All Party Parliamentary Group on Poverty

The impact of ending the COVID-19 £20 uprating of Universal Credit and Working Tax Credit

Written evidence from the Welfare at a (Social) Distance research team

January 2021

This written evidence is submitted on behalf of the Welfare at a (Social) Distance project. This is a major national research project investigating the benefits system during the COVID-19 pandemic, funded by the Economic and Social Research Council as part of UK Research and Innovation's rapid response to COVID-19.

This submission principally draws on our forthcoming report:

Summers, K., Scullion, L., Robertshaw, D., Gibbons, A., Karagiannaki, E. De Vries, R., Geiger, BB., Edmiston, D. & Ingold, J. (2021) *Claimants' experiences of the social security system during the first wave of COVID-19*. Welfare at a (Social) Distance Rapid Report #4.

In addition to our written response, we would be very happy to provide any supplementary information that may be of use and provide oral evidence at the APPG meeting on Thursday 14 January.

For more information on the project or to contact the team, please visit *http://hub.salford.ac.uk/welfare-at-a-social-distance/*

Executive Summary

In this evidence submission, we draw on data from a nationally representative survey of 7,601 benefit claimants; in-depth longitudinal interviews with 74 claimants; and 32 interviews with organisations providing income, crisis and employment support during the pandemic. Methodological details are available at the end of this submission. Synthesising findings from a number of published and forthcoming outputs, ***our project is uniquely placed to provide insight into what impact the benefits system is having on poverty during and beyond COVID-19.*** There are six key areas that we would like to highlight to the APPG:

1. Prior to the pandemic, a series of changes to the tax-benefit system undermined the quality and coverage of the benefits system for low-income households. ***The uprating should be understood as less of a 'boost' or 'uplift' and more as a temporary and partial reversal in cuts to low-income households over the last decade***. ***The withdrawal of the uprating would intensify cuts to low-income social security and increase the risk and depth of poverty.*** Our research finds that crisis social security measures temporarily made the benefits system more accessible, but not necessarily more effective at protecting livelihoods and incomes. It should be noted that during this third national lockdown many of these measures are no longer in place. With the return to a more complex system to navigate with limited face-to-face support, withdrawal of the £20 uprating would exacerbate the acute financial difficulties faced by many benefit claimants.

2. ***Existing benefit claimants were the most likely to have experienced an increase in their outgoings (42% of this group), compared to new and non-benefit claimants (both about 20%)***. This underlines the crucial role of the £20 uprating to meet additional costs associated with the pandemic for low-income households. ***Withdrawal of the £20 uprating would likely result in increased in-work poverty and actually reduce work incentives for those affected***.

3. ***Despite large numbers receiving the £20 uprating, claimants still report significant financial difficulties, employing a wide range of strategies in their attempt to get by and meet the basic cost of living.*** Even with the uprating, the financial resilience of claimants remains fragile and finite. Many are experiencing significant financial strains and acute forms of material deprivation. ***Considerable reliance on friends, family and charitable aid for basic needs and resources highlights the inadequacy of current benefit levels.*** Almost two-thirds (61-64%) of all claimants were experiencing financial strain, saying they would not be able to replace or repair major electrical goods if they broke, and could not save £10 a month, compared to a fifth (21%) of non-claimants. ***One in ten existing claimants were accessing food banks to cope with financial struggles during the pandemic. The removal of the £20 uprating would increase and intensify housing insecurity, debts and hunger amongst claimants.***

4. With greater exposure to more acute forms deprivation and housing insecurity, BAME claimants would be some of the worst affected by the withdrawal of the £20 uprating. ***Removing the uplift would likely reverse the limited progress that has been made in tackling the systematic over-representation of BAME households in poverty over the last decade.***

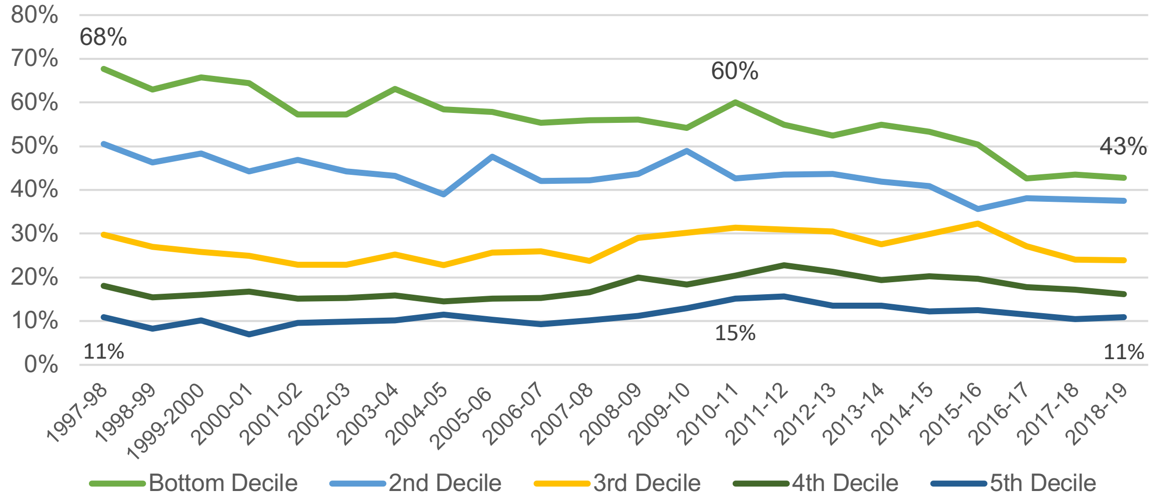
5. In the context of a third national lockdown, claimants are facing depleted reserves, poor employment prospects and reduced support/provisions from the government. ***Withdrawal of the £20 uplift would push many claimants, already on the brink, over the edge into destitution. Claimants are concerned about their future income security and employment prospects: they need a decision to be made in order to be able to financially plan for cliff edges to come.***

