

## *Focus article*

# **“It’s a £20 sort of thing”: the dehumanizing impacts of Universal Credit and the end of the ‘uplift’**

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In early October 2021, Universal Credit (UC) payments were cut by £20 a week, as the temporary ‘uplift’ in response to the Covid-19 pandemic was removed. The ‘uplift’ was introduced by the Government in April 2020 for a year, which was later extended until October 2021.

UC is a distinctive form of working-age means-tested social security which replaces the Legacy system encompassing Income Support (IS), Employment and Support Allowance (ESA), Job Seeker’s Allowance (JSA), Housing Benefit (HB), Child Tax Credit (CTC) and Working Tax Credit (WTC). Thus, UC is accessed by people in and out of work (including those seeking work or not fit for work) at any working age. The £20 a week increase applied to the standard allowance of UC and Working Tax Credits (WTC), therefore excluding those still accessing the Legacy system.

The Joseph Rowntree Foundation (2021) reported the removal of the ‘uplift’ would affect over five and a half million families, being ‘the biggest overnight cut to the basic rate of social security since the foundation of the modern welfare state’. The consequences of the cut have been described as ‘catastrophic’ within Whitehall’s own analysis which predicted increases in homelessness and poverty (Financial Times, 2021). Simultaneously, the cost of living is rising including large increases in energy bills and a Resolution Foundation report (Handscorn, 2021) shows lower income households will be impacted the most.

The impacts are not purely financial, they can also affect people emotionally and in terms of their mental and physical wellbeing. This focus article will draw on qualitative PhD research which investigated the impacts of living with UC on emotions, wellbeing and the ‘self’. The fieldwork took place in 2019 (between March and October) and offers insights into how the £20 cut is likely to impact, as the participants were receiving UC prior to the pandemic and subsequent ‘uplift’. The research adopted a longitudinal approach and used semi-structured interviews and participant-solicited diaries. In total, 15 individuals discussed their experiences of receiving UC and the impacts this had across their lives. The sample included a range of personal circumstances and conditionality requirements, yet all participants faced challenges living with UC. The article focuses on the impacts of the low UC payment for people’s emotional wellbeing and mental health and argues that these will be further diminished by the end to the uplift.

### **'It's a £20 sort of thing'**

Being unable to afford food was a common and stressful experience, particularly for parents who worried about not being able to feed their children. Julie (all names are pseudonyms), a lone parent seeking work, described the difficulties of budgeting her low UC income:

*"Then for the last week I just have to, we sought of scrimp and scrape on whatever is left in the cupboard you know. Um but that is why I kept my child benefit weekly so that I can still buy milk, bread and fruit, that's how tight that last week is, it's a £20 sort of thing."*

Julie's UC income was reduced each month by historical debt repayments and her housing allowance did not cover her private rent, this meant taking money from her standard allowance to cover the shortfall. Julie used her weekly Child Benefit payments to ensure she and her daughter were able to survive the last week of each month – 'it's a £20 sort of thing'.

The persistent food poverty experienced by the participants was because the income people were receiving from UC was not enough to live on. As Bill described:

*"I've never been really hungry before I was on UC yeah... I've been short of things you know and like oh I might struggle a bit 'til the end of the week sort of thing but I have never been literally there is nothing in the house and I'm starving, you know. And I have lost you know nearly four stone in weight".*

Here, we can see the serious impact UC had for Bill which also affected his ability to manage his existing health conditions. Other participants also described weight loss and a reduction in their physical health from the poverty caused by UC. Heather, in her early fifties and searching for work, was diagnosed with malnutrition after nearly two years of living with UC as she could not afford to keep her body healthy. She explained *"I shouldn't have to starve. I shouldn't have to ration my food; I shouldn't have to get ill..."*. Subsequently, Heather had to buy supplements which she could not afford and so borrowed money from family. UC had caused Heather's malnutrition and incurred extra costs to treat it.

