CHILD POVERTY ACTION GROUP

TRANSFORMING SOCIAL SECURITY:

How do we provide secure futures for children and families?

DECEMBER 2021

INTRODUCTION

In late 2019, we launched the Secure Futures for Children and Families project. Secure Futures asks the question: **What does a social security system that provides a secure future for children and families look like?** Through a programme of roundtable events with different audiences, four citizens' juries, and a series of written contributions, we have explored this question in detail. This report brings together what we learned from these activities.

The motivation behind the project is simple. The social security system, which is one of the ways that we as a society protect children from poverty, is not working. Child poverty has risen to a record high: there are now 4.3 million children living in poverty in the UK, compared to 3.6 million children in 2010/11.[1]

Work is no longer a guaranteed route out of poverty: 75 per cent of children growing up in poverty live in working families.[2] Today, poor families are living in deeper poverty, which has grave consequences for children's lives and life chances.[3]

UK-wide social security since the Beveridge report

1942	The government publishes the Beveridge report – a plan to abolish the five giants of 'want, disease, ignorance, squalor and idleness'.
1945	Family allowance is introduced for all mothers for their second child and any subsequent children.
1946	The National Insurance Act vastly expands contribution-based benefits.
1948	National assistance starts providing a discretionary means-tested benefit to working-age people who are not making national insurance contributions.
1966	Supplementary benefit replaces national assistance, providing a means-tested benefit for unemployed and sick people, pensioners, and single parents. It includes housing costs.
1970	The family income supplement becomes the first post-war wage subsidy benefit. It is for low-earning families with children. Eligibility is assessed annually.

● Means-tested support
● Universal support
● Combination of contribution-based and means-tested support
● Contribution-based support
● Non-means-tested and non-contributory support

Cuts to the social security system over the past 10 years, which have hit children and families particularly badly, have been a driving force behind these trends.[4]

Our starting point for the Secure Futures project was a set of principles, detailed from p.7, which set out what we believe a social security system should achieve. Three central principles: preventing and reducing poverty, providing income security, and promoting social solidarity, have been our guiding light through this project. They have helped us identify where the current system is falling down, and what change is needed. These principles were drawn together with the help of our project advisory group, which includes experts in social security including the late and sadly missed John Hills.[5]

Bringing together the learning from the project to date, this report provides an analysis of some of the key approaches to providing financial support to families via the social security system, how they play out in the current system, and their strengths and weaknesses when measured against our principles. This report focuses on the UK social security system, but recognises that some social security powers are devolved, so opportunities for reform may look different across the UK.

When we launched the project in 2019, we had no idea what was coming down the road. A few months into this work, the COVID-19 pandemic struck, bringing the question of how we support people into sharp focus. The government made emergency changes to the social security system overnight to keep people afloat.

1971	Invalidity benefit provides a long-term contribution-based benefit to those who cannot work because of injury or long-term illness after a period on sickness benefit.
1971	Attendance allowance is introduced for disabled people with significant personal assistance needs.
1975	Mobility allowance is introduced for disabled people with additional mobility needs.
1975	Child benefit replaces the family allowance and provides support for **every** child.
1976	Invalid care allowance, now carer's allowance, is introduced for people who care for a disabled person for at least 35 hours a week.
1982	National housing benefit starts helping people living in rented accommodation meet their housing costs, replacing rent and rate rebates.
1984	Severe disablement allowance is introduced for those who do not qualify for contribution-based invalidity benefit, though provides significantly less.

Many of these measures have ended or will end shortly, but the events of the last two years have kick-started a bigger conversation about many aspects of our social infrastructure, including our social security system.

Designing a better social security system for the future will be a collaborative effort. We hope that our Secure Futures project will make a valuable contribution to the conversation about the future of the social security system, alongside the voices of other researchers, academics, policy makers and those with lived experience of poverty. Over the coming months we will map out a blueprint for a better social security system, and the building blocks that are needed to get us from here to there. While there is more work to do on the detail, one thing is clear: investment is needed. Social security is a resource for us all. It is money well spent on the people of the UK, and in our communities and the wider economy. The vast majority of us will access the social security system at some point in our lives, and research shows that people pay in and take out of the system throughout their lives.[6] As this report shows, there are various approaches you can take to support people, and there are a range of policy options available to governments, but the bottom line is that we need more investment in social security in order to achieve a secure future for children and families.