6. In the wake of COVID-19, flat or falling median incomes are likely to further undermine the effectiveness of government reporting on low incomes in the years to come. ***There is a need to better capture and address the changing profile of poverty. There is public support for this with the majority of the general public supporting the £20 uprating both during and beyond the pandemic.***

1. The £20 uprating is a partial reversal of longer-term cuts to low-income social security: its withdrawal will increase the risk and depth of poverty

1.1 ***To fully understand the impact of the £20 uprating on poverty, it is necessary to contextualise its introduction and significance for low-income households***. Since 2010, a series of changes to the tax-benefit system have undermined the quality and coverage of the benefits system for low-income households. The result is that benefit levels have fallen further away from the cost of living and average earnings over the last decade. For example, the value of Child Benefit has fallen by more than a fifth (21 per cent) since 2010 and is currently worth the same amount it was in 1998. Universal Credit is worth around 12 per cent less than it was when it was first introduced in 2013.[i] Whilst poverty rates have flat-lined, the depth of poverty has increased with key social groups falling further away from the poverty line.[ii] The poorest households in the UK (bottom 10 per cent of the income distribution) have also seen the average amount they receive in cash benefits fall from 60 per cent to 43 per cent of gross incomes since 2010 (Figure 1).[iii]

Figure 1: Average cash benefits as a proportion of gross income by income deciles, 1997-2019



Source: ONS (2020), our analysis

1.2 These changes meant the lowest-income households were facing a weakened social safety net heading into the pandemic, but also greater exposure to the risks of labour market disruption and income shocks resulting from COVID-19. The £20 uprating has sought to improve the capacity of benefits to protect livelihoods after long-term reductions in the value of working-age benefits since 2010. However, ***such measures should be understood as less of a 'boost' or 'uplift' and more as a temporary and partial reversal in cuts to low-income social security over the last decade***. Whilst the uprating of Universal Credit and Working Tax Credit has sought to close the growing gap between 'entitlement' and 'need', it has not been able to fully address the longer-term substantive decline in the 'adequacy of income support' across the working-age benefits system.[iv]

1.3 The £20 uprating responded to growing concern that working-age benefits were not fit-for-purpose amidst increasing unemployment, job uncertainty or income loss. It represents a concession that working-age benefits were not, at their previous levels, sufficient to protect livelihoods and incomes. Distributional analysis suggests changes to the tax-benefit system since COVID-19 have benefited those towards the very bottom of the income distribution the most.[v] It stands to reason though that the same people will lose the most as these temporary provisions in the benefits system are withdrawn. This is particularly concerning given that those furthest from the poverty line are some of the worst affected by COVID-19 in terms of pay and employment.[vi] ***The withdrawal of the uprating would intensify cuts to low-income social security and increase the risk and depth of poverty.***

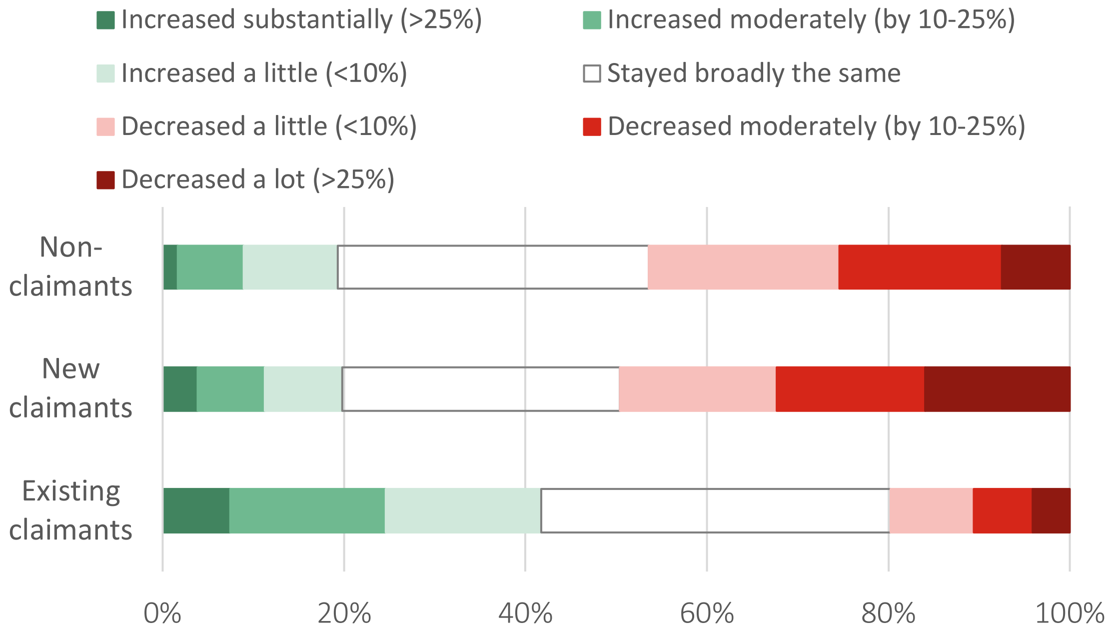
1.4 Our research finds that crisis social security measures temporarily made the benefits system more accessible, but not necessarily more effective at protecting livelihoods and incomes. It should be noted that during this third national lockdown many of these measures are no longer in place. With the return to a more complex system with limited face-to-face support, ***withdrawal of the £20 uprating would exacerbate the acute financial difficulties faced by many benefit claimants*** as detailed below.

