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Indentured: Benefit deductions, debt recovery and welfare disciplining

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Abstract

The UK social security system performs an important role as a creditor and debt collector for many benefit claimants, with more affected by deductions than formal welfare conditionality or sanctions. Deductions, then, are central to understanding low-income life in the UK. With that in mind, this paper draws on a mixed-methods project to explore the policy rationale, administration and effects of benefit deductions at a particular moment of crisis. Through new analysis of statistical releases, I evidence increasing indebtedness and an Inverse Care Law, whereby UK social security performs worst for those who need it most. Drawing on qualitative longitudinal ethnographic fieldwork conducted at the height of the cost-of-living crisis, I also evidence how deductions affect the lives and trajectories of low-income claimants over time. The analysis offered details how deductions weaponize debt, often in ways that financialise benefit claimants and their entitlements that prove counter-productive to the stated policy objectives of deductions: worsening the poverty-debt trap and pushing people (further) away from the labour market.

KEYWORDS

debt, financialisation, poverty, qualitative longitudinal research, Universal Credit, welfare

1 | INTRODUCTION

Debt is a central, often necessary, feature of low-income life. Deferring or distributing costs helps smooth consumption practices, enabling social participation and progression across the life course (Harker & Horton, 2022). However, when debts are taken on to service immediate basic needs on an ongoing basis, these can trap people, making it harder to escape poverty (Mahony & Pople, 2018). In recent years, successive economic shocks, housing crises, welfare state recalibration, and poorly remunerated, insecure work have all increased the proportion of the low-income population accumulating problem debts to try and cover the basic cost of living across high-income countries (Dagdeviren et al., 2020; Gardner et al., 2020). Acute periods of inflation present the latest challenge to household provisioning in low-income contexts, pulling those who were already struggling, deeper into poverty (Edmiston, 2024).

Against this backdrop, welfare states are widely assumed to soften the edges of socioeconomic insecurity, offering a safety net through public social assistance to those financially struggling. However, welfare states also perform an important role as creditor and debt collector for many low-income households claiming social security. Benefit deductions are a form of debt recovery which involve withholding a portion of an individual's or household's social security entitlement to repay advances, loans or overpayments from central government, or to recoup debts, charges, fines and taxes owed to local authorities, (social) landlords, utility providers or third parties (Graven, 2021). The application of these reductions to benefit entitlement are widespread and systematic, playing an increasingly important role in public and private debt recovery across diverse welfare regimes (De Wispelaere et al., 2020).

Whilst benefit deductions are far from new in the UK, their reach and stringency have changed considerably since the introduction of Universal Credit. Universal Credit (UC) is the primary working-age benefit in the UK, that has been replacing six means-tested (legacy) benefits since 2013. As part of a broader welfare reform programme, UC is intended to stream-line the administration of social security through a 'digital-by-default' system, whilst also activating claimants through reduced coverage and tighter benefit conditionality (Beck & Gwilym, 2023; DWP, 2010). Once fully operational, more than a quarter (26%) of working-age families will be eligible for UC with those claiming subject to 'a new legal framework with wider powers, an enhanced and expanded range of deductions, [and] increased technical capability' to further tighten and prescribe repayment terms (Waters & Wernham, 2021; Griffiths & Cain, 2022: 343). Amidst growing public sector debt, these changes have given central and local government greater powers as 'debt collectors under austerity' (Gray et al., 2020: 19).

Thus far, social policy researchers examining the effectiveness and efficiency of social security have tended to focus on questions of adequacy, administration or welfare conditionality. Despite evidence to suggest that benefit deductions are a key determinant of claimant living standards (Bramley et al., 2021), comparatively less attention has been given to their bearing on so-called 'due' and 'undue' hardship within the benefits system (DWP, 2023a). At the time of writing, around 45% of UC claimants experienced a benefit deduction. By comparison, 32% of all UC claimants were subject to formal conditionality, and 6% of claimants subject to formal conditionality were experiencing a sanction (Webster, 2023).

Deductions, then, are central to understanding the determinants and dynamics of low-income life in the UK. With that in mind, this paper draws on a mixed-methods project to explore the logics, administration and effects of benefit deductions at a particular moment of crisis. Through new analysis of government statistical releases, I evidence increasing indebtedness and an *Inverse Care Law*, whereby UK social security performs worst for those who need it most. Drawing on qualitative longitudinal ethnographic fieldwork conducted at the height of the cost-of-living crisis, I examine how deductions affect the lives, trajectories and health of claimants on a very low income over time. The analysis offered details how deductions weaponize debt, often in ways that financialise benefit claimants and their entitlements that prove counter-productive to the stated policy objectives of deductions, worsening the poverty-debt trap and pushing people (further) away from the labour market.

2 | PRESCRIBING 'DUE' AND 'UNDUE' HARDSHIP THROUGH DEDUCTIONS

Over the last 50 years, the scope and power of deductions within the UK social security system has gradually been extended: incorporating a wider range of debts and creditors, increasing the rate and stringency of recoveries, as well as reordering the priority of repayments (DWP, 2010; DWP, 2023a; Griffiths & Cain, 2022; SSAC, 2007). Previous arrangements for repaying some debts and loans were more consensual and flexible with maximum repayment rates negotiated according to claimant commitments and resources. Within this context, deductions were justified as a 'last-resort rescue where a claimant is struggling with arrears or essential household outgoings' (SSAC, 2007: 3). The same logics of welfare paternalism are in operation today with benefit deductions consistently justified as a necessary mechanism to 'protect' and 'support' claimants 'manage their financial obligations' (UK Parliament, 2023a). However, deductions are also now justified as part of attempts 'to protect public funds' given increasing constraints and commitments on public finances (UK Parliament, 2021). Alongside growing government debt, political and policy leaders have placed greater emphasis on the importance of financial literacy, education and responsibility amongst low-income households (Gardner et al., 2020).