1986	The Social Security Act sets out common rules across means-tested benefits. The rules are applied to benefits introduced in 1988.
1988	The family income supplement is replaced by family credit. It is based on net income and support is withdrawn at a faster rate.
1988	Income support replaces supplementary benefit, but is much less responsive to people's needs.
1992	Disability living allowance is introduced for people with extra living costs due to a long-term health condition or a disability. It integrates the attendance and mobility allowances for people under the age of 65.
1993	Council tax benefit replaces the community charge component of housing benefit to cover the newly-introduced council tax.
1995	Incapacity benefit replaces invalidity benefit. Doctors working for the government assess claimants on their ability to do any job, not just their previous occupation.
1996	Jobseeker's allowance becomes the main benefit for unemployed people seeking work. It has a fixed-term contribution-based component, and a subsequent means-tested component.

1999 Working families tax credit is introduced as a transitional system between family credit and tax credits.

2003 Child tax credit and working tax credit are introduced as means-tested benefits based on annual assessments. Child tax credit is provided for each child. Working tax credit is paid to those with low incomes working above a certain number of hours.

2008 Employment and support allowance begins to replace incapacity benefit. It introduces two tiers of support, separating those assessed to be unable to work permanently from those unable to work temporarily.

2011 Limits on housing benefit are introduced, cutting the amount of support people receive.

2013 A means-tested element is introduced to child benefit, affecting any parent with earnings over £50,000 a year.

2013 Universal credit begins to replace working-age means-tested benefits including tax credits and housing benefit, merging them into a single means-tested monthly payment.

2013 Localised council tax reduction replaces council tax benefit, allowing local authorities to collect council tax from all working-age households regardless of income.

2013 The benefit cap is introduced, capping the amount of benefit income non-working and low-earning households can receive. The cap is lowered further in 2016.

2013 Personal independence payment begins to replace disability living allowance for disabled people and those with health conditions.

2016 Scotland Act devolves significant powers to the Scottish parliament including over disability and carers' benefits, limited flexibilities in universal credit, and powers to top up reserved benefits and create new benefits.

2017 The two-child limit is introduced, limiting the amount of support in universal credit and tax credits to two children in a family.

2020 Universal credit and working tax credit are increased by £20 a week. This follows decades of marginal increases or even decreases in the value of support for working-age people.

2021 Universal credit and working tax credit are cut by £20 a week. This is the biggest overnight cut to the basic rate of social security since the second world war.

ABOUT SECURE FUTURES

With more than one in four children in the UK growing up in poverty, it's clear that the social security system is failing to protect children from poverty. We have strayed far from the principles of the Beveridge report, published in 1942 and considered the founding document of the post-war welfare state, to a system that is not fit for purpose, despite frequent restructuring. Our Secure Futures for Children and Families project aims to think afresh about how our social security system works.

Our analysis is grounded in what we believe the social security system should achieve:

It should prevent and reduce poverty

It should provide income security

It should promote social solidarity

This report summarises our findings to date and, using these principles, outlines the merits and pitfalls of the four main models for delivering social security:

- Means-tested benefits
- Universal benefits
- Contribution-based benefits
- Non-means tested and non-contributory benefits

These four delivery models cover the vast majority of benefits in the UK. This report looks more closely at some than others. As we develop new proposals we will consider which models provide the most effective support to people in different circumstances.

The findings presented here will shape our proposals for a reformed system that can achieve all three of our Secure Futures principles, as well as our operational principles, which outline how the system should work. Our principles, developed in partnership with our expert advisory group, support each other. For example, the system won't be able to prevent poverty if people have insecure incomes, which is why income security is so important. Social solidarity and, crucially, the trust and support of the public are vital if the system is going to achieve our other principles.

WHAT ARE THE PRINCIPLES OF A GOOD SOCIAL SECURITY SYSTEM?

