplift could undo the progress that has been made in strengthening the social security system and see many more people in poverty.

The public statement highlighted new analysis by the Joseph Rowntree Foundation which shows that *"6.2 million families will feel a £1,040 a year cut to their incomes*

²⁰ Northern Ireland Benefits Statistics Summary, DfC & NISRA, August 2020

[NI Benefits Statistics Summary - August 2020 \(communities-ni.gov.uk\)](https://www.communities-ni.gov.uk/northern-ireland-benefits-statistics-summary-august-2020)

²¹ <https://www.jrf.org.uk/press/coalition-warns-it-would-be-terrible-mistake-cut-20-uplift-universal-credit>

overnight and 500,000 people – including 200,000 children – are at risk of being swept into poverty.”

There are clear links between poverty and poor health. Those on the lowest incomes, many of whom will have lost their jobs and income due to the pandemic, will be hit hardest if the uplift is removed in April 2021. The Health Foundation has called on the Government²² to make permanent the temporary increase to Universal Credit to help protect people from the negative mental and physical health impacts of poverty. Polling from the Health Foundation and Ipsos MORI²³ shows the move is supported by a majority of the public. In the survey, 59% of the public support making this increase permanent beyond April 2021 (including 42% who strongly support this), while only 20% would oppose this (including 10% who would strongly oppose it).

Government plans to remove this vital support for those on the lowest incomes could not come at a worse time as we enter a second lockdown. It is likely that individuals and families will continue to feel the effects of this pandemic, lockdown measures and subsequent recession for many months, if not longer, so it is vital that this important lifeline is not removed at a time when people need it most.

Government focus is often on getting people back to work but given the impact of a weakened economy and recession as a result of the pandemic there are likely to be less job opportunities. This is particularly the case for women who often need jobs which are flexible and fit around existing or available/accessible childcare provision. If these jobs don't exist or are inaccessible due to the costs of childcare or transport, then many women will not be able to increase their incomes through paid work and will be even more reliant on the support available through the social security system.

²² <https://www.health.org.uk/news-and-comment/news/majority-of-public-support-making-universal-credit-uplift-permanent>

²³ <https://www.health.org.uk/publications/public-perceptions-of-health-and-social-care-in-light-of-covid-19-november-2020>

The uplift of £20/week or £80 month is a significant amount of money to those on the lowest incomes. It can make a real difference to individuals and families allowing them to feed their families, heat their homes, buy new school shoes or winter coats. Taking this payment away from these families in these difficult times would cause undoubted hardship leaving many struggling to make ends meet and to have to make difficult choices simply to get by.

The mental health impacts of struggling to live on a low income and in poverty are also significant. The stress and anxiety faced by many people on low incomes, particularly women who are often responsible for household budgets, is enormous. This is an issue which features time and time again in research with women on the impact of poverty, austerity, welfare reform and Universal Credit.

What women said about the £20 uplift (January 2021):

“I have 4 children aged from 10 to 3 years old. My partner works and we have a joint Universal Credit claim. With 4 kids in the house it would be a huge impact if we lost the uplift. We can only get Universal Credit for 3 of the children due to the two-child limit so £80 makes a big difference and it feels like you are getting it for all of the kids instead of just 3.”

“I see a big difference in our shopping bill when we are all in the house due to lockdown. We go through a lot more groceries, gas and electricity. I have to buy more snacks and fruit and veg. The kids are used to hot dinners at school so when they are all at home I find it more expensive to feed them. I go through loads of washing with the kids at home and my youngest children are still in nappies so that can be quite an expense too. It all adds up.”

“With the change in the weather all my kids needed new winter coats – if this uplift was taken away that would mean that I would really struggle to afford them.”

“I see more costs due to Covid – a lot more shopping, gas and electric. Then there’s my other bills. Then the internet usage goes up as the kids are at home more.”

“The worry about money causes a lot of stress and anxiety. I worry about what will happen if I am short of money and can’t afford to buy the things we need.”

“I am a single parent on Tax Credits with one child. My wages from work pay my rent and bills and I use my Tax Credits for shopping, electricity and heat so I did notice the difference getting this extra money. You get used to having this extra amount and it pays for wee things like petrol for the car, extra fruit and veg, more food and helps with heating the house. It’s a big amount to me and it would be a big amount to lose.”

“I notice now that my daughter is at home due to lockdown that I am buying more food and activities to keep her occupied. If I go shopping I have to take her with me and you end up buying more. I really noticed it over Christmas, I spent more money on heat and food. Kids tend to graze more during the day if they are at home so they eat more so you notice the difference in having to feed them all day.”

“I work part-time in childcare for minimum wage and it gets topped up with Tax Credits. What I get in work and Tax Credits just about covers my rent and bills and I have very little left after that. I think the minimum wage and benefits need to be more realistic so you can afford to live and to put a bit away for things that come up.”