2. Impacts of the £20 uprating have been variegated: its withdrawal would be particularly bad for those seeking work or with high(er) household costs

2.1 Since the start of the pandemic, new benefit claimants have experienced the biggest drop in their household income: 75% of new benefit claimants reported that their household income fell and almost 54% reported a decrease of over 25 per cent. By contrast, ***existing benefit claimants were more likely to report an increase in their household income***. This is due to the combined effects of: existing claimants being more likely to already be out of paid work, the temporary suspension of deductions to benefit payments, paused deductions and the £20 uprating having a greater proportional impact on low-income households.

2.2 Although larger proportions of all groups reported spending falls in our survey, a substantial proportion also reported increased outgoings during the first wave of the pandemic. ***Existing benefit claimants were the most likely to have experienced an increase in their outgoings (42% of this group), compared to new and non-benefit claimants (both about 20%)*** (Figure 2).

Figure 2: Degrees of change in household outgoings by claimant status



Sources: (i) non-claimants = YouGov survey of the working-age population, excluding benefit claimants, n=4,786; (ii)New/existing claimants = YouGov survey of benefit claimants, excluding Tax Credit claimants, n=6,502. The figure excludes the 9-13% of people who said they didn't know or preferred not to say how their outgoings had changed.

2.3 New claimants of Universal Credit have benefited from the £20 uprating, which has helped address substantial nominal and relative income shocks as well as fixed or ongoing household expenditure. That said, the most pronounced change has been to the incomes of those claiming prior to the COVID-19 pandemic. In relative terms, ***existing claimants have seen the biggest jump to their household expenditure, underlining the crucial role of the £20 uprating to meet additional costs associated with the pandemic for low-income households***.

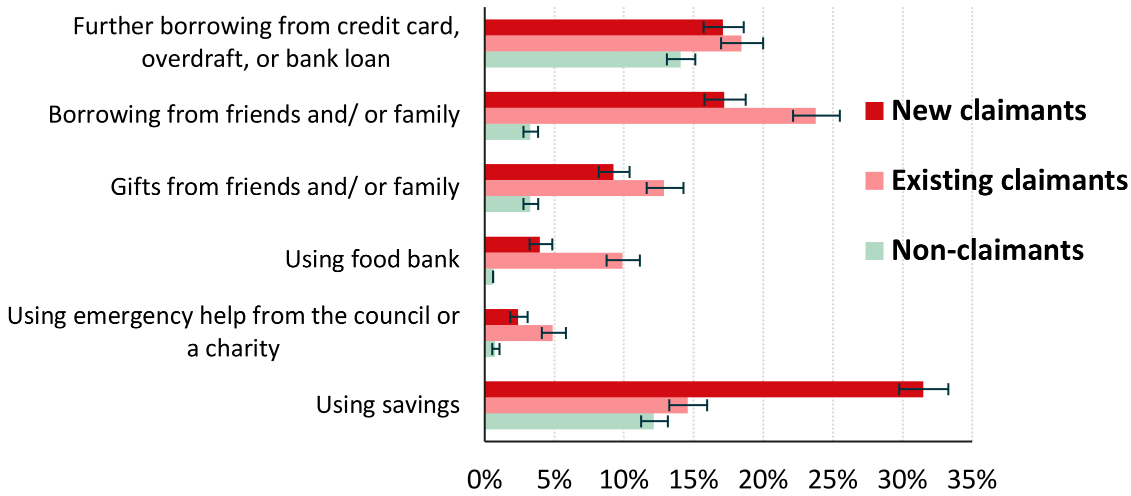
2.4 During the first wave of the pandemic, new claimants were more likely to still be connected to the paid labour market.[vii] There has been a significant increase in the number of (Universal Credit) claimants who are in work and this looks set to remain at levels considerably higher than prior to the pandemic. This presents particular challenges to the logic of benefit levels and in-work conditionality. With sluggish economic recovery forecast and fewer prospects for pay and work progression, ***withdrawal of the £20 uprating will likely result in increased in-work poverty and reduce work incentives for those affected***.

3. Despite the £20 uprating, many claimants are still unable to meet the basic cost of living: Spring cuts will increase housing insecurity, debts & hunger

3.1 Depending on the type and timing of their claim, many claimants benefited from the adjustments and easements introduced by the Department for Work and Pensions during the first phase of the pandemic. This included the £20 uprating which has provided much-needed additional resource at a time of considerable volatility when it comes to employment, income and childcare. ***Despite large numbers receiving the £20 uprating, claimants still report significant financial difficulties, employing a wide range of strategies in their attempt to get by and meet the basic cost of living.***

3.2 Across our survey and qualitative interviews, the majority of claimants were reorganising their expenditure to adjust to their challenging financial situation. Looking specifically at how benefit claimants adapted to the income level they received in the form of benefits, ***strategies employed included borrowing money using formal avenues such as credit cards, overdrafts and bank loans, but also turning to informal sources such as friends and family.*** Notably, ***one in ten existing claimants were accessing food banks to cope with financial struggles***. While less common, emergency help from the council or a charity was also used (Figure 3).

