# COVID realities – experiences of social security for families on a low income during the pandemic

**Dr Maddy Power, Dr Geoff Page, Dr Kayleigh Garthwaite & Dr Ruth Patrick**

## Headline

- Social security provision has proved inadequate to meet the rising costs incurred by families as a result of Covid-19. There remains an urgent need to provide increased support for families with dependent children living on a low-income; a group who have thus far been largely neglected in the policy response.
- There is no 'new' normal: processes of receiving social security support are still imbued with stigma and shame.
- Structural issues with Universal Credit remain, sometimes creating destitution for new and existing claimants.
- The return of welfare conditionality needs to be closely monitored and reviewed, particularly given the backdrop of continued rises in unemployment.
- The £20 uplift to Universal Credit has not always (or even often) made a decisive difference to the everyday hardship experienced by families with dependent children living in poverty.
- It is critical to include the voices of those with direct experience of benefits in discussions about **#buildbackbetter**.

## Introduction

The Covid-19 pandemic has laid bare the shortcomings with our social security system (Brewer and Gardiner 2020; CPAG 2020a; TUC 2020). Against a context of urgent and massive need for support, the Universal Credit infrastructure has continued to function, and proved effective in processing a large number of new claims. However, endemic problems with the design of the benefit including, for example, the five week wait for a first payment have been further exposed (Brewer *et al* 2019), exacerbating the hardship experienced by families with dependent children. While the Westminster Government's efforts to temporarily shore up the social security system for these new times – most notably through a £20 weekly uplift to Universal Credit – were welcome (e.g. JRF 2020; Brewer and Handscombe 2020:7), they have been insufficient to address the scale of the challenge required if we are to make our benefits system fit for purpose.

Through the COVID Realities project, we are working in partnership with parents and carers living on low incomes to put the experiences of families on low incomes at the centre of policy discussions. There is a focus within the project on families' experiences of social security, but also on wider everyday life, including how families are navigating this new and challenging world.

In this briefing paper, we set out the findings relating to experiences of social security from the first three months of the project. The paper addresses the lived experience of social security amid Covid-19 and examines the impact of recent government changes to social security on families in receipt of benefits. The key themes addressed here include:

- the daily work of getting by on social security amid rising family costs during Covid-19;
- the mixed impact of the £20 weekly increase in Universal Credit;
- enduring problems caused by the five week wait for Universal Credit;
- the pause and return of conditionality;
- contact with advisors during Covid-19; and
- the continued stigmatisation of benefit receipt.

We close by setting out key recommendations for change – recommendations which are both grounded in the lived experiences documented here and drawn from discussions with participants themselves.

## About the COVID Realities project

COVID Realities is a research collaboration between parents and carers, the Universities of York and Birmingham, and our third sector partner the Child Poverty Action Group (CPAG). The project is funded by the Nuffield Foundation as part of their rapid-response to COVID-19. It includes several strands:

- a synthesis of existing and ongoing research into poverty in the UK (focusing on the impact of Covid-19);
- facilitating conversations and providing resources for the research community on methodological and ethical challenges during a time of Covid-19; and
- tracking the social security response to Covid-19 drawing on CPAG's Early Warning System, a database of contact with welfare rights advisers.

Critically, it also includes participatory research with parents and carers who are themselves living on a low income. To facilitate this, in July we launched the COVID Realities website through which parents and carers can document their experiences via online diaries and responding to a pre-recorded audio-visual 'big question of the week'. Parents can also take part in monthly online 'big ideas' groups, which focus discussions on recommendations for policy change. Importantly, the project is underpinned by a participatory approach: we strive to value varied forms of expertise within the project, and to draw upon this at every stage.

Experiences of social security is a core theme to come out of participants' engagement with the website in the first three months of the project. Between July and September 2020, 32 participants commented on aspects of social security, spread across 116 comments in 96 responses to the weekly 'big question of the week' and diary entries. Reflecting COVID Realities' commitment to being participant-led, entering demographic information is optional and therefore we do not have access to complete demographic data for all participants featured in this briefing paper.[1] Where demographic detail is available, we include a brief description of the participant and their circumstances in the text below.