PREVENT AND REDUCE POVERTY

A social security system should:

- **Help with additional lifetime costs,** including the additional costs of raising children, the costs associated with disability, housing costs, and childcare costs.
- **Support people to be able to work** in a way that suits their circumstances, as well as recognising the value of unpaid care work.
- At a minimum, **provide adequate resources** to protect people from poverty and eliminate destitution. It should support people to achieve a decent level of income based on individual needs.
- **Act as an automatic stabiliser** in times of economic uncertainty, such as a recession.

PROVIDE INCOME SECURITY

A social security system should:

- Help families **meet the cost of life events** and maintain their income security, including when having a child, forming partnerships or separating, becoming unwell, and moving in and out of work.
- **Provide a minimum level of income security at all times:** no one should be left without support as a result of a crisis, benefit sanction or delay.
- **Protect people in vulnerable circumstances**, providing adequate resources to people who need long-term support – for example, severely disabled people and their carers.
- **Redistribute income** across the life cycle and between individuals and households in a way that reduces inequalities of income and power. This redistribution should be both vertical (from richer to poorer) and horizontal (between different groups).

PROMOTE SOCIAL SOLIDARITY

A social security system should:

- **Promote social integration**, be inclusive and not divisive or stigmatising. It should avoid 'othering' people.
- **Promote individual autonomy**, operating as far as possible on an individual, not household, basis with payments for joint expenses going to the person who will use them for the intended purpose.
- **Reduce inequalities** between different groups of people who experience structural disadvantage, such as women and disabled people. It should not discriminate.
- **Have the trust and support of the public** and should be a system that people feel that they have a stake in.

OPERATIONAL PRINCIPLES

MEANS-TESTED BENEFITS

Means-tested benefits are directed towards people in a certain income range, typically providing more support to those with low incomes. Usually income determines someone's eligibility for a benefit and how much they receive.

Means-tested benefits are a major part of the social security system in the UK. Around 60 per cent of all working-age benefits are now means-tested.[7] This share has grown rapidly in recent decades, and marks a shift from the late 1970s when our social security system was made up of a fairly even split between means-tested benefits, contribution-based benefits (explored later) and other types of benefits.

Almost every social security system in the world includes means-tested benefits, and they have become more dominant in countries with comparable systems to the UK, such as European countries. One of the reasons means-tested benefits are popular with policy makers is that, by design, they target social security spending at the poorest. Therefore, means-testing is an attractive option for governments looking to prevent and reduce poverty.

However, the extent to which means-testing is able to prevent and reduce poverty is contested.[8] Social policy researchers sometimes call this the paradox of redistribution: the more social security benefits are targeted at the poorest, the less likely it is that poverty and inequality is reduced.[9]

The tables below explore the strengths and weaknesses of means-testing, which will inform our proposals for a future social security system.

MEANS-TESTED BENEFITS:
THE WEAKNESSES

Complexity

In order to target benefits, means-testing is reliant on eligibility criteria that can quickly become complex. This can make the system more complicated to administer, and difficult to understand for both those claiming benefits and the wider public. This was a theme at our citizens' juries. People with experience of claiming benefits described a system that is hard to navigate, which is particularly important given people often turn to it in times of crisis. Those with less experience of accessing support told us they knew very little about how the system works or what they might be eligible for, should they need support in the future. As a result, benefits may not be reaching the people who need them. For example, in a Secure Future's paper, Dr Sara Reis highlights that the UK's complex social security system makes it harder for women to leave an abusive relationship because they cannot be sure they will be able to access the financial support they need in order to leave.

Intrusiveness

Means-tested benefits often require claimants to share lots of personal information to prove eligibility, which can be an intrusive process. For example, to claim universal credit claimants need to provide comprehensive information about their income, savings, housing situation, relationship status, children (if they have any), health issues or disabilities, and caring responsibilities. They are required to keep this information up to date at all times, which may mean regular reporting to officials about their lives.[10] In addition, the conditionality regime – which dictates what they are required to do to receive benefits – places other burdens on claimants. This is discussed further below.

Stigma

Means-tested benefits have the potential to be stigmatising. In the UK, some government rhetoric, certain government policies, and harmful depictions of benefit claimants in the media have increased the stigma felt by those who claim benefits, regardless of the circumstances that lead them to need help in the first place. The 'othering' of benefit claimants has also contributed to undermining public support in the social security system.