Figure 3: How claimants coped with financial struggles



Sources: (i) non-claimants = YouGov survey of the working-age population, excluding benefit claimants, n=4,466; (ii) New/existing claimants = YouGov survey of benefit claimants, excluding Tax Credit claimants, n=3,089/3,167.

3.3 Our qualitative interviews provide a more detailed understanding of how people tried to increase or optimise their resources with many accumulating debt or becoming reliant on familial networks and support:

> *"I'm with Halifax so I've pushed my overdraft to £1,100 so I've been in my overdraft, so they did put a thing out where I think for three months it was interest-free up to £500. I did apply for that again because it had run out…"* (Connie[viii], female, 20s, Universal Credit claimant)

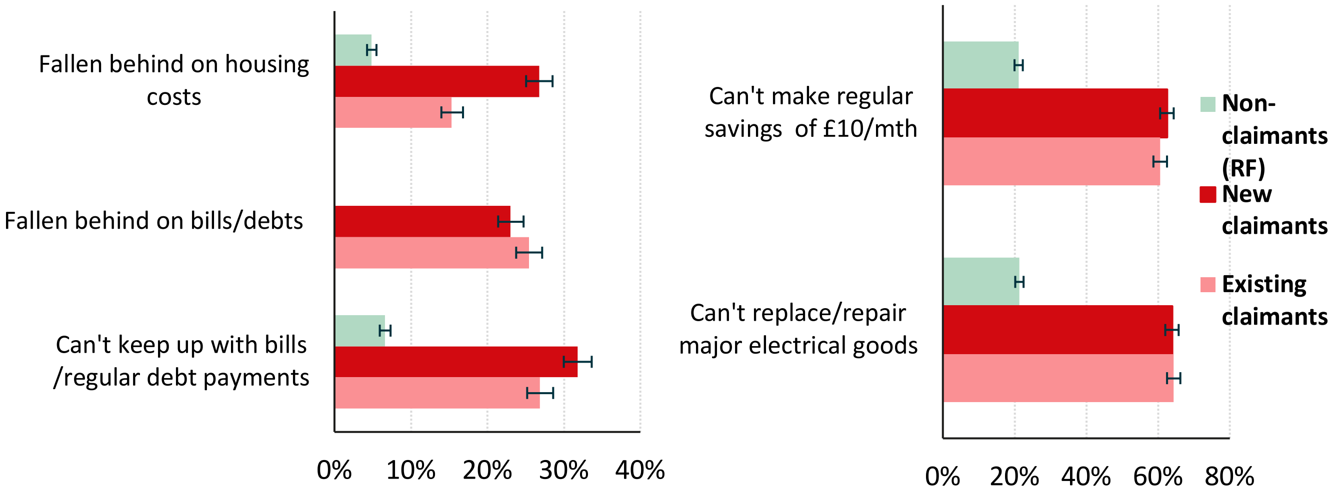
A significant minority of interview participants explained that they had a large income shortfall, often of several hundred pounds each month, meaning that they would be in a very difficult position if they did not find employment again quickly:

> *"Now that this isn't possible, you still have these outstanding debts to pay, that… I have received several letters, not from bailiffs, but from credit agencies, that the money is due now, but this will have to be disputed in court. Not unless I find a job where I'm able to work full-time and I can pay that off now."* (Mo, male, 30s, Universal Credit claimant)

Whilst many participants referred to having made use of their savings to bridge the gap between their income and expenditure, there were also participants who had no savings upon which to draw. In this group, participants also described rearranging their outgoings in different ways to adapt to a reduced income. In the qualitative interviews***, participants talked about reorganising their expenditure to cover the 'bare essentials'. Often however, participants' liabilities were fixed and ongoing, especially when they covered essential categories of expenditure, meaning that they could not be renegotiated, and sometimes there was no option but to stop making payments***.

3.4 Despite such strategies, ***claimants are experiencing levels of deprivation much higher than the non-claimant working-age population across all indicators of financial strain***. ***Despite the £20 uprating, the benefits system is not working as an effective social safety net for many claimants.*** Across most measures, apart from those related to food insecurity, new benefit claimants were experiencing higher levels of deprivation than existing claimants. In particular, new claimants were more likely to be falling behind on housing costs, highlighting the shock that many of this group had experienced to their income levels. ***Almost two-thirds (61-64%) of all claimants were experiencing financial strain, saying they would not be able to replace or repair major electrical goods if they broke, and could not save £10 a month, compared to a fifth (21%) of non-claimants. This encompasses both new and existing claimants, showing that the inadequacy of benefit levels is a broad, ongoing issue not reserved for those making new claims during the pandemic***.

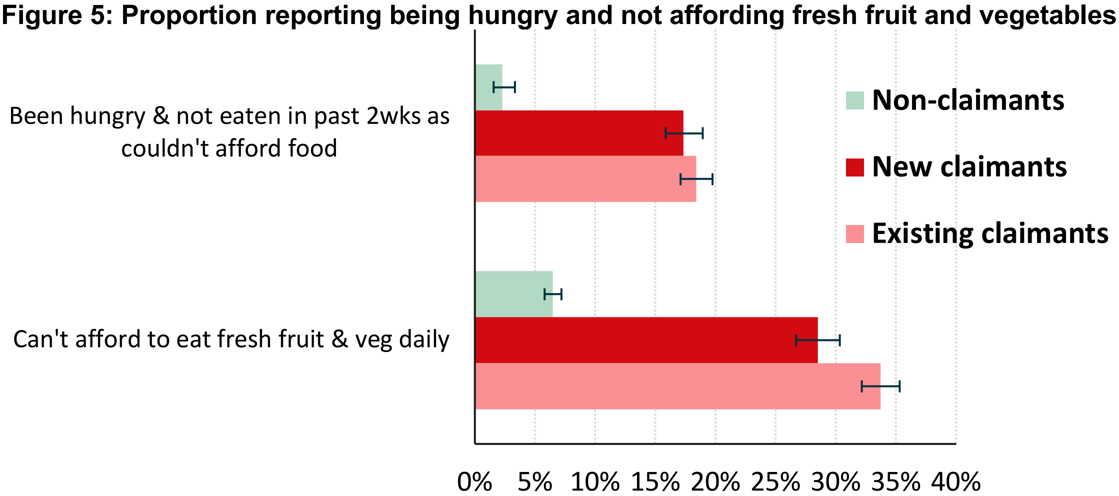
Figure 4: Proportion of claimants and non-claimants struggling financially