## Findings

### Getting by on social security amid rising costs for families during Covid -19

In the first briefing paper from this project, we documented the new and increased costs which families living on a low income were facing because of Covid-19. The income received from social security, frequently insufficient to cover living costs before Covid-19, was inadequate to meet these additional and rising costs. Increased food bills, due to feeding children who would normally be at school or resulting from reduced availability of cheaper products in supermarkets, placed additional pressure on household budgets, a pressure which was not offset by support through social security provision:

> "I've already seen my food bill rise due to Covid, with shortages and having to buy more expensive brands. I'm dreading what's going to happen to food supply and prices in January. We're not in a position to bulk buy. And we already struggle to afford all the fresh food we should eat - 5 portions of fruit and veg a day x 4 = 140 portions of fruit and veg a week - those healthy start vouchers don't stretch that far!" (Nellie K, partnered parent of two children in receipt of Universal Credit, September 2020).

These increased costs often had severely negative effects. For Dot P, a single parent of three children in receipt of Universal Credit, they led to hunger:

> "Another hungry day. I'm thankful I can make bread as that's all I've been eating, just so my children don't go without. I home educate my son so I get no help whatsoever with meals. No one has contacted me from the home ed department to see how we're coping. I would love to be able to go to work but my son's education comes first and there's no way I'm sending him to school. It's 3 weeks till pay day and I'm so worried about how we'll make it through." (Dot P, August 2020).

Against a backdrop of rising costs and minimal income, people often sought out additional funds. This included seeking part-time employment or using benefits intended for others in the household to meet general household costs. Teddie G, a partnered parent of four children, in receipt of Tax Credits and Carers Allowance, described the importance of her children's Disability Living Allowance to the household budget as a whole:

---

[1] Partial or complete demographic data is available for 21 of this group. Of these, 20 were women and 14 were single mothers (one single father also contributed to these entries). All of those who submitted demographic information are white, with diarists coming from across the UK (and clusters in the North of England, East coast of Scotland, and Northern Ireland). Five are in part- or full-time work, including two keyworkers. Others are caregivers, unable to work due to ill health, or classed as unemployed. The average age of these diarists is 41 with slightly more having one (N=12) than two (N=8) dependent children.

> "Our only saving grace is as some of the children have SEN and receive DLA we can use some of that on these extras but should we really be forced to have to spend money that belongs to our disabled children on uniforms and shoes? money that is supposed to be for their care needs! I do wonder how these families afford to go on holidays and have fun times and days out when we can't do any of that as we are crippled with the costs of sending them to school (uniform)……… I also wonder how those without any disability benefits manage because I know we wouldn't…." (Teddie G, August 2020).

In this context, emergency charitable provision remained essential to survival. Yet the receipt of free food could induce intense feelings of shame and humiliation[2].

### The uncertain gain of temporary changes

The government response to Covid-19 has included a series of adjustments and additions to social security announced in March 2020, affecting both new and existing claimants (Edmiston et al. 2020; HM Govt 2020a; Mackley, Kennedy and Hobson, 2020). These time-limited changes included a temporary £20 weekly increase in Universal Credit (discussed below), the suspension of the minimum income floor,[3] and the temporary suspension of work-related requirements (until the end of June 2020). The support provided through these adjustments, while welcome, was insufficient, while the unpredictability and uncertainty surrounding the longevity of these changes created stress and anxiety. For Nellie K, whose partner was self-employed, the potential re-instatement of the minimum income floor would severely damage their family's ability to 'survive financially'. The unpredictability of when this would occur caused her persistent anxiety:

> "The removal of the minimum income floor is vital to us, but it's a huge unknown and I have great fear that the government will suddenly start it again with little warning. When they do our benefit will be cut drastically and it will put us on dire straits … [W]e are not going to survive financially, and I worry for our rent and our home." (Nellie K, partnered parent of two children in receipt of Universal Credit, August 2020).

The £20 weekly increase in Universal Credit, introduced in April 2020 for twelve months, has not been received by all benefit claimants, including those on legacy benefits and households subject to the Benefit Cap (as highlighted by Citizens Advice Bureau, 2020). Erik J and Barb I, both in receipt of legacy disability benefit, Employment Support Allowance (ESA), received no additional financial support from central government as a result of Covid-19:

> "I am on long term ESA due to health problems. After my partner left over four years ago the child tax credits we were receiving stopped. I currently get ESA and child benefit, but get no financial support from my previous partner which does not give me enough to get by. I have not received any help financially due to coronavirus from the government. As a whole I

[2] See the first briefing paper for examples.
[3] Wherein after one year of self-employment people are assumed to be earning minimum wage, and have benefits reduced accordingly.