As part of a broad package of measures intended to promote duties of 'work and personal responsibility' over rights, a new deductions regime accompanied the introduction of UC (DWP, 2010: 2). Deductions reforms sought to improve data sharing, repayments and automation with a view to 'recovering our debts more effectively' (DWP, 2010: 44). Accordingly, UC has enhanced the recovery of historic Tax Credits (TC) debts, reduced claimant control, increased the rate of recoveries for overpayments and considerably increased the use of third-party deductions. Alongside this, the implementation of benefit deductions has become more punitive, focused less on the security of claimants and more on welfare disciplining. Prior to the introduction of UC, guidance specified that the recovery of multiple debts should be prioritised in such a way that 'housing costs', then 'rent arrears and service charges', and then 'fuel costs' are first deducted to 'protect the individual and the family (e.g., to prevent fuel disconnections)' (SSAC, 2007: 3–4). Under UC however deductions for 'fraud sanctions', 'conditionality sanctions', 'advances of benefit' and 'budgeting advances' are all prioritised over immediate housing costs such as rent and fuel arrears (DWP, 2023a: Appendix 4).

Due to growing criticism and concern, the recovery rate of UC deductions has gradually been reduced – from 40% to 25% of the Standard Allowance – and the repayment term for certain debts has been extended (DWP, 2023a; HM Treasury, 2024). However, in practice one in ten households experiencing a deduction have 25% + of their Standard Allowance withheld (UK Parliament, 2023b). The Department for Work and Pensions (DWP) has resisted revising recovery rates further and suggested that 'reducing the threshold further would risk key social obligations such as child maintenance not being met' (UK Parliament, 2023c). There is considerable evidence that benefit deductions increase the risk and depth of poverty with those affected much more likely to be in negative budgets and accessing food banks (Bramley et al., 2021). In response to evidence of increasing destitution, recovery rates and practices have also been defended by the government as fulfilling their 'duty to protect taxpayers money' with work prescribed as 'the best route out of poverty' for those affected by deductions (Munbodh & Hughes, 2022). Benefit deductions then are part of a broader package of activation measures underpinning the social contract between low-income citizens and the welfare state: deemed a tough, but necessary medicine to encourage particular orientations and behaviours 'in the claimant's best interest' (DWP, 2020).

Central to this project has been a desire to 'strike the right balance' between duties and rights – between debt recoveries on the one hand and 'allowing claimants' enough for 'their day-to-day needs' on the other, with a belief that this can be 'done without causing *undue* hardship' (UK Parliament, 2023a). The implication is that certain forms of hardship are, in fact, *due* to claimants. Meted out by social security administrators, deductions are justified as tough love: helping claimants to fulfil their civic duties in ways that are *good* for them, the legitimacy of their claims on taxpayers, and beneficial for wider society (Mead & Beem, 2005). Leaving aside the validity of these assumptions, the delineation between *due* and *undue* hardship demonstrates how social security rights to a basic minimum are being traded off against debt recovery and public sector austerity through welfare disciplining. The 5-week wait for UC and system of advance payments to bridge the gap in social security entitlements has hard-wired debt into the working-age benefits system. Whilst this has repeatedly been justified as necessary to promoting personal and fiscal responsibility, it also reduces the fiscal liabilities of the welfare state. Repayment terms vary but UC Advance Loans are typically paid back over a 2-year period, reducing the Standard Allowance by around 4% on average, and repayment of advances are the most common form of UC deductions making up 44% of all repayments in May 2023 (UK Parliament, 2023).

Since 2013, the prevalence of deductions amongst UC claims has fluctuated but steadily increased (from one in 10 to almost half of all claims). According to the latest available data, 45% of UC claims (2.3 million) were subject to a benefit deduction in May 2023 (UK Parliament, 2023). A total of £144 million was withheld from UC claims in the same month (UK Parliament, 2023). Overall, £1.6 billion was deducted from UC claims in 2020–21, £1.7 billion in 2021–22 and £1.6 billion in 2022–23 (UK Parliament, 2022a; UK Parliament, 2023e). Between March 2020 and February 2023, the number of households subject to more than one deduction type increased by 9% overall and the number of children in households subject to more than one deduction increased considerably by 26% (UK Parliament, 2023e). Amidst localised austerity and shrinking budgets, welfare rights, debt advice and emergency aid organisations have witnessed soaring demand for their services to help claimants manage problem debt, appeal or manage deductions and trouble-shoot the poverty-debt trap (Barford & Gray, 2022; Beck & Gwilym, 2023). Reviewing Citizens Advice case data for the period September 2022 to October 2023, there is also evidence of deductions disproportionately affecting certain groups (Citizens Advice, 2023a). For example, 20% of all deductions enquiries made at Citizens Advice are made by Black and minority ethnic people (including white gypsy and Irish traveller communities), 62% are from people experiencing a limiting health condition or disability, and 50% are from people living in the social rented sector. With non-elastic household costs and no economies of scale, those living alone are particularly badly affected: 44% of all deductions enquiries made to Citizens Advice were by single, childless individuals.

One of the primary concerns with deductions is that they withhold public social assistance from those who need it most. As illustrated in Figures 1 and 2, there is considerable variation in the rate of deductions by parliamentary constituency with the poorest areas observing the highest rates of deductions. For example, 60% of UC claims in Middlesborough were subject to a benefit deduction (totalling £532,000) in February 2023 compared to 34% of UC claims in South West Surrey (totalling £79,000). Crucially, benefit deductions have become increasingly regressive with the correlation between higher UC benefit deductions and area deprivation increasing over the last 2 years (See Figures 1 and 2). Rather than providing a minimum for those who need it most, the social security system is operating according to an *Inverse Care Law* (Tudor Hart, 1971), further reducing the adequacy of benefit payments to low-income claimants.