MEANS-TESTED BENEFITS:

THE WEAKNESSES

Take-up

The combined impact of stigma, intrusiveness and complexity, described above, affects take-up of means-tested benefits. As Alison Garnham highlights in her Secure Futures paper, if those who are eligible do not access means-tested benefits, it undermines the ability of the means-tested system to prevent and reduce poverty.[11]

Insecurity

Some means-tested benefits involve very frequent assessments of income, for example in universal credit a claimant's income is assessed monthly. This can lead to income insecurity for working claimants, as payments fluctuate month to month. People are left not knowing how much they will be receiving, making it very difficult to plan and budget.

Insecurity was a key theme in our citizens' juries and in our event with welfare rights advisers. Those with experience of claiming benefits or supporting those claiming highlighted the importance of predictability of payment, which supports people to plan their lives accordingly, for a strong and well-functioning social security system.

Adequacy

The value of means-tested benefits in the UK has decreased over the last 10 years, so despite more and more of the system being means-tested it is lifting fewer people out of poverty. The value of out-of-work benefits in particular has been falling over an even longer period. When the government cut universal credit and working tax credit by £20 a week in October, it fell to its lowest level ever relative to earnings – less than one-fifth of earnings from a full-time minimum wage job by the end of this parliament, compared to around one-third in 2001.[12] We now spend £36bn a year less on social security than in 2010, as a result of a range of cuts to largely means-tested benefits which have affected children and families disproportionately.[13]

MEANS-TESTED BENEFITS:

THE WEAKNESSES

Individual autonomy

Our Secure Futures principle on social solidarity contains a number of sub-principles, including the importance of promoting individual autonomy. This means eligibility for benefits should be based on the individual as far as possible. However, in the UK we have seen a move in the other direction. Universal credit, the main working-age benefit in the UK, must be claimed on a household basis, so couples must claim jointly and they receive their benefit as a single payment. This move has been criticised by women's organisations and others because of the implications this has for women's financial independence.[14] Eligibility for universal credit is also affected by a claimant's partner's income or savings, so individuals can find themselves ineligible for support because the system presumes their partner will support them – raising further questions about equality within households.

The poverty trap

Means-tested benefits start to be withdrawn once a person starts working. How these benefits are withdrawn, and at what rate, is known as the taper rate. It is one of the most complex areas of the social security system, and governments and policy makers have been grappling with it for decades. When universal credit was introduced, the government claimed it would avoid the 'cliff-edge' of the previous system, where benefits were withdrawn sharply once a claimant worked over a certain number of hours. However, universal credit still has a high taper rate, a limited work allowance (the amount that can be earned before universal credit starts to be withdrawn), and no second earner work allowance. This means that people are often only marginally better off if they work more hours or progress into better-paid work.[15] Arguably, the 'poverty trap' first described by policy makers in the 1970s is still a problem that needs tackling within the means-tested system, despite the promises made with the introduction of universal credit.

Conditionality

Conditionality means claimants must meet certain conditions in order to continue receiving support. In recent decades, the conditionality rules in the UK social security system have become more extensive and now apply to more people. For example, in universal credit there are six conditionality regimes that claimants are placed into, which will determine the level of work search activity they must undertake. This includes people who are already working. Failing to meet these requirements can lead to sanctions – where a claimant's benefits are reduced or stopped for a period of time. Lynsey Dalton's Secure Futures paper explores how the heavy use of conditionality in universal credit means that a person's ability to access support relies less on an objective assessment of need, and more on a subjective assessment of the amount of work someone is capable of.

UNIVERSAL BENEFITS:
THE STRENGTHS

High take-up

The process of applying for and receiving universal benefits is simple, and there is less stigma attached. Therefore universal benefits tend to have higher take-up rates. For example in 2013, prior to the introduction of the high income child benefit charge, take-up of child benefit was 96 per cent.[20] It therefore reaches its target group.

Security/predictability

Universal benefits provide people with a level of security because it is easy to understand who is eligible and the benefit amount is consistent. This helps people to budget and plan for the future. Conversely, means-tested benefits can be hard to predict as the amount provided fluctuates with income, and contribution-based benefits are often time-limited. In her Secure Futures paper, Ruth Lister highlights the importance of security within social security because income volatility can lead to debt and lack of agency, and has been associated with deteriorating mental and physical health. Child benefit is often the only source of income available to families seeking help at food banks during the five-week wait for universal credit or because they are destitute. It is reliable when other benefits are not.