> receive less in benefits now than I received previously. Thankfully I do now receive help from a local food bank. Times are desperate." (Eric J).

> "The benefits system has made life absolutely hell, and caused additional distress. My partner moved in 6 weeks before lockdown. It took 5 months to get our benefits sorted, just for them to suddenly stop again in July. We have made 3 complaints to DWP and have only received a response to one. We now have to take matters to [an Independent Case Examiner]. We haven't had the £20 additional benefits, which was granted to UC, as we're on ESA (also receive PIP[4]). I've lost count of the phone calls - I do a paper record of them though. I was extremely ill before Lockdown occurred, (my partner moved in and the next day I was admitted, after interventions from a few days before had failed) and had been in hospital, and was trying to recover, which was really difficult to do with all the additional stressful factors happening." (Barb I).

The £20 uplift was not received by those subject to the Benefit Cap, which the government has refused to suspend despite a context of rapidly rising numbers of capped families. The social and economic fallout from Covid-19 also creates a context where the steps that families can take to avoid the cap (find paid work, or move to a new house) have become much harder, if not impossible (Patrick et al, 2020; Department for Work and Pensions, 2020). Inevitably, the receipt of the £20 uplift has led to some households experiencing the Benefit Cap, sometimes for the first time.

Aurora T, a single parent of two children in receipt of Universal Credit, was subject to the Benefit Cap. She consequently missed the Universal Credit uplift and was simultaneously subject to deductions for previous overpayments:

> "We are capped on UC. I'm a widowed parent of two primary aged children. Our rent alone is over 95 percent of our total benefits. I have not been able to find work which fits around the children's school times. On top of it all, this month the government have taken money to pay for previous benefit overpayments (made when my late husband was dying). Our situation is precarious, we struggle enormously and have done for many reasons. I feel like an utter failure."

For some families, the £20 weekly increase in Universal Credit payments was felt to make little difference to their living standards. For those households in poverty before the pandemic and/or in debt, often as a result of benefit advances, the additional £20 was absorbed into debt repayments or used to purchase essentials which had been necessarily neglected because of the poverty they faced. Victoria B, a single parent to two children who had recently moved onto Universal Credit, had received an advance payment to cover the five week wait until her first payment. While the government paused wider debt repayments at the height of the pandemic, it continued to require repayments of advance payments of Universal Credit (House of Commons

[4] Personal Independence Payments

Work and Pensions Committee, 2020), meaning that for some, including Victoria, the £20 uplift was not experienced as the intended boost in income. As Victoria B explained:

> "Even with the £20 I'm worse off because of debts, it does nowt… the £20 is null and void, gone before it arrives."

For Gracie L, the additional amount was "helpful" but immediately used to cover essentials, making no real difference to living standards:

> "My partner and I have been on a tight budget so the extra UC payment went straight towards rent and bills. A little extra is always helpful… Unfortunately my experience of UC as a whole is that they are unorganised, the staff are unhelpful and you need good maths skills to be able to work out how much you are likely to get so that you can budget for the following month… I have been overpaid and underpaid, wages haven't gone through, extra wages went through that were claimed back etc etc… I could have a good rant about UC, but at the end of the day any help is better than no help. …looking forward to earning enough to come off UC :)"

On the other hand, the £20 uplift could make a meaningful difference to daily costs and living standards. It enabled Syeda (a single father of two children), for instance, to move to a new property, closer to his children's school. While this improved his circumstances in the short-term, he was acutely aware that retaining the new, more expensive property once the £20 uplift was withdrawn in April 2021 would require cutbacks to other costs. With very limited scope to reduce outgoings his only option would be to cut back on debt repayments:

> "I have twice now claimed UC - once for a period in 2019 and then again from this summer. This second period I have benefited (no pun intended) from the temporary extra £20pw. I can say it has made a massive difference compared to when I was on UC the first time. I am a full time employed lone parent and both times of claiming UC have been due to a relationship breakdown. I have 50-50 share of my children. The extra £20pw has enabled me to move to a rented property that is closer to the children's school, which is more expensive to rent but I do gain a little bit by not having the extra travel costs. The loss of the £20pw in April will not mean I have to move - the property is too good to let go - but it will mean I would have to make cut backs somewhere else … I am trying to keep afloat by budgeting in all sorts of ways - so the loss of the £20pw would have a huge impact. I am not sure I can afford to cut back on anything other than debt repayments. Meaning my debt from the relationship breakdowns will extend further. I can manage that while I have a job. But that future isn't a rosy picture either."