The impacts of living with UC changed how some participants felt about food as one meal a day became the norm:

*"Yes, but it's sort of a choice, a lifestyle choice you have to make if you are on UC. Will I eat today? Maybe not, or if I don't eat, if I only eat once a day that was my conclusion that would be, that would work out okay" (Isabel).*

The enduring lack of food Isabel describes in the above quote was due to the systemic low payment she received from UC, and she described 'going without' to ensure her teenage son has enough to eat, thus, creating a reality where eating one meal a day will 'work out okay'. Isabel was a lone parent and due to her mental health was unable to work. Her UC payment was reduced each month from debt collections and the 'bedroom tax'. Isabel refers to this as a 'lifestyle choice' which is in direct contrast to the stigmatizing narrative which often frames 'welfare' as a lifestyle choice. Jensen and Tyler (2015) outline how an 'anti-welfare common sense' has been developed by the media and politicians in the UK to legitimize cuts to social security by promoting a stigmatized

view of 'welfare'. Isabel's 'lifestyle choice', and all of those discussed here, illustrate the gap between this 'anti-welfare common sense' and the reality of living with UC.

### **Emotional wellbeing: 'I don't feel like a person anymore'**

Money was a concern for all the participants living with UC with dire consequences for both physical and emotional health and wellbeing. Some feared losing their homes and the majority could not afford essentials such as food and utilities. Zara, a young graduate looking for work, explained how this made her feel:

*"I don't feel like a person anymore. Like it's not a life...You are scraping on to the next month...like how can a government turn round and say 'You don't deserve this. You are not a person anymore' I think it's horrid".*

After months of 'scraping onto the next month' Zara could not afford to keep renting her room in a house-share and subsequently relocated to live with family. Zara's comments were echoed across participants' experiences who found UC and the subsequent poverty to be dehumanizing. Like Karl who explained "You know I am human; I should be able to shower two or three times a week you know. I'm not a dirty person". Karl was unable to shower regularly as he was in energy poverty – he could not afford to keep clean. This left Karl with feelings of anger and shame, and negatively impacted his self-worth as he did not want to be seen as a 'dirty person'. Karl had Multiple Sclerosis and was appealing against UC to have his work requirements removed, as after 'naturally migrating' from the ESA support group he had been deemed 'fit for work'.

Karl felt unable to buy certain items not considered to be necessities but minor luxuries or 'treats' that most take for granted. The emotions bound up in Karl's denial of an occasional 'treat' illustrates the ways in which experiences of poverty can be damaging emotionally and to the 'self' as Karl felt he did not *deserve* a bag of sweets:

*"I've had many tearful nights where I've thought to myself do you know what I just want to get myself a bag of sweets. But I feel guilty, you know I just want to treat myself to a bag of sweets."*

Alice, a lone parent with work-search requirements, described how the consequences of the poverty caused by UC left her feeling humiliated and dehumanized:

*"It's bad enough asking for help from your like family but like having to go to somewhere with a complete stranger who doesn't know you, doesn't know your situation and go I can't feed my daughter please can I have some food? Like it is really humiliating, really dehumanizing".*

### **Mental Health: "I'm more likely to commit suicide than I am [to] get a job"**

Nearly all participants described a deterioration in their mental health as a result of living with UC, including those with and without pre-existing illnesses: "...definitely has like negative impacts on your life, like yeah, like I say my mental wellbeing out the window, it's gone" (Zara). Those who had existing mental health problems found their conditions exacerbated by living with UC. For example, Ryan, who started to claim UC whilst he was self-employed, explained "...especially those first two months, they were really horrible

*and like I say with my bi-polar I just felt pretty terrible for a while. The start was really difficult".*

Pam too explained how UC can wear people down, she commented "...there is so many people depressed over the UC because you can't get anywhere. I think you get further down in life than going up". For Pam, who was a carer for her husband, this was due to increasing poverty which resulted in isolation and strained the relationship with her husband.

An unexpected finding in the research was the frequency with which people spoke about suicide linked to UC. Seven individuals (nearly half the sample) referenced suicidal ideation or actions (unprompted) in some form including one who directly related a suicide attempt to UC. This was in four ways, about oneself, about others, in the media and in an ostensibly humorous or light-hearted way; although the underpinning intent and desperation not so. These references to suicide demonstrate the severity of the impacts and experiences for some living with UC. Isabel explained how the low UC payment was designed:

*"...to punish people and to make our life absolutely impossible. I'm not paying all my bills, I'm not paying everything, I'm not eating well... I am too ill now to work [chuckle]...I'm more likely to commit suicide than I am [to] get a job ... [UC] didn't do anything but destroy people. Destroy their well, their mental wellbeing and their lives and I don't, I honestly don't know how people are coping because I know I'm not".*

A lone parent with a teenage son, Isabel struggled to 'get-by' with UC which, in her words had "destroyed" her mental health and ability to cope. This desperation was felt by other participants as they attempted to navigate the challenges of daily life which were exacerbated by UC.