These regressive tendencies are, in many ways, symptomatic of increasingly financialised relations between the government, markets and civil society in the UK (Dagdeviren et al., 2020). The process of prioritising 'financial motives, financial markets, financial actors and financial institutions' in everyday decision-making has accelerated the circulation of credit (over commodities) and shifted the balance of power further from labour towards capital in processes of class reproduction and resource accumulation (Epstein, 2005: 3, Dowling & Harvie, 2014). The role of states in the financialisation of the economy is widely recognised (Karwowski, 2019). Equally, 'the role that finance plays in shaping the marketisation of welfare' has been well documented across of different policy sectors and domains (Dowling, 2016). However, comparatively less attention has been given to how welfare states are themselves harnessed by and operating according to financialised logics.

In the UK, making private financial sector debt public – and the associated sovereign debt crises that have ensued – has been central to the financialisation of welfare. Since the 1970s, programmes of austerity have hollowed out many of the protective features of the welfare state, often constraining its redistributive potential (Edmiston, 2018). This has not only left low-income households more exposed to the volatility of global financial markets. It has also changed the status and functions of welfare services. For example, third-party deductions applied

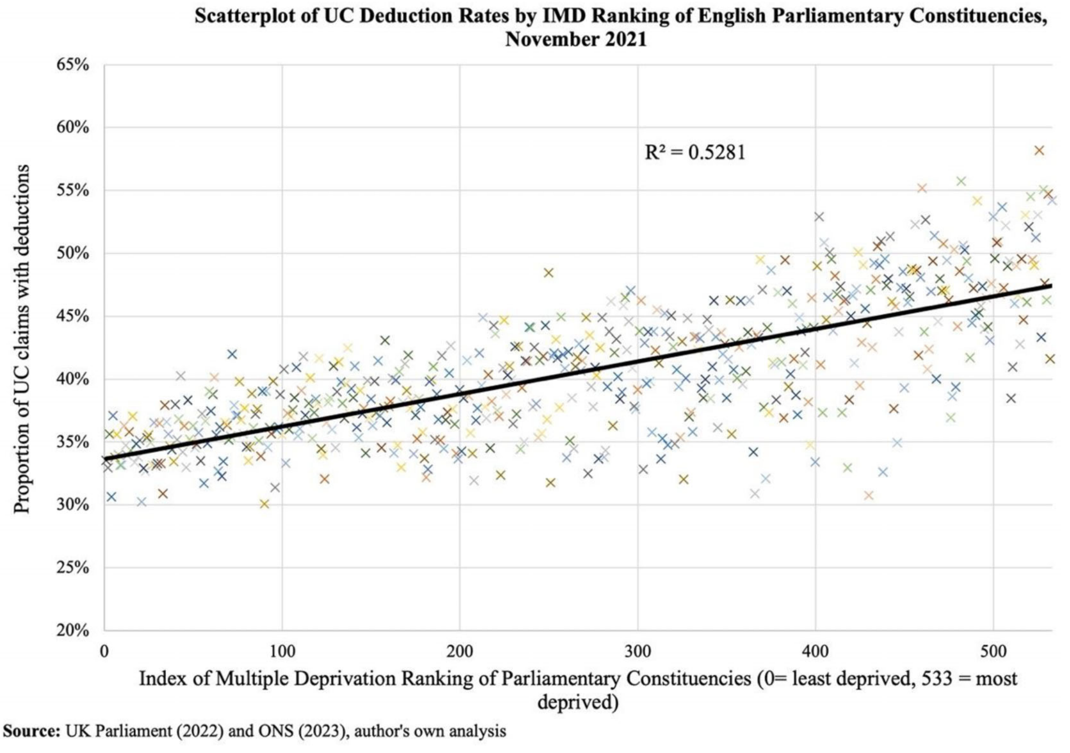

FIGURE 1 Scatterplot of UC deduction rates by IMD ranking of English Parliamentary Constituencies, November 2021. [Colour figure can be viewed at wileyonlinelibrary.com]

to social security entitlements have blurred the boundaries between public and private debt, and inserted financialised logics into the administration of ostensibly public goods and social assistance in two stages. First, the privatisation of public utilities in the 1980s and 1990s led to chronic under-investment in national infrastructure undermining affordable water and energy, and commodifying access to basic necessities (Bayliss et al., 2021). Second, the recovery of debts owed by low-income households to (previously public) utilities via the social security system has demonstrated how the machinery of government (and even the administration of social rights) can generate new markets and methods of capitalist extraction for financial actors and institutions. By extending the terms upon which debt accumulation, displacement, enforcement, and recovery are made possible, benefit deductions make it increasingly difficult for those seeking access to basic social assistance to escape trickle-down austerity imposed in the name of fiscal discipline and welfare paternalism. As the analysis in this paper shows, deductions can reduce claimant livelihoods and entitlements to speculative opportunities for financialised markets. In their present configuration, deductions systematise debt regimes that indenture claimants as 'active financial subjects' in a constrained environment (Appleyard et al., 2023: 42), unable to secure adequate relief as rights-bearing citizens from market vagaries.