Overall, then, while the £20 uplift represents a significant increase to Universal Credit, it did not always make a decisive difference to people's financial circumstances. Critically, it is paid at a flat rate, meaning that single households and those without children get the same increase as those whose households include dependent children (CPAG 2020c:1; Brewer and Handscombe 2020:11). As set out above, families with dependent children faced particular financial pressure as a result of Covid-19 and the social and economic response, pressures which have not been effectively addressed through the governmental responses to date. While we welcome calls to keep the £20 Universal Credit uplift and extend it to legacy benefits, we argue that more is also required to ensure families on a low income are able to meet their needs. For instance, removing the five week wait for Universal Credit would prevent families from instantly getting into debt with an advance payment, as the following section details.

### The continuation of structural issues with Universal Credit: the five week wait

Despite some temporary changes to social security in response to Covid-19, deductions due to advance payments and the five week wait for the first Universal Credit payment continued (Child Poverty Action Group, 2020). There is a growing evidence base showing the link between the five week wait and destitution, including a correlation between areas where Universal Credit has been rolled out and increased food bank use (Reeves and Loopstra, 2020). The five week wait renders many families at risk of destitution amid an emerging 'second wave' of Covid-19, local lockdowns and rising unemployment (ONS, 2020).

Writing in July 2020, Melissa L, a single parent to two children, said:

> "Feeling stressed. Maybe writing progress down will start giving me some sense of control again. Main worry right now is money. Moved from tax credits to Universal Credit on 30/06/20. I didn't have any savings, so the current waiting time to be processed is scary with no money. My UC journal says I'll be told on 30/07/20 how much I will receive on a monthly basis - I've worked it out to be £926.27 to be paid on the 5th each month, plus £140 Child Benefit to be paid every 4 weeks (10/08, 07/08, 05/09, 02/10 etc). Unbelievably grateful for the government help - would be destitute without it. But this 6 week wait with no money and then when I do so luckily start to receive money, it will still be unbelievably financially tight to survive with my household bills just to stand still in my house currently £1100 a month, before you need actual living money of £600 ish for food/ pets/ cigs (I know, My own fault I'm skint…I do see the obvious solution, just finding life too stressful to add that task in just yet) /diesel/ parking/ kids clothes/ birthdays blah blah…..just that the £1066 from the government won't save us if I need £1700 - on a mission to cut bills now."

Following a 'big ideas' discussion group that took place as part of the project to inform the Social Security Advisory Committee's rapid review into post-lockdown benefits, removing the five week wait for Universal Credit was raised as being key to preventing families from instantly getting into debt with an advance payment. Georgie O suggested that instead of borrowing for five weeks, a swift onset of payments is really needed to "avoid a massive debt problem". This corresponds with what other campaigners and researchers at the Trussell Trust, the Joseph Rowntree Foundation, and The Poverty Alliance are arguing for around the need to end the five week wait.

### The pause (and return) of conditionality

In March 2020, the government announced the suspension of face-to-face sickness and disability benefits assessments and Jobcentre appointments, and the suspension of all work-related requirements – conditionality – for benefit claimants until the end of June 2020 (HM Govt 2020a). This provided a temporary respite from proving and documenting job search activities as a condition of receiving benefits during lockdown. The short-term removal of conditionality was welcomed by many of the participants in COVID Realities. For Holly W, a single parent of two children in receipt of Universal Credit, "The best thing about covid is that I have a few more weeks before I have to search for work" (June 2020).