Sources: (i) non-claimants = YouGov survey of the working-age population, excluding benefit claimants, n=4,680-4,786; (ii) New/existing claimants = YouGov survey of benefit claimants, excluding Tax Credit claimants, n=3,089-3092/3,167.

3.5 Looking to more extreme indicators of deprivation, ***a large proportion of claimants reported not eating when hungry in the past two weeks because they could not afford food*** (Figure 5). An even ***higher proportion reported that they could not eat fresh fruits and vegetables every day***. Both of these were much more common among claimants than among the wider non-claiming population and (unlike the previous indicators) among existing benefit claimants than new benefit claimants. This higher prevalence among existing claimants likely reflects that these indicators capture longer term deprivation, again ***highlighting that income adequacy and benefit levels are a longer-term issue that stretches beyond the immediate COVID-19 context.***

Figure 5: Proportion reporting being hungry and not affording fresh fruit and vegetables



Sources: (i) non-claimants = YouGov survey of the working-age population, excluding benefit claimants, n=1,429; : (i) non-claimants = YouGov survey of the working-age population, excluding benefit claimants, n=4,786 (ii) New/existing claimants = YouGov survey of benefit claimants, excluding Tax Credit claimants, n=3,092/4,207.

3.6 Our qualitative interviews provided insight into how people had experienced financial strain during the first wave of the pandemic. ***The gap between income and outgoings was particularly significant for existing benefit claimants who had lived with such a gap for a longer period of time.*** This group often had little or no savings, either because they had exhausted them or had not had any in the first place. ***Existing claimants found the gap between income and expenditure continuing despite the uplift to Universal Credit of £20 a week during the pandemic***. For example, Dennis and Sandra had both been claiming Universal Credit since before the pandemic but were still unable to cover the cost of living after the £20 uprating:

> *"After I've paid my gas, electric, TV licence, internet because I've got no choice because they make me do everything online, once everything's gone down I'd be left with, it's something, I worked it out something like £23 a week. That's to buy food and clothes and whatever."* (Dennis, male, 50s, Universal Credit claimant)

> *"It just about covers my rent. So before July it would be maybe £25 more than my rent, but now it covers my rent and it may cover some bills, not all my bills, but not anything else, not food or travel, just kind of living costs."* (Sandra, female, 20s, Universal Credit claimant)

Of the different markers of financial strain and deprivation that we considered, speaking about food insecurity was the most emotive subject for participants, and the most difficult to talk about. As well as describing the stresses of being unsure about whether they would have enough food, participants also talked about the stigma of seeking charitable support and how damaging this was to their sense of self-worth.

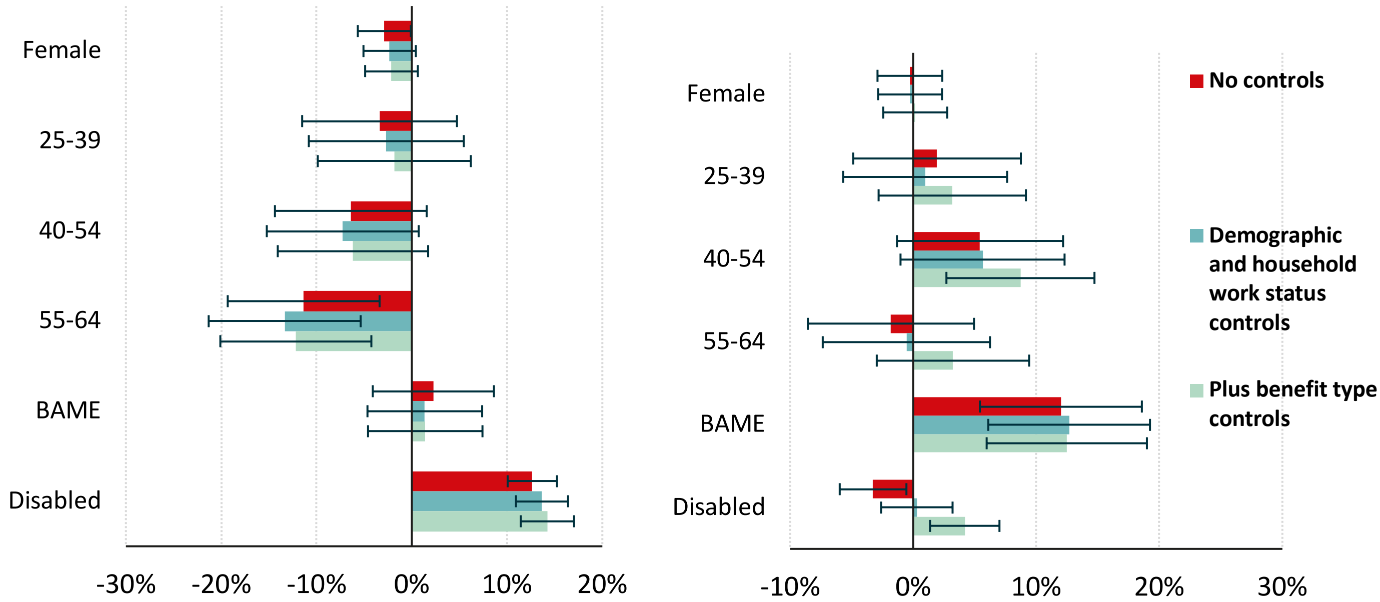
3.7 The £20 uprating is often described as a 'lifeline' to claimants during the pandemic. In many respects this is true: claimants have relied heavily on this additional support at a time when their incomes have fallen, their employment situation is uncertain, and their household expenditure remains considerable. Despite this additional resource, financial struggles are common and widespread amongst benefit claimants. Many are resorting to debt accumulation, cutting expenditure on basic household and housing costs and increasingly relying on emergency support. ***Even with the uprating, the financial resilience of claimants remains fragile and finite. Many are experiencing significant financial strains and acute forms of material deprivation. With or without the £20 uprating, the considerable reliance of claimants on friends, family and charitable aid for basic needs highlights the inadequacy of current benefit levels. The removal of the £20 uprating would increase and intensify housing insecurity, debts and hunger amongst claimants.***