If debt recovery through enhanced benefit deductions is intended to save public money, as well as cultivate a shift in the orientation and outcomes of claimants, to what extent is this policy programme delivering on its stated objectives? There has not yet been any impact assessment published by the DWP, but at a very basic level, there is growing evidence of indebtedness amongst social security claimants and higher rates of financial, food and energy crisis amongst those affected by benefit deductions (Graven, 2021). The latter may well be considered necessary or even 'due' by the DWP, but it is less clear whether the mechanisms underlying this engender a change in the trajectories or subjectivity of claimants that could be considered a policy 'success' or 'failure'. To explore this, the

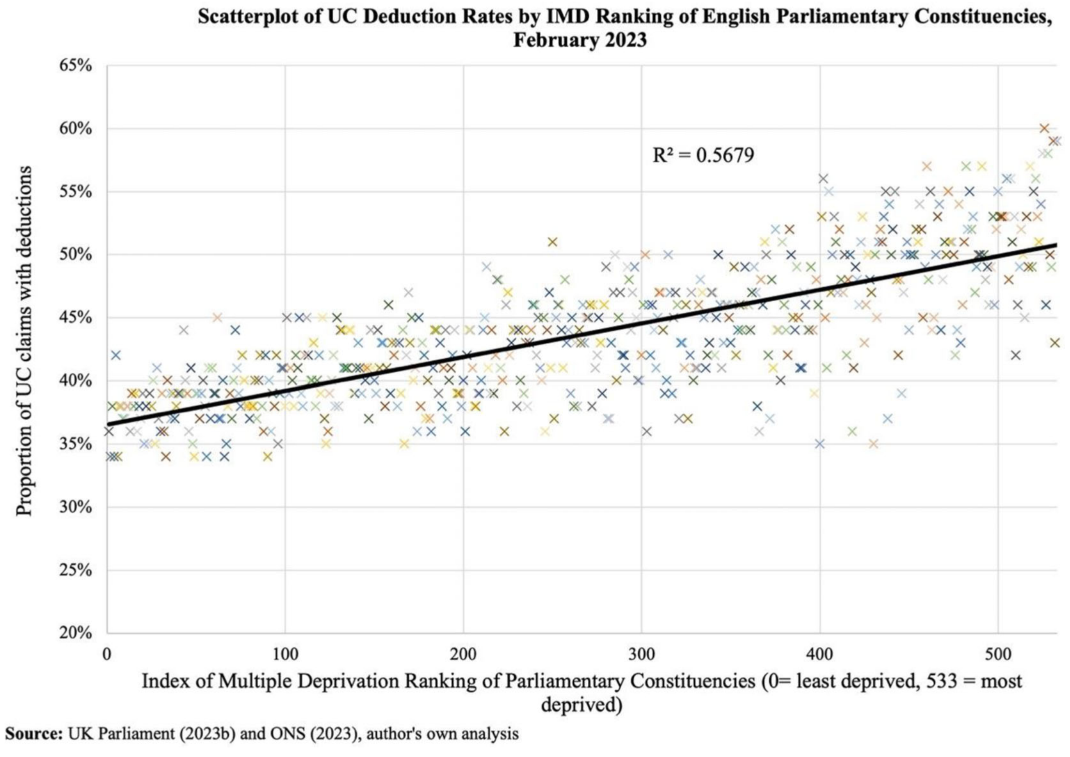

FIGURE 2 Scatterplot of UC deduction rates by IMD ranking of English Parliamentary Constituencies, February 2023. [Colour figure can be viewed at wileyonlinelibrary.com]

remainder of this paper outlines the administration and effects of deductions through the accounts and perspectives of low-income claimants.

3 | METHODS

This paper draws on qualitative longitudinal, ethnographic research conducted as part of a mixed-methods project funded by the British Academy and Wolfson Foundation. An extensive body of qualitative longitudinal research has demonstrated how poverty 'may be set in motion by certain triggers or events, may last for different durations, may form part of a particular type of trajectory and may have longer-term consequences and impacts' (Millar, 2007: 533). To explore these dynamics within the context of the cost-of-living crisis, I spent time with 40 people struggling on a *very* low income across one city in the North of England. All participants had a net equivalised household income that fell at least 40% below median incomes, the vast majority of participants fell more than 50% below the poverty line and over half were experiencing 'destitution' (Fitzpatrick et al., 2021). Focusing on those towards the very bottom of the income distribution in this study made it possible to explore how deductions play out at the *sharp end*. Whilst the principal recruitment and selection criteria centred on income, participants were also recruited to broadly reflect the demographic and household characteristics of those in deep poverty (Edmiston, 2024).

To recruit participants, adverts were published and disseminated via public noticeboards, community newsletters, social media announcements and distributing leaflets. Participants were also recruited through gatekeeper organisations such as community support networks, welfare and debt advisory services, and emergency aid and crisis support groups, who publicised the research to their past and present service users. Additionally, a snowball recruitment approach was used to invite people to consider taking part.

Over an 18-month period, informal time with participants was bracketed by two waves of in-depth formal interviews discussing retrospective life histories alongside current experiences of low-income life. Throughout fieldwork, particular attention was paid to lived experiences of welfare institutions, local services and charitable organisations to better understand how ‘the broader formal and informal policy involvements and dependencies characteristic of longitudinal poverty’ shaped the everyday, as well as longer-term trajectories, and social arrangements (Hughes & Tarrant, 2023: 3). A project steering group comprising experts with lived experience of poverty informed the research design and methodology and the research was subject to approval from an ethical review committee. Pseudonyms are used throughout. To thank people for the time they gave to the research, a £40 shopping voucher of their choice was offered at the end of each interview.

In this study, a total of 76 interviews were conducted: 40 in Wave 1, and 36 in Wave 2. Of those 37 people claiming social security, 30 (81%) experienced deductions during the fieldwork period underlining the highly regressive nature of the policy mechanism. Only this smaller sub-set of the original sample were included in the analysis undertaken for this paper. Given the relatively small size of the sample, and the focus on one locality, findings presented here cannot be considered representative of *all* claimants affected by deductions. Having previously contextualised the extent of deductions, the remainder of this paper offers a more granular analysis of the operation and impact of deductions *over time* for those most in need of adequate public social assistance. There are local variations in the application of deductions and wider ecosystems of support softening the edges of benefit inadequacy, which cannot be accounted for here. Nonetheless, the experience and trajectories of participants can be considered to reflect something of a *shared typical* – the ‘mediation between intersubjective experiences and specific historical/temporal locations’ (Mcintosh & Wright, 2019: 459) – for those claimants *worst* affected by deductions. Focusing less on *what* happens, and more on *why* and *how* things happen, made it possible to unpack multiple, causal processes between policy intention, implementation and impacts on this group (Neale, 2021).