The abrupt return of conditionality in July 2020 in England, Wales and Scotland (Northern Ireland continued the suspension into August) seemed incongruous, when set against the context of the continued pandemic and the economic fallout:

> "Universal Credit are hounding me to get a job after a lot of years of not having one. I am a qualified teacher and I know I have skills beyond that if I choose an assistant job rather than the pressures of a teacher. However due to CoVid I have received emails from my son's primary school and my daughter new secondary school and it appears that if 1 child exhibits any CoVid symptoms that the whole bubble of their classroom will be sent home and to quarantine for 14 days. if I get a job will my new boss understand I am in 1 week and off for 2? I feel so much pressure at the minute. I am dying to go back to work but in reality is this the best time to be hounding single mothers? I have no family who can swoop in and mind my children. Local Belfast childminders have no spaces especially as you spaces. This system is already quite pressurising without pushes parents into further stress and mental health anxieties by forcing them to work during an already scary situation." (Charlotte P, single parent of two children in receipt of Universal Credit, August 2020).
>
> "I think they need to reassess about people needing to find more work as the job market is not great and childcare is not accessible." (Danni M, keyworker and single parent of two children in receipt of Universal Credit, August 2020).

Conditionality is premised upon an individualisation of the problem of unemployment; it implies that the threat of sanctions is necessary to cajole people to move into paid employment. There is an absence of evidence to support the imposition of conditionality at any time (Dwyer, 2018), but there is a very real danger that its imposition at a time when employment is in short supply and households are experiencing new and often extreme challenges caused by the pandemic, will move people further away rather than closer to the paid labour market.

### Assessment and contact with advisors during Covid-19

The lockdown introduced in March 2020 necessarily saw the suspension of face-to-face sickness and disability centre and Job Centre appointments. Appointments were instead conducted by phone, while disability assessments were postponed. The practicalities of attending phone appointments could be complicated, demanding, and immensely stressful, with a pressure sometimes felt for claimants to find childcare, even in a context of social distancing and rules prohibiting contact with other households. For Charlotte, this meant asking her former partner, from whom she had suffered domestic abuse, to care for their son whilst she made herself available for a difficult a phone interview; which was then cancelled at the last minute:

> "Today I was scheduled to have a telephone interview from a medical professional for Universal Credit. in the letter it specifically stated that there was to be limited background noise. my son is 6 and very demanding. the threat of my money getting stopped if this interview didn't go ahead meant I had to ask my son's father. I am a survivor of domestic violence and asking him for anything pains me but I had no choice. my son's father reluctantly got out of work early. when it was time for my interview and after all the stresses and strains and worries about the Universal Credit threat of money stopping; a lady contacted me from the organisation to say some of the medical staff phones in sick today and that they had to reschedule. I was so upset. I had worked myself up to explain why during CoVid19 it was nearly impossible for me to look for work and get a job when my 2 children are not returning to school full time and that I need to be here to home school them. it's just a messed up system getting vulnerable people." (Charlotte P, single mum of two children in receipt of Universal Credit, July 2020).

While not always a negative experience itself, the process of getting through to a DWP advisor could be immensely time-consuming, often amid considerably personal uncertainty and stress:

> "Well after 46 minutes on hold to the Department of Work & Pension's Personal Independence Payment enquiry line, I managed to get through to a lovely operative who is sending me out a review form. My award was due to end in 2027 - but I just can't manage any more, so I've put my big girl pants on, taken a deep breath & am going for it to see if I can get extra help & my motability car back. Terrified of losing what I've got & having to go to Tribunal for a 4th time, but I'm struggling - I need equipment to keep me independent that I just cannot afford at the moment without getting into more debt. Feeling quite emotional at the prospect. Wish me luck." (Meg T, single mum of three children (one under 18) in receipt of ESA, July 2020).

Pre-existing bureaucracies involved in attending disability assessments or engaging with Jobcentre Plus advisors were exacerbated by the shift to telephone appointments, and trying to manage resultant childcare demands, which led to increased stress and anxiety for some participants.

### Benefits and stigma

The stigma associated with benefit receipt pre-Covid-19 has was been widely documented (Walker, 2014; Baumberg, 2016; Patrick, 2016). Sharp and continued increases in under- and unemployment as a consequence of Covid-19 have seen rapid growth in the number of people applying for Universal Credit. There were 2.4 million starts to Universal Credit between the 13 March 2020 and 14 May 2020, the first two months after lockdown started, and, as of 9 July 2020, 5.6 million people were on Universal Credit (HM Govt 2020b). However, the increasing normality of benefit receipt amid the continued economic fallout of Covid-19 has not – as yet – mitigated the stigma associated with social security. Teddy W, a single parent of one child, living in Northern Ireland, described the humiliation and shame that ensued from seeking essential financial support and the need to ‘justify’ herself to the anonymous operator on the phone.