“I work part-time and get Tax Credits for me and my son who is at nursery. I don’t get much help with the costs of nursery or crèche for my son so that I can go to work so this extra money helps with that. It helps me get out to work and eases that wee bit of stress.”

“Now that my son is home because of the lockdown I notice an increase in my bills. I’m having to keep the house warm and using more electricity. Plus he is constantly eating – the snacks are 24/7!!! It is because he is at home and doesn’t have the distraction of nursery or crèche. Now he is at home I have to fill that void of extra bills for food, electric and heat.”

“This extra amount helps you to maintain a certain level but there are no luxuries, it’s just the basics! If they took it away, I’d really struggle. It’s the cost of living, everything is going up. So really it’s not like an extra if the cost of everything else has gone up, the cost of food, etc. It just

helps you to maintain a basic level of life. All the other bills are going up so it's just basically levelling it out."

"If they took this extra amount away it would just cause more stress and anxiety. It's always having to worry about money, the worry if I don't have something or can't afford to get it."

4.1 Extending the Uplift to Legacy Benefits and Carer's Allowance

Claimants on legacy benefits including Employment and Support Allowance, Jobseeker's Allowance and Income Support have been excluded from the uplift. In addition, those on Carer's Allowance who are on the lowest level of support through the benefits system have not been afforded an uplift. This means that many sick or disabled people and carers receive a lower level of support which is often insufficient to cover their living costs and puts them at even greater risk of poverty.

Disabled people and carers are often at greater risk of poverty and are facing additional costs as a result of the pandemic including extra transport costs to appointments to avoid public transport, increased heating costs, etc. This means less money to spend on essentials. Many carers have increased caring responsibilities as a result of the pandemic as day centres and respite opportunities have been limited. This means that they have less time in which to carry out paid work.

Denying some of the people at most risk of poverty in society the same lifeline as those on Universal Credit seems grossly unfair. If the Government does not act to protect those on the lowest incomes and who are at greatest risk of poverty it is likely that this pandemic will have long-term, negative consequences for these individuals, their families and wider communities. There is an opportunity to correct this injustice and to strengthen the social security system to help support more people and their families through these difficult times.

What women said about no uplift to legacy benefits or Carer's Allowance (January 2021):

"I get Carer's Allowance to care for a family member. An extra £80 a month would be really, really great. It would help with our living expenses. I spend everything I get on benefits on rent, electric, heating and bills. I am never left with anything at the end of the month."

"It worries you when you are sitting with nothing. You worry about where you will get your next electric." (On Carer's Allowance and Income Support)

"I am on Carer's Allowance and an extra £80 a month would really help with electricity and oil. I have to put a small amount of money away every week out of my benefits to be able to afford to get oil and any extra money would make a big difference to me."

"I live with my two sisters and I get Carer's Allowance to care for one of my sisters. It takes two people to look after our sister as she needs 24/7 care and can't be left on her own but only one of us can get Carer's Allowance. We are spending more on heat, electricity and food as we are at home all the time now because of the pandemic. Getting some extra money would really help with our bills and the worry about making ends meet."

"I get Carer's Allowance for my son and I think it is very unfair that it is paid so low and that it wasn't increased to help with the pandemic. An increase of £20/week to Carer's Allowance would make a big difference to me."

5.0 Conclusion

The need to keep the uplift to Universal Credit is clear. The need to extend the uplift to legacy benefits and Carer's Allowance is clear. The need to make the uplift permanent or at the very least keep it for a considerable length of time is also clear. As the Chief Medical Officer for England, Professor Chris Whitty said in a press briefing on 5th January 2021 the risk level from the virus will not suddenly disappear and will gradually decrease over time and there may be a need to bring in some form of restrictions for some time, next Winter for example. In light of the fact that the

pandemic and the impacts of it are going to be with us for some time there is a case for making this uplift permanent or at the very least keeping it for the longer term.

As we enter another lockdown and the likely impact of a resulting recession now is not the time to remove this essential support to those on the lowest incomes. With schools and businesses closed individuals and families have more meals to provide, more rooms to heat and more demand for online services/digital technology, therefore the need for additional financial support for people and families is more vital than ever. It is particularly important for women who are more likely to be impacted by job losses and lockdowns as a result of the pandemic.

We believe that the social security system, in particular Universal Credit, must provide an adequate safety net to people and families in these difficult times to allow them to weather this storm and get back on their feet. Without this safety net more and more people, families and children will be pushed into financial hardship and poverty which has long-term, negative impacts for both their mental and physical health and for society as a whole.

Investing in the benefits system and in Universal Credit to help people get through this crisis is a sensible approach. It will save money in the long-term preventing people getting into poverty with resulting savings to the health service and to the economy more generally. Removing this support would also damage recovery efforts as cutting support for those on the lowest incomes will reduce the amount of money that people have to spend in local economies reducing demand at a time when action is needed to create jobs and revive businesses. It is also morally the right thing to do investing in the wellbeing of people and future generations and showing that the Government is really committed to 'building back better'.