Poverty prevention

Universal benefits can act as an 'income floor' for people across the income distribution, which can be built on with more targeted means-tested support. For example, in her Secure Futures paper, Megan Curran argues for a universal and child-centred floor of social security support, with means-tested children's benefits also provided to ensure additional resources reach children who need them most. Universal benefits can also help prevent poverty by providing support higher up the income distribution. If a family on a higher income experiences an income shock, universal benefits can help cushion the blow by providing an important source of financial support. They get support before reaching crisis point, and the low income thresholds required to become eligible for means-tested benefits.

How can universal benefits help to deliver the Secure Futures principles?

	Prevent and reduce poverty
✓	High take-up makes universal benefits more effective at reaching people in need of support.
✓	They can act as an 'income floor' on which to build with more targeted means-tested support.
?	Complementary benefits are needed to support those with higher costs (housing, disability and childcare for example), and to avoid exacerbating existing inequities.
?	Universal benefits can prevent and reduce poverty, but the impact depends on the value and the group it is provided for.

	Provide income security
✓	The predictability of universal benefits can provide security throughout the life course.
✓	Universal benefits can provide an important source of income for those doing unpaid work eg, caring work or studying.
✕	They can be less responsive to sudden income shocks or crisis situations.

	Promote social solidarity
✓	Universal benefits can be less stigmatising as they are inclusive by design.
✓	They can encourage investment in social security as everyone receives some support from the social security system.
✓	Eligibility is based on individual characteristics, so universal benefits can support financial autonomy within a household.
?	The public appears to only support universal benefits for specific groups (children, carers and disabled people were priority groups at our citizens' juries).

CONTRIBUTION-BASED BENEFITS

Contribution-based benefits, or national insurance benefits, have been a component of the modern social security system since its creation. The Beveridge report stressed that 'benefit in return for contributions rather than free allowances from the welfare state, is what the people of Britain desire.'[23]

Eligibility for contribution-based benefits in the UK is dependent on having made a sufficient number of national insurance contributions. There is usually no means test, so everyone who has paid enough into the system is able to claim. The state pension is the most significant contribution-based benefit in our social security system, accounting for about 40 per cent of the social security budget in the UK.[24] For working-age people, examples of contribution-based benefits include contribution-based jobseeker's allowance and contribution-based employment and support allowance, which provides financial support to people who cannot work because of an illness or disability.

Contribution-based benefits can also play a stabilising role during an economic downturn, as highlighted by Adrian Sinfield in his **Secure Futures paper**. Providing those who are recently unemployed with a partial replacement for their lost earnings limits their drop in income. This helps to maintain wider purchasing power during a recession and curbs the wider economic impact.

CONTRIBUTION-BASED BENEFITS: THE WEAKNESSES

Coverage

The coverage of contribution-based benefits can be limited. For example, people working outside of the formal labour market such as those caring for young children, unpaid carers, or those working in insecure work are often excluded from accessing these benefits, which rely on having made sufficient national insurance contributions. Similarly some people do not qualify as they have not had time to make sufficient contributions, for example recent migrants or young people who have just entered the labour market. However, contribution conditions can be changed to make it easier to qualify, and/or the type of 'contribution' could be expanded to include unpaid care work, as well as crediting those in low-paid or insecure work.

Time-limited support

Most models offer only time-limited support for the unemployed. The UK's contribution-based jobseeker's allowance can be claimed for up to six months and many of the European models of earnings-related contribution-based benefits are paid on a time limited period of six months to one year. This makes it more difficult for contribution-based benefits to play a significant role in supporting those who need to access the social security system in the long term.

Social solidarity

There was strong support for contribution-based benefits in our citizens' juries, as people liked the concept that they had a right to claim something based on what they had contributed. However, there is a risk that this could lead to a two-tier system and further stigmatisation of people who do not qualify for these benefits and need to claim other types of support, such as means-tested benefits. This risk can be mitigated by making eligibility more expansive.

How can contribution-based benefits help to deliver the Secure Futures principles?

