

compared to 28% for all adults in receipt of UC. This is higher than the incidence of mental health problems for lone parents in receipt of legacy benefits and for all adults in receipt of legacy benefits, indicating that UC in itself is harmful to mental health and that this negative effect is particularly pronounced for lone parents. Lone parents and carers document the challenges of navigating the complex UC system without family support, the stress associated with financial precarity created by UC, and the anxiety, distress and hardship caused by conditionality. Lone parents describe how the UC system does not recognise their burden of unpaid caring responsibilities, and the complexities involved in negotiating transitions of various kinds – whether to do with relationships or changing work patterns.

We share a five point plan for change developed in partnership with parents and carers on low incomes; taken together these five points could help make social security in general, and Universal Credit in particular, a force for good. We can improve social security, including Universal Credit; and we can do this as part of a broader commitment to invest in and support the mental health and wellbeing of all of the UK's citizens. This work is pressing and much needed. It is work that can and should be done now.

Five point plan for change

- **Remove conditionality from the Universal Credit system for parents.**

Lone parents face additional challenges in terms of parenting, childcare and employment restrictions. On this basis, work conditionality should be stopped entirely for parents. This would also end sanctions which have adverse mental health impacts on households, including lone parent households.

- **Strengthen the adequacy of the social security system.**

Remove the five week wait for the first payment of Universal Credit and increase benefit levels, recognising the additional financial pressures created for families by sharply rising prices.

Additionally, restore the link between need and entitlement for families by abolishing the two-child limit and the benefit cap.

- **Supporting Mental Health.**

The UC system should be made more flexible to support the mental health of claimants, similar to the Government-backed 'breathing space' scheme currently available to people experiencing debt. Better structures need to be developed for claimants to alert DWP staff if they are experiencing mental health issues and if they would like adjustments made because of this. Additionally, frontline workers need to be trained in trauma-informed communication, in order to ensure that they are able to provide a supportive experience for claimants that does not cause stress or distress, and equipped with the capacity to direct people to mental health services where appropriate to do so.

- **Communicate better and more compassionately.**

There is an urgent need to improve communication structures and embed principles of reciprocity within the UC system. This means that, just as the social security system expects things from claimants in return for financial support, so too can claimants have expectations of how they encounter that system. At a minimum, this must include creating a right to reply within the UC journal and making sure that all claimants can expect to receive a response to an issue they raise within a set timeframe (e.g. five working days).

- **Make Universal Credit more accessible and efficient**

The UC system requires adjustments to support claimants and improve functionality to avoid problems in payments, this includes speeding up the application process and improving the efficiency of one-off payments, such as Budgeting Loans and Budgeting Advances.