



WE Party Conference

Kettering 7 – 9 September 2018

Motion

Title: Abolish the single payment system of Universal Credit

Proposed by: WE York branch

Proposer: Emma Hopkins Jones

Type of motion: Policy motion.

Motion text:

- 1 WE call upon the Government to abolish the automatic single payment system of Universal Credit
2 (UC) in England and Wales which is increasing women's vulnerability to financial abuse.
- 3 UC replaces Job Seekers Allowance, Income Based Employment and Support Allowance, Income
4 Support, Housing Benefit, Working Tax Credit and Child Tax Credit with a single payment. Where a
5 couple are in receipt of such benefits they are required to nominate a single bank account for the
6 payment to be made into.
- 7 On 20 June 2018 women's groups including the Women's Budget Group, Surviving Economic
8 Abuse and the End Violence Against Women Coalition published a report "Universal Credit and
9 Financial Abuse: Exploring the links" raising concerns that the single payment system risks
10 facilitating financial abuse with the loss of clearly labelled child payments which are a lifeline for
11 many women in abusive relationships.
- 12 Mary-Ann Stephenson, Director of the Women's Budget Group, said "*Combining payments [...]*
13 *risks giving abusive men even more power and control over their partners. It may send more*
14 *money than ever to wallet and not to purse, undermining women's economic independence and*
15 *their ability to leave abusive relationships*".
- 16 The Scottish Government has decided to allow for separate payments as a matter of course and
17 WE call upon the Government of England and Wales to do the same AND:
- 18 1) Gather evidence on the nature and extent of applications for separate payments to date for
19 Income Support, Jobseeker's Allowance and UC;
20 2) During the remainder of the UC roll-out, test out different ways of making a separate
21 payment to each member of a couple, as recommended by a Parliamentary Committee in
22 2015;
22 3) Keep each partner's online UC account separate so that the accounts are only linked by
23 the Department for Work and Pensions;
24 4) Produce an updated equality impact assessment of the effects of UC.



Motion rationale:

25 The report states that financial abuse could affect as many as 1 in 5 adults. It is experienced
26 differently by women and men – for women the abuse lasts longer and also occurs after separation.
27 It may not always be recognised by either the survivor or the perpetrator but it is included in the
28 crime of coercive control introduced by s.76 of the Serious Crime Act 2015, recognised for the
29 purpose of applications for legal aid for family law matters, and is included in the Government's
30 proposed statutory definition of domestic abuse.

31 The Government's stated approach to UC is to help couples see clearly the effect of their decisions
32 about work on their total household income and encourage financial decisions made by the family
33 rather than the state. However, it assumes an equal relationship and that resources are shared
34 fairly.

35 The Government should take steps to ensure that benefit arrangements do not facilitate abuse or
36 condone inequality in relationships that may not (yet) be abusive, as gender inequality is both a
37 cause and consequence of abuse.

37 The report says that under previous systems of out of work benefits men tended to be the claimant
38 and child tax credit was mainly claimed by the woman as a child's main carer and there is little
39 evidence so far as to whose bank account is being nominated – but some early data suggested the
40 woman's account was more often being chosen. But the risk is obvious and extremely concerning to
41 anyone with an awareness of domestic abuse.

42 The UC system does allow for split payments but it is discretionary and temporary and requires
43 what can be a very difficult and dangerous declaration of domestic abuse – and where the victim
44 doesn't recognise the abuse this is clearly ineffective.

45 Introducing automatic split payments but with an opt out request option would in fact give the DWP
46 the opportunity to identify issues such as financial abuse or other needs by asking the couple to
47 attend for a face-to-face interview for example.

48 Together with the Women's Budget Group, Surviving Economic Abuse and the End Violence
49 Against Women Coalition, WE call upon the Government to take immediate action.

References:

The Women's Budget Group website: www.wbg.org.uk
<https://wbg.org.uk/wp-content/uploads/2018/06/FINAL-exec-summary-financial-abuse-and-UC.pdf>

CPS guidance: Controlling or Coercive Behaviour in an Intimate or Family Relationship www.cps.gov.uk