Gavin, who was working when interviewed but had claimed UC whilst out of work, directly related a previous suicide attempt to UC. His poor mental health was intrinsically connected to the deterioration in his physical health and the exacerbation of an existing condition brought about by food insecurity:

*"...I'm not ungrateful but if you have to live on [foodbanks] with medical issues you don't last very long. When I was admitted to hospital in February for that overdose, I took an overdose because I was depressed but it was also because of physical health, constantly being ill with the effects of mental health um. I was that bad that when I took the overdose, they dealt with the overdose, but I was in um resuscitation ward for 48 hours because I was going in and out of consciousness because of my diabetes health, cos of lack of food" (Gavin).*

Gavin's situation shows the interconnectedness of physical and mental health and how the lack of food intensified both issues. Living with UC impacted Gavin's mental and physical health and ability to recover. Whilst the reasons for his suicide attempt are complex, Gavin felt UC had directly impacted in terms of cause and consequence.

### **UC: 'Making work pay'?**

The comments and justifications from some members of the Conservative Government are reflective of two of the original aims of UC to 'reduce poverty' and 'make work pay' (DWP, 2017: 2). For example, comments from the Chancellor of the Exchequer (Rishi Sunak) and Secretary of State for Work and Pensions (Thérèse Coffey):

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*"I do not accept that people will be forced into poverty, because we know, and all the evidence and history tells us, that the best way to take people out of poverty is to find them high quality work" (Rishi Sunak, 7<sup>th</sup> September 2021).*

*"We know that the best way to get more pounds into people's pockets is through work... We know that work and progressing in a job is the best route out of poverty..." (Thérèse Coffey, 15<sup>th</sup> September 2021).*

The focus on paid work within these comments and the wider Government argument for the removal of the £20 'uplift' does not reflect the realities of UC. As this short piece, based on in-depth doctoral research, has shown there are a range of circumstances and conditionality requirements within UC. For example, over half of participants had worked whilst claiming UC and were still living in poverty. Thus, the comments above present a false choice between paid employment and poverty. Three participants had no work requirements due to their health and so entering paid employment was not an option. Also, three participants had caring commitments which removed or reduced their ability to enter paid employment. Therefore, the underlying narrative of UC to 'make work pay' does not match their lives and personal circumstances.

For many participants, 'making work pay' was about being pushed into paid work due to increasing poverty as the previous sections have detailed. This push was felt by all those living with UC and led to some making difficult choices. For example, Karl:

*"I went for a job at Morrisons and my MS nurse said 'What the hell are you doing?' and I said well I can't live on the money I'm getting and she said 'You can't do that!' which I knew I couldn't but I was trying to do something to try and [sighs] do you know what I mean?"*

Here, we can see how the impacts of UC can push people into difficult and potentially risky situations. Karl applied for the job because he could not live on the amount of money he was receiving from UC, yet he was not fit enough to work due to MS. Karl had been pushed so far by the consequences of trying to live with UC, he felt he needed to put his health at risk.

Living with UC was 'punishing' for participants due to the poverty and subsequent impacts it caused which are far more than simply financial. The aim of UC and surrounding rhetoric to 'make work pay' does not match the lived experiences of UC.

*"So, making work pay is making you pay for not being in work basically" (Bill).*

## Conclusion

The experiences explored within this article demonstrate the challenges of trying to live with the low income from UC. It has only been possible to briefly touch upon the impacts on emotions, wellbeing and mental health experienced by participants here. Nevertheless, the article has shown how living with UC was experienced as 'dehumanizing', 'punishing' and 'humiliating', and seriously impacted people's physical and mental wellbeing. The consequences can be devastating with people putting their lives at risk. Some politicians have attempted to legitimize the removal of the £20 'uplift' by recycling ideological narratives around 'making work pay'. Yet, this obscures the realities of UC and creates a false choice between paid employment and poverty.

The experiences discussed offer detail on the potential consequences of the £20 cut to UC, which has affected millions of people across the country. The impacts of removing

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the 'uplift' to UC will not only be financial but are likely to affect mental and physical wellbeing as people attempt to navigate the low income of UC against rising costs of living. The examples discussed are from 2019 and so without the challenges we currently face surrounding energy costs, shortages of goods and living in a pandemic. As the uncertainty continues, the Government has reduced the safety net for millions of people, seemingly 'to punish people and to make our life absolutely impossible'.

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