> “Applied for a discretionary grant today and trying to justify what I need money for is not nice. I know they will try and offer me a loan when they ring, I‘m already trying to pay 1 of those off and was doing so until this, I‘ve worked most of my life bar a few months when I was 18. This is humiliating and degrading and makes you feel like you have to justify your existence to a stranger.” (Teddy W, August 2020).

The stigma associated with food charity and free school meals so prevalent pre-Covid-19 (Garthwaite, 2016) also continued in its aftermath and, on some occasions, was heightened by policies designed to reduce the economic downturn caused by the pandemic. As described by Alex, R (a single parent of one child, in receipt of Tax Credits, Carers Allowance, ESA and Personal Independence Payment) the government’s ‘Eat Out to Help Out’ scheme, intended to boost consumption in restaurants and cafes, precipitated confusion around payments in some school canteens, requiring pupils in receipt of Free School Meals to leave class before those who could afford to buy their lunch, exposing their poverty and rendering them at risk of bullying:

> “The half price, Eat Out to Help Out offer has confused the computers in [my local] Council. A pupil was declined lunch as the value of the hotdog at £1.50 and the total on payment card was £1. This had happened to all pupils who receive free school lunch. Staff have organised that these pupils leave class earlier to “sort out” the lunches with canteen staff, however the lack of discretion and stigma allowed bullies to use the info of Free school lunches to torment.” (Alex R, August 2020).

The stigma and humiliation inherent to the lived experience of poverty and social security before Covid-19 appears to continue unchanged in the ‘new normal’.

## Recommendations

In response to the Social Security Advisory Committee’s (SSAC) rapid review of post-lock down changes, we held a small discussion group with participants to consider recommendations for policy change, and feed into the SSAC’s rapid review. The discussion group, alongside the narratives presented here, have shown how the social security measures implemented so far, such as the £20 uplift to Universal Credit, have not been sufficient to support families on a low income during the pandemic. Those on legacy benefits have not experienced an uplift in their benefits, and, in particular, the needs of families with children have not been effectively met.

Here, we outline a series of recommendations developed together with parents and carers:

- Families with additional dependents need extra help in a time of national crisis and so we recommend dedicated measures to address their needs. These could include lifting the Benefit Cap, an enhanced ‘family bonus’ uplift, or additional targeted payments through Child Benefit.
- The Universal Credit uplift has meant that low income families with children receive the

same flat rate of £20 that a single person with no dependent children will receive; the uplift therefore does not take into account the additional costs faced as a result of having children at home more during the pandemic. Policymakers need to urgently look to provide additional support for low income families living with dependent children; looking at options around increasing Child Benefit and/or the child allowance within Universal Credit and Tax Credits.

- We welcome and support the central recommendations of other charities and campaigners to extend the £20 uplift to Universal Credit beyond April 2021.
- We recommend that, at a minimum, the £20 uplift to Universal Credit should also apply to legacy benefits.
- We recommend a rethink of the reintroduction of conditionality to the social security system. The stress and trauma this is causing families at a time of national redundancy and workplace closure is apparent and suggests the policy could have adverse consequences.
- We recommend that interaction with Jobcentre Plus is improved to facilitate more supportive and helpful encounters. There needs to be fully trained and informed advisors who are giving advice that is easy to follow, and not confusing.
- Future social security measures need to be developed in partnership with people with lived experience, to ensure that policies adequately respond to the needs of those who are on the lowest incomes.

## Conclusions

The COVID Realities project has been working alongside parents and carers since June 2020 to understand the experiences of and challenges faced by families on a low income during the pandemic. Through diaries, discussion groups, and engaging with online video questions, parents and carers have shared experiences of social security and discussed recommendations for policy change.

In its original formulation, social security was intended to both address and even prevent poverty, while also providing a safety net for households in times of need. For social security to work effectively, it needs to be a safeguard at times of personal and societal crisis; providing security and financial resources when these are needed. However, in this pandemic – this global crisis – social security has been exposed as affording inadequate protection from poverty, both for those who lived on a low income before the pandemic and for those who were struggling with income loss as a result of Covid-19.