4 | SOCIAL DEPLETION AND WELFARE DISCIPLINING THROUGH DEBT RECOVERY

Both in terms of mechanisms and effects, the accounts and trajectories of claimants evidence a series of *lived problems* with the system of deductions that often prove counterproductive to the stated aims of debt recovery articulated by the DWP.

4.1 | Bridging or deferring financial crisis caused by benefit inadequacy

Sudden job loss and poor remuneration meant most participants had little savings or choice but to apply for a UC advance when starting their claim. Repayments for advances though were rarely made in isolation. As the cost of essentials increased, so did the level of indebtedness amongst claimants who found themselves with an increasingly complex assemblage of recoveries due for budgeting loans, council tax arrears, rent arrears and third-party debts. For some, this was in addition to deductions for the ‘spare bedroom tax’, overpayment recoveries and a shortfall between Local Housing Allowance and the cost of rent. Participants described benefit levels as ‘just nowhere near enough to live off of’ and took on further private and public debts to cover the cost of essentials such as food and utilities when obstacles to gaining (more) work proved insurmountable. Budgeting loans were routinely taken out to cover unexpected costs or expenses such as replacing expensive household items like cookers and fridges.

> *Yes, I get £67 deducted off me every month for an advance budgeting loan because I had a problem with the kids' beds.*
>
> **(Natasha, single female, 25–34, 2 children, Wave 1)**

For most though, budgeting loans were used less as a one-off springboard and more to bridge or defer financial crises. For example, Natasha – a single mother of two – was applying for a Debt Relief Order. Over the course of the next 18 months, Natasha had managed to secure part-time employment but was nonetheless struggling with the additional costs associated with travel, food and energy. To cover the costs of everyday items, Natasha had become trapped in a cycle of securing UC budgeting loans: 'for essentials and stuff'. Unable to receive another loan until the last was paid off, Natasha found herself in a 'revolving door' of pawning household items 'because we needed more gas and electric' and later buying these items back at a higher price. Central to this, was the problem of poor remuneration and inadequate benefits that left Natasha and others with little choice but to turn to debt accumulation.

4.2 | Understanding and redress

The majority of claimants felt there was little transparency surrounding the reasons, regularity and size of deductions to anticipate each month. This made it difficult to plan financially, with deductions often starting with no warning or fluctuating with little explanation. In many cases, the lack of clarity surrounding deductions pushed people into negative budgets for periods of time that instigated a chain of defaults on utilities and rent that accumulated into the future.

> *I hardly get anything to live off, I only get like £120 every two weeks from benefits because they're taking loads of money off me for stuff I don't even quite understand to be fair. I'm trying to get appointments to get it sorted out.*
>
> **(Ellie, single female, 25–34, Wave 1)**

With many UC claimants going without the essentials, deductions further destabilised household provisioning for those on the lowest incomes. Often with the support of welfare rights and debt advice support, a small minority had successfully reduced the level of deductions by appealing decisions made by the DWP. However, most claimants felt powerless to challenge or request a change in the rate of deductions either due to prior failed attempts or negative interactions with the DWP. The considerable discretion available to DWP decision-makers presents minimal opportunities for redress when 'there is no right of appeal' (Griffiths & Cain, 2022: 439). At the time of Wave 1, Mark was not receiving his full entitlements and living in a one-bedroom with two of his children. He subsequently went on to secure part-time employment that worked around the hours of his children but was still struggling to pay back debts incurred during a time of particular financial crisis. Despite explaining his situation to the DWP and the considerable sacrifices made to manage the shortfall, Mark was unable to reduce the rate of deductions by Wave 2 and felt resigned to the pain this inflicted.

> *I've just given up because I just get nowhere. I just get nowhere. The arguing and the frustration it causes me, they're taking £70 a month off me, I'll just leave it… I've rung them that many times and they're saying there's nothing we can help you with…*
>
> **(Mark, single male, 35–44, 2 children, Wave 2)**

A sense of powerlessness was particularly acute for those experiencing deductions for TC overpayments. As part of the measures introduced to enhance deductions since 2016, the DWP is recovering an estimated £5.4 billion in historic TC overpayments from UC claimants in the coming years. Given the growing debt-to-GDP ratio, these recoveries are often justified as protecting public funds and contributing towards fiscal consolidation efforts (UK Parliament, 2021). Several participants affected by this in the study had previously worked in low-paid, insecure work and found themselves with unexpected TC recoveries retrospectively applied to their claim with fewer cases exempt as a result of 'official error' under the UC regime.

> *In my last job, my wage went up in increments over several years. In the early bit, it was very low and so I got Working Tax credit… I'm still paying back an alleged overpayment. I don't even know if they've got it right*.
>
> **(Alexander, single male, 55–64, Wave 2)**

For Alexander, recoveries of TC overpayments reduced his benefit entitlements to a level that meant he was typically left with £240 for his utilities and bills each month after 'stoppages' and rent. Over time, Alexander had come to 'rely more and more on the food bank' to survive. By the time of Wave 2, Alexander's physical health had deteriorated considerably. Like others, Andy had 'given up' trying to resolve his financial situation and felt unable to challenge front-line staff within DWP because of 'the pressure and fear' that 'you can have it [benefits] all taken away from you'.