4. BAME claimants would be some of the worst affected by the withdrawal: increasing the risk and prevalence of poverty in BAME households

4.1 Those from Black, Asian and minority ethnic (BAME) backgrounds are understood to have been disproportionately impacted by COVID-19.[ix] During the first wave of the pandemic, our survey found there has been a corresponding shift in the socio-demographic composition of the benefit claimants. Amongst other things, ***there has been an increase in the proportion of BAME people claiming benefits: 8% of new claimants are from BAME backgrounds compared to 6% of existing claimants. New BAME claimants have been disproportionately impacted by job loss and/or a reduction in their hours.***[x] The withdrawal of the £20 uprating would have a disproportionate impact on Black, Asian and Minority Ethnic (BAME) claimants who are much more likely to be experiencing deprivation. In our survey, BAME claimants were about 8% more likely than White claimants to report they had been hungry and unable to afford to eat in the last two weeks. We also find strong and statistically significant differences between BAME and White claimants, where claimants from a BAME background were 12 percentage points more likely to report that they have fallen behind on rent/mortgage payments (Figure 6). ***With greater exposure to more acute forms deprivation and***

__housing insecurity, BAME claimants would be some of the worst affected by the withdrawal of the £20 uprating.__

Figure 6: Socio-demographic differences in deprivation risk: ‘Been hungry & could not afford to eat in past 2 weeks’ (left) & ‘Fallen behind on rent and mortgage payments’ (right)



Sources: YouGov survey of benefit claimants, excluding Tax Credit claimants, n=5,332. Each bar reports the marginal effect i.e. the difference between the probability of being deprived when possessing a particular characteristic relative to the baseline group (i.e. the difference in the probability of being deprived, of women relative to men) where the baseline groups for each socio-economic are men; aged 18-25; white; and non-disabled.

4.2 Withdrawal of the £20 uprating would result in a significant cut in low-income working-age benefits for BAME households. Between 2010 and 2018/19, the proportion of BAME individuals in poverty (after housing costs) fell from 39.4% to 38.6%. In the context of the pandemic, and the disproportionate impact on BAME workers, *__removing the uplift would likely reverse the limited progress that has been made in tackling the systematic over-representation of BAME households in poverty over the last decade.__*

5. Claimants are concerned about their future income security & employment prospects: they need to be able to financially plan for the cliff edges to come

5.1 The overwhelming majority of claimants interviewed for our project did not have a positive outlook on claiming benefits and hoped that they would not be receiving Universal Credit or other benefits in the next three to six months. For some of the lower-paid Universal Credit claimants, there was a hope that their reliance upon Universal Credit to top-up their household income would at least be reduced. There was however a widespread sense that this could become necessary. A few were cautiously optimistic about their prospects of getting out of the system either by getting back into paid work or gaining more hours/pay. However, many voiced greater scepticism about their prospects. Reluctant acceptance of a potential ongoing claim was frequently linked to the possibility of further waves or spikes of COVID-19. Challenging labour market conditions, ongoing childcare commitments, and longer-term changes to work and the wider economy were cited as factors that might contribute towards an extended claim. *__In the context of a third national lockdown, claimants are facing__*

depleted reserves, poor employment prospects and reduced support/provisions from the government. Withdrawal of the £20 uplift would push many claimants, already on the brink, over the edge into destitution:

> *"In three months' time if I'm not then I'm fucked, that's it, I'm gone, I'm bankrupt, that's it."* (Ken, male, 40s, Universal Credit claimant)

5.2 Various forms of uncertainty characterised claimant expectations for the future. Many related to people's social security claim. Some claimant anxieties were less generalized in being linked to the specifics of their financial circumstances and concrete deadlines. Numerous participants expressed a need for employment and income to pick up within the next few months, and some of the more optimistic assessments of the future were anchored in assumptions about the likely course of the pandemic. ***For some, the end to various payment holidays presented a concern on the horizon, with mismatches between income and outgoings eating through limited savings and presenting a 'cliff-edge' that intensified the need to get back into paid employment. For these claimants, the £20 uplift will remain crucial to keeping families afloat if the delayed and modest economic recovery forecast becomes a reality.***