For families with dependent children on a low income, the government's adjustments to the benefit system have been inadequate in adequately addressing poverty. The £20 weekly uplift in Universal Credit, while a significant increase, is often quickly absorbed into debt repayments or the additional everyday costs of Covid-19, and the knowledge that this payment will stop in April 2021 causes considerable anxiety. Moreover, those on legacy benefits and claimants subject to the Benefit Cap do not receive this additional sum. The five week wait for Universal Credit, maintained by Government despite the other changes, continues to be a key cause of hardship for claimants.

The temporary nature of some changes, for instance the suspension of work requirements (conditionality), and the lack of clarity experienced by some participants surrounding the longevity of these changes, including the suspension of the minimum income floor, precipitates stress and anxiety. This uncertainty and worry can be exacerbated by the limitations and difficulties associated with phone appointments, which replaced face-to-face appointments in March 2020. The return of conditionality in July 2020 in England, Wales and Scotland feels ill-fitted to a context of rising unemployment, low levels of vacancies, and ongoing pressures faced by parents who can be required to self-isolate with their children at short notice.

While there is much talk of the pandemic triggering profound change to attitudes to welfare (Garnham, 2020; Hudson et al, 2020), what was notable from the accounts we have received from participants to COVID Realities was the stability and persistence of experiences of benefits and poverty stigma. Participants spoke of the continued stigma of benefit receipt despite sharply rising under- and unemployment precipitated by the economic fallout of the pandemic. With some policy interventions, such as the 'Eat Out to Help Out' scheme, government policy (albeit unintentionally) exacerbated the visibility of those in receipt of social security support, heightening the stigma individuals faced.

Through COVID Realities, we will continue to embed the lived experiences of families on a low income into discussions around developing future policy recommendations. To truly build back better, we need to listen to and engage with the expertise that comes from – and can only come from – lived experience. Who is included and who is excluded from policy discussions happening now will have a lasting impact on the world that emerges from the pandemic.

*This paper is part of the COVID Realities research project (see [www.covidrealities.org](www.covidrealities.org)). The project has been funded by the Nuffield Foundation, but the views expressed are those of the authors and not necessarily the Foundation. Visit [www.nuffieldfoundation.org](www.nuffieldfoundation.org).*

## References

Baumberg, B. (2016). 'The stigma of claiming benefits: A quantitative study.' *Journal of Social Policy*, 45(2), 181-199. doi:10.1017/S0047279415000525

Brewer, M. and Gardiner, L. (2020). 'The initial impact of COVID-19 and policy responses on household incomes.' *Oxford Review of Economic Policy*, 36, S187-199

Brewer, M. and Handscombe, K. (2020). *This time is different – Universal Credit's first recession: assessing the welfare system and its effect on living standards during the Coronavirus epidemic.* London: Resolution Foundation.

Brewer, M., Joyce, R., Waters, T., and Woods, J. (2019). *Universal credit and its impact on household incomes: the long and the short of it.* IFS Briefing Note BN248. Institute for Fiscal Studies: London

Child Poverty Action Group (2020a). *Mind the Gas - Briefing 8.* Available at: https://cpag.org.uk/sites/default/files/files/policypost/CPAG-mind-the-gaps-briefing-26-Jun.pdf [last accessed 13/10/2020]

Child Poverty Action Group (2020b). *Mind the Gaps. Social Security During the Pandemic.* Available at: https://cpag.org.uk/news-blogs/news-listings/mind-gaps-social-security-during-pandemic [last accessed 13/10/2020]

Child Poverty Action Group (2020c). *Supporting Families During the Covid-19 Pandemic.* Available at: https://cpag.org.uk/sites/default/files/files/policypost/CPAG-Covid-briefing-4-June-FINAL_0.pdf

Citizen's Advice Bureau (2020). *Life on less than zero.* Available at: https://www.citizensadvice.org.uk/about-us/policy/policy-research-topics/debt-and-money-policy-research/life-on-less-than-zero/ [accessed 14/10/20]

Department for Work & Pensions (2020). *Benefit cap: number of households capped to May 2020.* Available at: https://www.gov.uk/government/publications/benefit-cap-number-of-households-capped-to-may-2020/benefit-cap-number-of-households-capped-to-may-2020 [accessed 13/10/20]