4.3 | Blurring lines of responsibility for debt accumulation and repayment

Whilst deductions were felt to be a longer-term trap by most claimants, a minority talked about the advantages of being able to access credit from, or defer responsibility for third-party debt repayments to, the DWP. In these cases, claimants were worried about defaulting on debts due to landlords or utility companies if they received the money directly, which would otherwise be spent on daily essentials. Rationalised as a strategy to shield against the risks of indebted life, repayments via the benefits system were seen as a way of protecting themselves from eviction, mandatory instalment of pre-payment meters and fines for defaulting.

> *I prefer it to come out of my Universal Credit, so I don't have the problem with having to pay it myself, because I probably wouldn't*.
>
> **(Thea, coupled female, 16–24, 6 children, Wave 2)**

Such practices speak to the welfare paternalism central to deductions, but also highlight a contradiction underpinning their logic. To the extent that claimants were able to meet the financial expectations of landlords and third parties, deductions compelled claimants to assume individual responsibility for their financial situation (UK Parliament, 2023a). However, deductions also blurred the lines of responsibility with claimants oftentimes left with little agency over the source, rate and terms of debt repayments. The curtailment of basic needs nonetheless individualised the causes and consequences of debt accumulation *through* the benefits system. Blurring the lines of responsibility for indebtedness and recoveries, some claimants also discussed the problem of 'inherited debt' from a new partner in a UC household claim or where charges from landlords and utility providers were passed onto them from prior tenants, which made it difficult to anticipate their entitlements.

Whilst deductions profoundly undermined living standards, several claimants saw this as a necessary sacrifice to try and escape the poverty-debt trap they found themselves in. As the cost of essentials increased though, people felt less confident of their ability to do this over time. Fuelled by a wider sense of insecurity, some claimants endured considerable hardships because they were worried about what might come next and wanted to protect themselves against any financial shocks in future by restricting basics in the present.

Food vouchers, electric vouchers – everything because I was literally, I didn't have any money, no food, no electric, I couldn't pay my bills. I mean, I've got mainly out of debt now. I'm still in a bit of debt with rent but that's about it. But I've got everything else sorted out. Council Tax all sorted. Water is paid up but it's been a struggle, yes.

(Judith, single female, 55–64, Wave 2)

…you never know what money circumstances might change, you just don't know do you?

(Hazel, single female, 45–54, 1 child, Wave 2)

Given benefit inadequacies, very few claimants had been able to clear their debts via deductions. Amelia – a young woman who had been the victim of human trafficking who had recently been granted Indefinite Leave to Remain – was living on just £56 a month for food at the time of Wave 1. To try and survive whilst paying off a UC advance, Amelia avoided using electricity, ate only one meal a day and spent time with friends to pool her resources and costs. These forms of privation were part of a *shared typical* (Mcintosh & Wright, 2019) amongst claimants on a very low income affected by deductions and, to some extent, reflect the hardships considered 'due' by the DWP in the crafting of 'active financial subjects' (Appleyard et al., 2023: 42).

4.4 | Privatising and displacing deficiency

The shortfall in anticipated benefit entitlements and volatility that came with fluctuating recoveries meant most claimants had to seek out alternative resources and additional sources of income to meet the basic needs of themselves and their family. Whilst pawning and selling household items to survive was commonplace, a number of people also turned to private credit and loans to bridge the gap. Samantha – a single woman who had recently been homeless – had been unable to cope on her single UC Standard Allowance after deductions. Over time, Samantha had taken out a 'backstreet loan' to cover the cost of household items and 'just living expenses'. Samantha was paying around a third of her benefits every fortnight to loan sharks. As a result, she rarely used her heating, turned off all electrical items in her accommodation and was accessing a food pantry on a weekly basis.

I've had a bit of trouble, they've put money on top because I haven't been able to pay on time, but I've got that under control… I make sure they come now, the day that I get paid, so that I've got something… I'm still on edge and that, but as long as I keep paying them, it's going to be alright…

(Samantha, single female, 35–44, Wave 2)

Deductions then were *caused* by, but also *precipitated*, debt accumulation pushing claimants towards private lenders and personal networks to meet basic needs. This was particularly the case for claimants with children or grandchildren who had to manage additional costs such as school trips, uniforms and school holiday activities. Several claimants had paid for the associated costs via credit cards and catalogues with very high-interest rates.

Social networks were also an important source of support, with regular financial gifts, loans and food taken by claimants to help them manage benefit inadequacy and the role of deductions in making a difficult situation 'just impossible'. Parents, especially mothers, were often a vital lifeline for claimants. With personal loans and private credit, claimants were cautious about the dilemma this presented, not only because their own social networks were struggling, but also because it was pushing them further into a poverty-debt trap.

It's like living like one month to the next and having to try, just try and budget and try and not borrow off people, because then it's going to make you, you're going around in circles, because you've got to pay them *back… Or if it gets where you have to borrow, just minimise what you have to borrow, just the bare essentials…*

(Eve, coupled female, 35–44, 1 child, Wave 2)

As the cost of living increased through the course of fieldwork, some claimants became more reliant on their local community and support networks to access help. However, additional resources from local charities, friends and family were increasingly stretched, making it difficult for claimants to access the basic resources they needed (Barford & Gray, 2022). Exacerbated by deductions, the deficiencies of the benefits system then became privatised – pushed onto and suffered by claimants with serious consequences for their physical health, security, and mental wellbeing.

4.5 | Deepening poverty and increasing obstacles to sustained employment

At the start of fieldwork, the vast majority of participants were unemployed, and all were living on a very low income. The debts and social injuries accrued through the course of struggling on a (very) low income tended to accumulate in the lives of many claimants, making it harder to navigate and manage rising costs. Curtailed entitlements through the social security system meant those who had been on benefits the longest were the most vulnerable to socioeconomic shocks and shortfalls. Ongoing repayments slowly wore away at the health and resilience of claimants.