Prevent and reduce poverty	
✓	Contribution-based benefits can help prevent poverty when people experience an income shock (eg, unemployment).
?	Their impact on poverty depends on the amount provided and how it relates to previous earnings.
?	Their impact on poverty can be limited if only some people qualify. The more inclusive the model, the more effective it is at preventing and reducing poverty.

Provide income security	
✓	Contribution-based benefits can provide security by helping people manage following an earnings-related income shock.
✓	They can provide people with some financial breathing space, allowing recipients to find secure, well-paid work, rather than the first job.
✗	It can be difficult for people in insecure work or seasonal work to qualify.

Promote social solidarity	
✓	Eligibility is based on individual contributions, which can support financial autonomy within a household.
✓	Contribution-based benefits can increase support for wider investment in social security, as those on a higher income stand to gain.
✓	A more generous time-limited earnings-related unemployment benefit appears to have popular support.
?	Further investment in contribution-based benefits has the potential to increase stigma for those claiming means-tested benefits, if it leads to a two-tier system.
?	Depending on the eligibility criteria, contribution-based benefits can undermine the value of unpaid work.

NON-MEANS-TESTED, NON-CONTRIBUTORY BENEFITS

There are a small number of non-means-tested and non-contributory benefits in the UK social security system. They tend to address needs not originally covered by the Beveridge report, such as support for carers, people who are sick and have not been able to pay sufficient contributions, or disabled people who face additional costs. Some of these types of benefits have been virtually privatised. For example, statutory maternity pay is now paid by employers but reimbursed by the state, meanwhile, the cost of providing statutory stick pay is fully absorbed by the employer. They form a crucial part of our response to events that happen in the lives of working-age people. There are also industrial injuries benefits which compensate for illness and injury caused by work.

We did not look in detail at these benefits as part of our project activities, although benefits for disabled people and carers, such as personal independence payment (previously disability living allowance) and carer's allowance, were strongly supported by members of our citizens' juries. And, although there is a limit to how much work you are expected to be able to do if you are a carer (as it is assumed work is restricted by caring responsibilities) these benefits are not income-tested nor based on any contribution conditions. This makes them an important part of our social security system for people who may not have been able to work and pay contributions for various reasons. Disability living allowance and personal independence payment are not means-tested, and thus provide support for the additional costs of disability and in many cases allowing disabled people to work. Unless the disabled person receives one of these benefits, their carer will not be able to get any carer's benefit, so entitlement is often linked.

When designing our blueprint for reform, we anticipate non-means tested, non-contributory benefits to play an important role in any future system. We will consider how these benefits are currently delivered and how they may be improved, as well as considering if there is a case for introducing any new non-means-tested, non-contributory benefits into a reformed social security system.

OPERATIONAL PRINCIPLES

HOW CAN A FUTURE SOCIAL SECURITY SYSTEM DELIVER ON THESE PRINCIPLES?

Simple, flexible, timely

- ‘Light touch’ system – with a focus on simple application processes
- Conditionality that does exist must be flexible to adapt to people’s lives
- Frequency and predictability of payments are important issues for claimants

Promote individual autonomy

- Individually-based entitlement should be used wherever as possible
- People should have choice and control when interacting with the system

Dignity and respect

- ‘Light touch’ means-tested system – this would include assessment processes that are required to happen in a dignified and respectful way, with a focus on reducing the intrusiveness of the system
- Minimal work conditionality in the means-tested system, no conditionality for those in work

OPERATIONAL PRINCIPLES

HOW CAN A FUTURE SOCIAL SECURITY SYSTEM DELIVER ON THESE PRINCIPLES?

Give people a voice

- Access to free and independent specialist welfare rights advice
- Access to independent advocates for claimants with additional support needs who may experience difficulties accessing the system
- Access to legal representation where necessary

Maximise claimants incomes

- Income maximisation obligation on the government, which would support officials to work with claimants to ensure they are accessing all the benefits they are entitled to

Rights-based

- The introduction of a rights-based approach to social security
- The government would take proactive steps to ensure claimant's rights are protected in all aspects of social security administration
- There would be a duty to inform people of their rights at regular points during their interaction with the system, in an accessible format

Methodology

We held four citizens' juries in London (November 2019), Bishop Auckland (December 2020), Neath Port Talbot (January 2021) and Glasgow (February 2021). Each jury brought together 24 members of the public to listen to expert witnesses then deliberate the future of social security.