Dwyer, P. (2018). *Final Findings: Overview, Welfare Conditionality project.* http://www.welfareconditionality.ac.uk/wp-content/uploads/2018/05/40414_Overview-HR4.pdf [accessed 15/10/20]

Edmiston, D., Baumberg Geiger, B., de Vries, R., Scullion, L., Summers, K., Ingold, J., Robertshaw, D., Gibbons, A., and Karagiannaki, E. (2020). *Who are the new COVID-19 cohort of benefit claimants?* Rapid report 2 September 2020, Welfare at a (Social) Distance project. Available at: http://hub.salford.ac.uk/welfare-at-a-social-distance/wp-content/uploads/sites/120/2020/09/WaSD-Rapid-Report-2-New-COVID-19-claimants.pdf [accessed 14/10/20]

Garnham, A. (2020). *After the pandemic,* IPPR Progressive Review. Available at: https://onlinelibrary.wiley.com/journal/25732331

Garthwaite, K. (2016). 'Stigma, shame and 'people like us': an ethnographic study of foodbank use in the UK.', *Journal of poverty and social justice*, 24(3), 277-289.

HM Govt (2020a). *Chancellor Announces Workers' Support Package.* Available at: https://www.gov.uk/government/news/chancellor-announces-workers-support-package [accessed 13/10/2020]

HM Govt (2020b). *Universal credit statistics: 29 April to 9 July 2020.* Available at: https://www.gov.uk/government/publications/universal-credit-statistics-29-april-2013-to-9-july-2020/universal-credit-statistics-29-april-2013-to-9-july-2020 [accessed 9th October 2020]

House of Commons Work & Pensions Committee (2020). *DWP's response to the coronavirus outbreak.* First Report of Session 2019–21. Available at https://committees.parliament.uk/publications/1558/documents/14743/default/ [accessed 12 October 2020]

Hudson, J., Lunt, N. & Patrick, R. (2020). *New times, new welfare attitudes?* Transforming Society Blog. Available at: http://www.transformingsociety.co.uk/2020/07/10/new-times-new-welfare-attitudes/

Joseph Rowntree Foundation (2020). *Briefing: Autumn Budget - why we must keep the £20 social security lifeline.* Available at: https://www.jrf.org.uk/report/autumn-budget-why-we-must-keep-20-social-security-lifeline [last accessed 13th October 2020]

Mackley, A., Kennedy, S. and Hobson, F (2020). *Coronavirus: Support for Household finances.* Household of Commons Library. Available at: https://commonslibrary.parliament.uk/research-briefings/cbp-8894/

Office for National Statistics (ONS) (2020) *Labour productivity headline measures, UK: April to June 2020.* London: ONS. Available at: https://www.ons.gov.uk/economy/economicoutputandproductivity/productivitymeasures/articles/labourproductivityheadlinemeasuresuk/apriltojune2020

Patrick, R., Reeves, A. and Stewart, K. (2020). *COVID-19 and low-income families: The government must lift the benefit cap and remove the two-child limit*, LSE British Politics and Policy Blog, 12th May. Available at: https://blogs.lse.ac.uk/politicsandpolicy/covid19-children-welfare/ [accessed 13/10/20)

Patrick, R. (2016). 'Living with and responding to the 'scrounger' narrative in the UK: exploring everyday strategies of acceptance, resistance and deflection.' *The Journal of Poverty and Social Justice*, 24(3), 245-259. https://doi.org/10.1332/175982716X14721954314887

Reeves, A., and Loopstra, R. (2020). 'The Continuing Effects of Welfare Reform on Food Bank use in the UK: The Roll-out of Universal Credit.' *Journal of Social Policy*, 1-21. doi:10.1017/S0047279420000513

Save the Children (2020) *Nearly Two-Thirds of Families on Universal Credit Forced into Lockdown Debt 'Nightmare.'* Available at: https://www.savethechildren.org.uk/news/media-centre/press-releases/families-forced-into-lockdown-debt [accessed 13/10/2020]

TUC (2020). *Our Social Security Net is Failing during the COVID-19 Crisis*. Available at: https://www.tuc.org.uk/blogs/our-social-security-net-failing-during-covid-19-crisis [accessed 13/10/2020]

Walker, R. (2014). *The Shame of Poverty*. Oxford: Oxford University Press.

9