I get £243. And £243 for the whole month what can you do on it? I get one bus ride out of it and then the rest of the time I'm walking… I understand why the deductions are there and the reasons why, but it's just all a build up if you know what I mean. It's just all a build up of basically what I've been going through and how things have worked out… I've got to tell you, by the end of the month, I am literally looking around for food, can't find food…

(Abel, single male, 55–64, Wave 1)

Whilst obstacles to work were often complex and conjunctural, deductions tended to push claimants deeper into poverty and further away from the labour market. Deepening poverty instigated a series of interlinked crises with claimants principally focused on 'being able to survive'. Troubleshooting to meet their basic needs, claimants were 'struggling, yes, from day-to-day' and left with little bandwidth to look towards the future.

Over the 18-month period of formal fieldwork, several participants affected by deductions had succeeded in securing periods of paid employment. However, characteristic of life on a low income (Shildrick et al., 2012), many found themselves struggling to sustain poorly remunerated, insecure work alongside ongoing childcare commitments, limiting health conditions and the costs of public transport. Deductions oftentimes set in motion events that amplified the obstacles claimants can face when moving towards (more) paid work. For example, Barry had to take out an advance loan at the start of his UC claim because he had no savings or access to alternative support. At the start of fieldwork, he lived alone but his daughter came to stay in his two-bedroom flat several days a week. Barry experienced simultaneous deductions from his benefits and was struggling to make ends meet.

I'm on low-income benefits as well like, they've taken fines out of my fees for things that I've done in the past so that's what's reduced it to like £240 a month… You know like sometimes I have to go without food. Like I say, sometimes, like I've got no hot water.

(Barry, single male, 25–34, 1 child, Wave 1)

Despite these challenges, Barry managed to find a job shortly after Wave 1 and stopped his UC claim. After 6 months, Barry's employer lost a large contract and he was made redundant. He applied for UC again but due to a delay in his initial payment he accrued considerable rent arrears and debts with major utilities. This pushed Barry deeper into debt with private lenders, the DWP and local authority. Barry tried several times to appeal the deductions and 'bedroom tax' applied to his benefits but had been unsuccessful. By the time of the second interview, Barry was surviving on £195 per month to cover his living costs and utility bills. His mental health had deteriorated considerably and he was sporadically accessing food banks. Barry wanted to work and 'get out of debt', but he felt the deductions that had been applied from the first UC advance onwards made it difficult for him to realise his goals.

> *I've got water to pay, which I aint paid for months, I aint going to lie, I can't afford it, it's either that or sacrifice something else. And to be honest the electric is more important… now I am on benefits again it's like, well I can't do that this month, that bill will have to get put to one side for now, because this one is more important. So it's like I'm juggling you know…*
>
> **(Barry, single male, 25–34, 1 child, Wave 1)**

Far from a springboard, the social security system was experienced as a trap in this instance. And for other claimants like Barry, deductions instigated a slow, punishing attrition in living standards and household stability. The resultant traumas and costs associated with deepening poverty made claimants feel less prepared and confident to sustain or move closer towards paid work over time.

4.6 | Financialising claimants through third-party deductions

Since the start of the cost-of-living crisis, there is evidence of increasing indebtedness with the number and value of third-party debts registered against UC claimants increasing considerably for gas arrears (+21%), electricity arrears (+27%), council tax (+39%) and water arrears (+58%) between March 2020 and February 2022 (UK Parliament, 2023f). Perhaps most notably, the amounts deducted from UC for *ongoing* consumption of gas, electricity and water have jumped in recent years (UK Parliament, 2022b). Whilst recoveries for third-party debts have fluctuated since the 1990s, they have consistently been justified as 'in the best interest of the claimant' to 'impose compliance with a social and monetary obligation' (SSAC, 2007). Compared to the legacy benefit system, 'reduction or deferral in repayments' for UC 'claimants in financial hardship' cannot be granted for third-party deductions (Griffiths & Cain, 2022: 439). These measures are intended to protect claimants from eviction and disconnection from utilities. However, the level of indebtedness, (forced) instalment of pre-payment meters and instances of self-disconnection have spiked in recent years (Adcock et al., 2022; Citizens Advice, 2023b). For example, the total debt and arrears for electricity and gas has jumped from £1.3 billion in Quarter 1 of 2020 to £2.6 billion in Quarter 2 of 2023. The total number of domestic smart prepayment meter customers self-disconnecting for more than 3 hours has more than doubled from Quarter 1 of 2022 (385,505) to Quarter 1 of 2023 (803,813) (OFGEM, 2023).

Due to rising prices, the use of gas and electric was a constant source of anxiety for most claimants, who had to ration consumption. Those on pre-payment meters noted a spike in energy costs with the money added 'going a lot quicker'. Some claimants in energy debt had a proportion of the money they put on their meters withheld from consumption and allocated instead towards recoveries. Many were left with little choice but to self-disconnect over 'a long winter of very, very cold temperatures'. Struggling in the cold and dark, claimants lost weight, developed breathing problems, insomnia, bodily pain and anxiety.

> *I had a debt thing to pay them back, but I still couldn't put the heating on because it just ate it. It ate it… It were horrible. I had to put on, I had three pair of thick thermal socks on. Two pair of 'jamas. And I had*

three quilts under me then a fleece blanket because of my back as well. And a fleece blanket and then two more quilts on top of that, and I was literally shivering still.

(Alison, single female, 35–44, Wave 2)

Well I put a tenner in the other day, and it lasted about three days. That used to last a week…

(Abel, single male, 55–64, Wave 2)

In response to rising prices, the DWP temporarily paused new or increased deductions to pay for ongoing fuel consumption without the consent of claimants in 2022. However, they restored this mechanism of recoveries in 2023 with new guidance issued to help creditors and utility companies recover debts from claimants via the social security system (DWP, 2023b). The centrality of the DWP to mediating the relationship between claimant consumers and utility companies was apparent through the course of fieldwork with claimants struggling to pay their bills and subject to multiple, increasing deductions over time.