Juries were selected to include a wide range of demographics and life experiences, including jurors who had experience of accessing the social security system, either currently or in the past.

FINDINGS

Who should be able to access support?

- Broadly, the social security system should provide support to people who cannot support themselves through paid employment (there was a recognition that the reasons for this are multiple and varied).
- This includes **unemployed people**, who may be unemployed for a temporary period, or more long term.
- **Carers** were identified in all juries as under-served by, but very deserving of, state support.
- **Ill and disabled people** were seen as deserving of long-term support.
- All jurors agreed that **children** should be a critical priority for the social security system.
- The challenges facing **single parents** were well recognised, and they were seen as a group that need additional support from the social security system.

What should this support look like?

- Becoming financially self-sufficient (again) was the ultimate goal of the social security system for most jurors.
- Jurors were supportive of a more generous system that provides financial support at a level similar to the minimum income standard, developed by the Joseph Rowntree Foundation.
- This was particularly important for groups that are likely to be reliant on the system for a long period of time, like disabled people or carers. There was general agreement that financial support that would allow people to 'thrive rather than survive' should be provided. For example, being able to go on holiday occasionally, or pay for extra-curricular activities for children.
- More generous time-limited support for the unemployed was also popular. The idea was that the system should 'prop you up' by providing financial support that more closely matched earnings for a certain period, helping prevent people falling into crisis. There was a recognition that outgoings cannot be reduced overnight, for example mortgage or rent payments, and helping people to meet these costs would help people stay afloat and support transition back into work.
- Most jurors were comfortable with a certain level of conditionality attached to benefits, for example requirements to look for work.

However, there was discussion and debate about what the appropriate level of conditionality should be, and agreement that people accessing the system should be treated with dignity and respect.

- There was strong support for investment in public services for children and families, alongside the social security system. Investment in free or affordable childcare was seen as a particular priority.
- There was general consensus that opportunities for lifelong learning should be provided to people accessing the social security system, alongside financial support. Employment support, training opportunities and support to access further education were all seen as important.

How should this support be delivered?

- Contribution-based benefits were popular. Jurors were attracted to the idea that you get something in return for paying-in, and felt a stronger sense of entitlement to these benefits. Jurors were particularly supportive of the idea of more generous earnings-related support for the unemployed, similar to furlough, which would be accessible for a time-limited period (from three months to 1 year was discussed).
- Jurors were attracted to the security, dependability and simplicity of universal benefits. However a significant number felt uncomfortable with those on higher incomes receiving the same level of support.
- There was general consensus that means-tested benefits, which target support at those on the lowest incomes, made sense when the system is trying to lift people out of poverty and ensure a basic minimum for everyone. However, there were discussions about delivery and a recognition that the way means-tested benefits are currently delivered in the UK is complex and stigmatising, which can put people off accessing support.
- There was overall support for a mixed system including all four benefit models.
- There was some hesitancy over how a more expensive system would be paid for. This appeared to be linked to jurors' recognition that they had little understanding of the tax system, which was seen to lack transparency. Some jurors said they would be willing to pay more tax if they knew how their tax was being spent.

ABOUT CPAG

Child Poverty Action Group works on behalf of the more than one in four children in the UK growing up in poverty. It doesn't have to be like this. We use our understanding of what causes poverty and the impact it has on children's lives to campaign for policies that will prevent and solve poverty – for good. We provide training, advice and information to make sure hard-up families get the financial support they need. We also carry out high-profile legal work to establish and protect families' rights. Child Poverty Action Group is a charity registered in England and Wales (registration number 294841) and in Scotland (registration number SC039339).

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ACKNOWLEDGEMENTS

We are grateful to Barrow Cadbury Trust, Esmée Fairbairn Foundation, Glasgow Centre for Population Heath and Oxfam GB who funded the citizens' juries, and to Oxfam GB for funding the production of this report.

With thanks to members of the Secure Futures project advisory group, and members of the advisory group for the Glasgow Citizen's jury, who generously contributed their time to advise CPAG on aspects of the Secure Futures project.

PHOTOGRAPHER CREDITS

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