5.3 Drawing on data from our interviews with organisations providing benefits, employment and crisis support during the pandemic, the £20 uprating was a recurring source of concern for frontline workers and management. We spoke to staff involved in benefits and income maximisation; Help to Claim; crisis and emergency food provision, housing, welfare rights, employment support, debt advice and money management, community support and local government. ***All those asked, welcomed the uprating and confirmed this was a crucial resource for low-income households during the pandemic. Reflecting the unprecedented nature and scale of disruption to claimants' lives, organisations witnessed a sharp increase in demand for their services and support despite the uprating and adjustments made by the DWP. Acute and complex cases of financial difficulty and destitution were noted as increasingly common by frontline workers.***

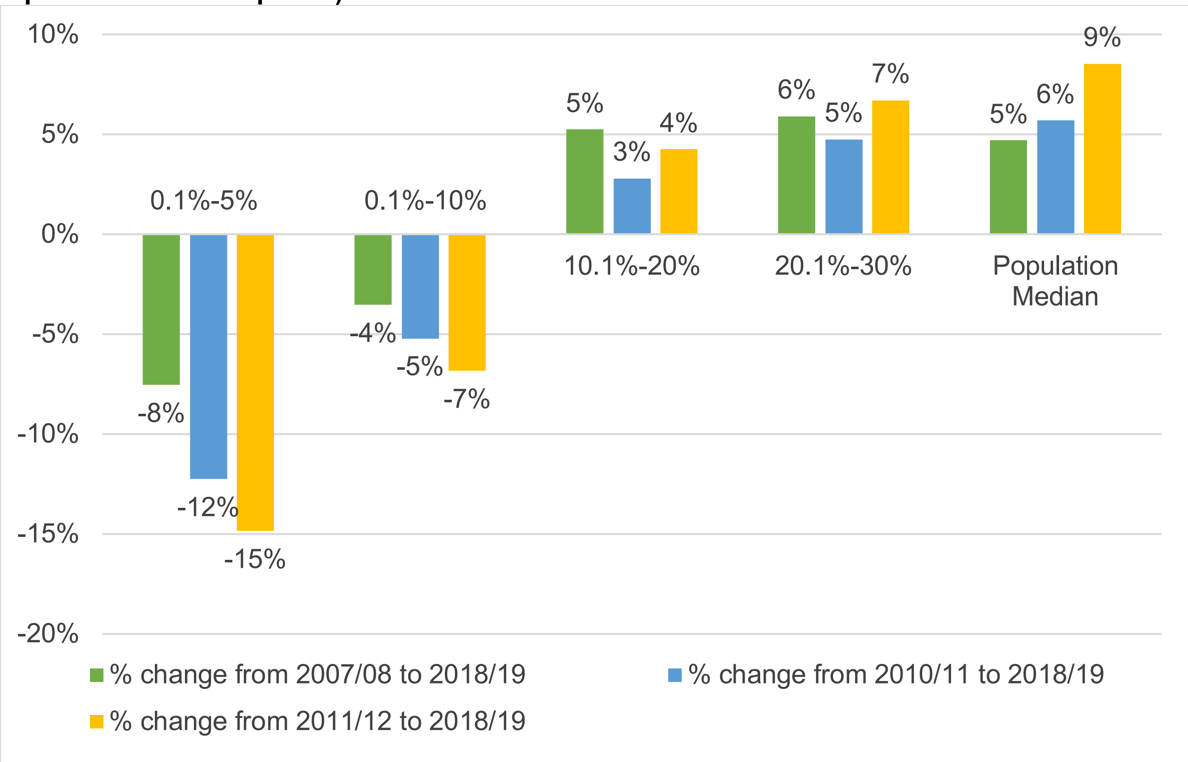
5.4 Overwhelmingly, those providing income, employment and benefit support were concerned about the future**.** They were concerned about their own operational capacity and the prospect of constrained funding on the horizon. However, they were principally concerned about the ***'cliff edges' yet to come for benefit claimants and those financially struggling. This included widespread cases and concerns surrounding debt accumulation, financial uncertainty, extreme poverty and destitution, job loss and un(der)employment, poor labour market prospects, Brexit and the uncertain return of conditionality for claimants. A number of those interviewed felt it was important for the government to make a decision on the uprating, either way, so that: a) organisations could prepare to support claimants and b) so claimants could financially prepare for the significant loss of income that may occur.***

6. Even if the £20 uprating is withdrawn, poverty rates may remain flat: government needs to capture the changing profile and depth of poverty

6.1 Since the last major global economic crisis facing the UK, the relative poverty rate has remained reasonably stable. Despite considerable changes to the labour market and tax-benefit system, the proportion of the population falling below 60% of contemporary median incomes has hovered at around 22% since 2007/08. Whilst this measure of relative low incomes informs government statistics on poverty in the UK, it actually obscures fluctuations in the living standards of those falling below the poverty threshold. This is because it focuses on *rates* as opposed to *degrees* of poverty and anchors the poverty threshold to (potentially stagnant) median incomes. ***In the wake of COVID-19, flat or falling median incomes are likely to further undermine the effectiveness of government reporting on low incomes in the years to come.***

6.2 Heading into the pandemic, analysis of the UK Family Resources survey and Households Below Average Income dataset suggests that there has been an increasing depth of poverty in the UK. The £20 uprating will have been crucial to tempering this trend. However, ***its withdrawal will be particularly damaging for the lowest income groups who were, prior to the pandemic, falling further away from the poverty line*** (Figure 7).