Some claimants tried to negotiate with utility companies and the DWP but 'haven't got anywhere with them'. Cost of living payments were often used to cover prior debts incurred for energy usage, rather than future consumption. Some claimants were being pressured to switch to pre-payment meters but were worried about higher standing charges and tariffs. Alice – a single unemployed woman living alone after experiencing domestic violence – was already on a prepayment meter by the time of her first interview. After rent and third-party deductions, Alice received just £97 per fortnight in UC payments. As a result, she went extended period without heating, light or food.

I have to turn off every plug, like, it is mad and I've even heard round here, everyone's blooming electric meters beep all the time…. Like you can't even have a life. You can't go out because them extra pennies you've got, you need them for the day after and like I don't even know when I can eat next do you get what I mean?… I have cold showers because I can't afford to put the gas on… It's a horrible life to live and I hate it and it makes me more depressed.

(Alice, single female, 35–44, Wave 1)

As the cost of her energy bills increased over the next 18 months, Alice fell into rent arrears. Her poorly insulated, and infrequently heated accommodation developed a damp and mould problem. Facilitated by the DWP, Alice's life became increasingly framed and dictated by creditors to whom she owed increasing amounts of money for basic everyday items. By the time of the final interview, Alice was relying on a weekly food parcel to feed herself. She became increasingly isolated and anxious about what was on the horizon.

'My mental health has got worse due to my income, my bills, not being able to afford literally anything. Like I'm on £100 every two weeks. So I'm on £200 a month. That basically all goes on my electricity… I'm still at a loss with it all, I really am. It just makes me ill…. just thinking about day to day, every day. Is it going to be a better day sort of thing. I prefer not to think about it.'

(Alice, single female, 35–44, Wave 2)

As Alice's experience illustrates, deductions mean people are left without enough money to secure food, shelter, warmth, and light in the future. And often these deductions are taken to recover the cost of securing these basic goods in the past. By withholding social security entitlements to recover such debts, some claimants became indentured to financialised markets via the administration of the welfare state, finding it increasingly difficult to escape the poverty-debt trap. This not only constrains possibilities for contemporary consumption, but also basic need fulfilment. Trading rights to social security off against the imperative to recover, service and regulate third-party debts in this way, the DWP enables the financialisaton of benefit claimants, their lives and possible futures.

5 | CONCLUSION

Having evidenced a series of *lived problems* with benefit deductions for those at the *sharp end*, this paper demonstrates that the hardships engendered through recoveries are, in certain respects, acts of commission: with foreseeable conditions and effects considered 'due' in the crafting of responsibilised welfare subjects. However, deductions also proved contradictory and counter-productive when contextualised within the broader constraints facing claimants on very low incomes and their longer-term trajectories.

Overall, debt accumulation often became necessary for participants because social security entitlements fell far short of the cost of living for those unable to (gain more) work. Inadequate benefit levels and the 5-week wait for UC payments left low-income claimants with little choice but to access advances (public credit) or incur debts with private lenders and third parties over time. The experiences of claimants also demonstrate poor transparency and accountability surrounding decisions made by the DWP with many unable to anticipate when or why deductions were applied despite irregular or sustained assistance from local welfare rights or debt advice organisations. Rather than encouraging people to manage their finances, minimal understanding, intentionality or means of redress instigated financial crises in the lives of claimants, undermining the purpose and logic of deductions. Whilst deductions did responsibilise claimants, they also blurred lines of responsibility for debt accumulation, repayment and the fulfilment of basic needs. This was particularly the case for recoveries of historic TC overpayments and those claiming UC, which centres on the household as a unit of entitlement, making it possible for new partners and additional children to 'inherit' debt. Privatising and displacing deficiencies of the social security system *onto* claimants left those affected with minimal agency over the source, rate and terms of debt repayments and their broader household finances. As a result, participants often had to turn to informal support from social and familial networks, or to access charitable food aid and emergency crisis support (Beck & Gwilym, 2023). Within the context of localised austerity and successive socioeconomic shocks, the depleted capacity of local authorities and ecosystems of support made access to charitable or emergency support increasingly uncertain for many claimants (Barford & Gray, 2022; Edmiston et al., 2022).

The analysis presented in this paper demonstrates how deductions are a uniquely powerful driver of deepening poverty amongst claimants, withholding an essential proportion of low-income social security from those who already have the least: illustrating how the *Inverse Care Law* (Tudor Hart, 1971) can, under certain conditions, extend to means-tested social security. The cost-of-living crisis revealed how the UK social security plays a central role in the financialisation of welfare subjects, compelling them to ration, go without or prioritise debt recovery over the fulfilment of their basic needs. Over time, deductions set in motion events that wore away at the resources, resilience and relationships of claimants with many deprived of warmth, light, food and habitable accommodation. This profoundly damaged the physical and mental health of claimants pushing them (further) away from the labour market, as they struggled with everyday survival.

Thus far, social policy research has examined the financialisation *of* welfare, through the marketisation of previously public goods or the introduction of private capital and actors into the operation of welfare services (e.g., Dowling, 2016). This important body of scholarship demonstrates how the welfare state can be leveraged or harnessed towards financialised ends. However, this paper demonstrates how financialisation can also emerge *from* and *through* the machinery of the welfare state itself. In the case of deductions, increasingly stringent recoveries reduce and corrupt the entitlements of rights-bearing citizens to speculative market opportunities. This not only makes social security systems less effective at poverty alleviation, it also means they risk operating in ways that consolidate market-based inequalities.

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DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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