Beyond tinkering around the edges: reimagining social security policy and its guiding principles



Kate Summers argues that while scholars often engage in descriptively identifying social security principles in existing policy, a bottom-up approach offers a way of generating normative principles to guide an improved future system. Here she presents principles considered by a panel of Expert by Experience benefit claimants.

The cost-of-living crisis is biting. CPI inflation was recorded at 7% in March 2022, with <u>forecasts predicting</u> this will rise further throughout the year. Over 8 in 10 adults also <u>reported</u> an increase

in the cost of living that month, even before the <u>energy price cap rose</u> by 54% at the beginning of April. <u>Government responses</u> have included raising the National Insurance threshold (from July 2022); adding £500 million to the Household Support Fund; a £150 Council Tax rebate; and a repayable £200 energy bill discount.

Commentators and campaigners have nevertheless <u>noted</u> that these measures are relatively broad and, combined with social security benefits rising below inflation (3.1%), do little to address the most severe hardship being experienced. Calls to increase social security benefit payment levels have so far not been heeded, despite being the most direct way to alleviate the position of those on the lowest incomes. One way to break this deadlock is to be serious about how an overhaul of the system can be imagined and enacted.

From understanding the problem to finding the solution

From the perspective of researchers, focus tends to be devoted to identifying and understanding 'the problem'. We have a rich literature on social security benefits in the UK and know a lot about the genesis and trajectories of different policies, as well as their functioning and effects on the ground. There is currently less space devoted to what has been called a 'solutions based' approach. That is, a perspective that is forward-looking, and aims at creating policy solutions instead of identifying existing policy problems.

A question for this sort of approach, however, is where does your authority come from to envisage such solutions? Some, for example, might apply a given philosophical perspective to determine the shape of policy. What we propose instead is that the moral authority of those with lived experience of a given policy is a key way forward for imagining policy futures and alternatives.

There are several examples of powerful grassroots engagement with social security policymaking. Here we outline some of the work of 'The Commission on Social Security: Led by Experts by Experience', a group of social security recipients who over the last four years have debated and consulted, and designed an alternative social security system.

Building social security principles from the 'bottom up'

One specific aspect of The Commission's work, which takes us back to the 'cost-of-living crisis', is that underpinning their specific proposals are a set of guiding principles. Current calls to address the cost-of-living crisis lack explicit underpinning principles. By identifying principles, current and alternative policies can be held up and scrutinised against a deeper logic. We suggest that a fruitful intervention in the current debate is to ask: what are the principles underpinning current social security policy? Do we agree with them? And if not, what is a better alternative starting point? We offer The Commission's principles as that alternative:

- Make sure everyone has enough money to live, and support extra costs like those related to disability and children
- Treat everyone with dignity, respect, and trust, and the belief that people should be able to choose for themselves
- Be clear, user-friendly, and accessible to all, and involve people who have actual experience of the issues from all impairment groups in creating and running the system as a whole.
- Include access to free advice and support. Make sure people can access support to speak up, be heard, or make a complaint.
- Be a public service with rights and entitlements.

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The unequivocal demand of the first principle that 'everyone should have enough money to live' stands in sharp contrast to other contemporary policy formulations that tend to instead focus on transitions off benefits as the primary policy objective. Along with the acknowledgment that 'enough to live' differs according to various factors (such as disability or children), the focus is clearly shifted to social security being judged as it relates to achieved *outcomes* in living standards.

The principle of treating everyone with 'dignity, respect, and trust' echoes <u>calls elsewhere</u> for instating dignity at the centre of social security reform. This principle can be understood as a reaction to current experiences of the system by those involved in the Commission. Financial inadequacy of current social security benefits relates not only to purely financial outcomes, but should be understood as feeding into a system that creates and communicates indignity, disrespect, and mistrust to recipients. This principle is in turn intertwined with the one stating that social security should be a service of rights and entitlements.

Connecting the treatment of claimants and level of benefit payments

The set of principles arrived at by the Expert by Experience-led Commission on Social Security demonstrates the direct interplay between benefit levels and the treatment of claimants. The low levels of current social security payments can be traced to various sources. These include the longstanding idea of 'less eligibility' where those receiving social security benefits should receive less than those in work; and a focus on labour market participation as a primary policy outcome, meaning payments are conditional because this is thought to incentivise labour market participation (although research finds little evidence to support this, as well as other unintended effects). Payment levels dictate the treatment of claimants, with low levels communicating disvalue and conditionality communicating distrust.

The Expert by Experience-generated principles communicate the converse: adequate payment levels go hand in hand with a system that values and trusts claimants. To demand an adequate benefit system is to also demand a more dignified, respectful system.

Note: the above draws on the author's co-authored article (with Michael Orton and Rosa Morris) in <u>Social Policy</u> and <u>Administration</u>.

About the Author



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