Figure 7: Percentage change in median incomes of interval groups 2007-2019 (AHC, £pw equivalised 2018/19 prices)



Source: Households Below Average Income (2020), our analysis

6.3 There is growing concern about poverty in the UK. Only 52% of the general public believed there was quite a lot of ‘real poverty’ in Britain in 2006. By 2018, this had risen to almost two thirds (65%) of people.[xi] ***The majority of the general public are concerned about poverty and support measures, such as the uprating, to tackle it.*** According to a recent survey conducted by Ipsos MORI, almost three quarters (74%) support the £20 uprating in Universal Credit and Working Tax Credit during the pandemic. A considerable majority (59%) also support making the uprating permanent.[xii]

Methodological details

In this evidence submission, we draw on the largest survey of benefit claimants conducted during the pandemic, government statistics as well as qualitative data from claimants and support organisations:

- **National survey of benefit claimants:** We are conducting multiple waves of a survey with benefit claimants to establish the impact of the pandemic and social security system on livelihoods. The first wave of the survey was conducted during the first wave of the pandemic. In this evidence submission, we draw on survey data collected online from 7,601 benefit claimants, split between 'new' claimants since the COVID-19 pandemic started in the UK (since 1st March 2020) and 'existing' claimants (who were claiming before this). The survey was administered by YouGov. To find participants, we created an initial screening survey to identify new and existing claimants within a nationally representative YouGov panel; over 120,000 YouGov participants received the screening questions. Following the screening process, those identified as new/existing claimants were invited to participate in the claimant survey, which was launched on 21st May 2020 and ran until 15th June 2020. The survey captured a range of information including: claim details, support used when claiming, attitudes to benefits, employment situation, income and financial strain, and demographic information. **The first wave survey is available in the UK Data Archive: (accessible here).**
- **Qualitative interviews with benefit claimants**: Seventy-four in-depth interviews were conducted with social security claimants between May and September 2020. We sought a spread of key demographic characteristics, providing a diversity of participants in terms of age, gender, ethnicity, household make-up, geographical location, and work status. All participants were in receipt of one of the following benefits/tax credits: UC, JSA (both 'new style' and 'legacy'[xiii]), ESA (both 'new style' and 'legacy') or Working Tax Credits, as well as other payments such as Housing Benefit, Child Tax Credits, and Personal Independence Payment (PIP). Around three-quarters of the sample were recruited via a specialist fieldwork recruitment agency, while the remaining quarter were accessed via a range of gatekeepers (including local authorities and third sector organisations). All interviews were conducted remotely, either using video conferencing software or via telephone depending on the participant's preference. Participants received a £20 shopping voucher of their choice as a thank you for their time. The interview was structured around asking about their experiences of claiming, receiving and managing their social security payments. The interviews were audio recorded, transcribed, and analysed thematically.
- **Case studies of benefit, employment and crisis support:** Finally, to explore what impact the pandemic has had on the coverage and quality of support that many benefit claimants rely on, we interviewed 32 individuals, held meetings with 13 national informants and attended multiple practitioner and policy steering groups across four local areas (Leeds, Salford, Newham, Thanet). We spoke to managerial and front-line staff involved in benefits and income maximisation; Help to Claim; crisis and emergency food provision, housing, welfare rights, employment support, debt advice and money management, community support and local government. The interviews were audio recorded, transcribed, and analysed thematically.

The evidence is submitted by the Welfare at a (Social) Distance research team: Prof Lisa Scullion, Dr Ben Baumberg Geiger, Dr Jo Ingold, Dr Kate Summers, Dr David Robertshaw, Dr Andrea Gibbons, Dr Eleni Karagiannaki, Dr Rob De Vries and Dr Daniel Edmiston, from the universities comprising the study: University of Salford, University of Kent, University of Leeds, Deakin University, and the London School of Economics.

[i] Department for Work and Pensions (2020) Abstract of DWP benefit rate statistics. London: HMSO. (Welfare at a (Social) Distance analysis).
[ii] Edmiston, D. (2020) The depth and profile of UK poverty has changed considerably – official statistics must start capturing this reality amidst COVID-19, *LSE British Politics and Policy*: https://blogs.lse.ac.uk/politicsandpolicy/depth-and-profile-of-uk-poverty/
[iii] Office for National Statistics (2020) Effects of taxes and benefits on UK household income: financial year end 2019. London: Office for National Statistics (Table 3a: Average household incomes, taxes and benefits of NON-RETIRED individuals by decile group, 2018/19)
[iv] Hirsch, D. (2020) 'After a decade of austerity, does the UK have an income safety networth its name?', *in* REES, J., POMATI, M. & HEINS, E. (ed.) *Social Policy Review 32: Analysis and Debate in Social Policy, 2020*. Bristol: Policy Press, pp. 211-226.
[v] K. Handscomb (2020) Safe Harbour? Six key welfare policy decisions to navigate this winter, London: Resolution Foundation.
[vi] SMC (2020) Poverty and COVID-19, London: Social Metrics Commission.
[vii] Geiger, BG; Karagiannaki, E; Edmiston, D; Scullion, L; Summers, K; Ingold, J; Robertshaw, D; and Gibbons, A (2020), Claiming But Connected to Work: Welfare at a (Social) Distance Rapid Report #1.
[viii] All names have been changed to protect the identity of participants.
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[xiii] 'Legacy' benefits are those that are over time being replaced by Universal Credit; 'new style' Jobseekers Allowance is a contributory benefit where entitlement is determined by National Insurance contributions.