

We had a safety net for the poor. Now they fall to earth

Frances Ryan

The coalition government abolished the social fund in 2013. People such as Kirsty and her family now have to fend for themselves in a crisis.

The new washing machine sitting in Kirsty's kitchen is worth its weight in gold. In their council house in Manchester, Kirsty, 25, is caring for her two young boys – four-year-old disabled Keaton and three-year-old Braydon. Keaton was born with end-stage renal failure and it's gruelling on him and the family: years of [dialysis](#), multiple operations, and even a kidney transplant from his mum last year. (Kirsty wears a bracelet with the date 9/6/16 and stars round it to mark a "life-saving date".)

But money – keeping the boys fed and warm and dry – is another weight on her mind. Kirsty had planned to go back to work after her sons' births – she sold football kits in Manchester City's club shop and before that cleaned for years – but it was impossible with Keaton's health. Her fiancé – wracked with ulcers and a form of Crohn's disease – is currently applying for out-of-work sickness benefits and getting nothing in the meantime. It means that for years, their only income has been Keaton's disability benefit, disability living allowance (DLA) and Kirsty's carer's allowance.

When money is that tight, a sudden cost such as a washing machine breaking can leave you, in Kirsty's words, desperate. The house is visibly damp – a danger to Keaton's compromised immune system – and heating and electric bills are already high. Keaton's disability means he soils himself and has a "urine bag" ("If the bag leaks, he can go through clothes every two minutes," Kirsty explains), and the washer and dryer are a lifeline. When it broke in the spring, the family had to find a couple of hundred pounds overnight. The only reason there's a new one in the kitchen now is because a charity, [Buttle UK](#), donated it in May.

This isn't the first time they've had to turn to charity: this latest washer was a replacement for the one Kirsty got through a children's centre in 2016. When the family moved into social housing last year, there was no washer or dryer in the house – "The only thing I had was a bed and a couch," Kirsty says – and with no money to buy one, for two months she washed the children's clothes in the bath. Keaton was on life support at the time – "tubes coming out everywhere," Kirsty recalls – and she spent two hours a day on her knees in the bathroom, scrubbing stains with Vanish by hand.

Kirsty's parents had told her that local councils offered grants to help in emergencies so she asked her housing officer if they were eligible. Kirsty remembers the answer well: "She just said, 'We don't do that anymore.'"

Frances Ryan, September 2017

This is what the removal of Britain's safety net looks like – disabled toddlers in dirty clothes and mothers forced to go to charity.

Just four years ago, Kirsty could have turned to what was known as the “social fund”, a central government-run system of low-cost loans and grants for families in financial emergencies. But then austerity arrived and in 2013 the coalition government scrapped all community care grants and crisis loans, replacing them with a patchwork of devolved programmes that cash-strapped local authorities had no obligation to fund. The Conservatives [claim that](#) councils are “best-placed to decide how to support local welfare needs”, but it just so happens that when central government transferred responsibility to local authorities, the deal came with a £120m annual funding cut.

It doesn't take an economics degree to guess what happened next. Four years on, nearly two-thirds of English councils have either closed the “welfare assistance schemes” or offer only a threadbare service, [according to a new study](#) by the Centre for Responsible Credit (CfRC). Many have done away with cash altogether, instead handing out food bank vouchers or redirecting families to local poverty charities.

Consequently, [at least one in seven households in England](#) no longer have access to a council-run crisis support scheme. Pause on that: that means one in seven families in financial crisis cannot turn to the state for help. Like so much Conservative social policy, that is not only callous but also riddled economic short-termism. Give a 20-year-old homeless man £300 for furniture for a new flat and he has a chance to build a life, get a job and pay tax; help a cancer patient with £50 for food and gas until her new disability benefits come in and the strained NHS won't need to pick up the pieces.

A climate of social security cuts, soaring poverty and [growing dependency on high-cost credit](#) means demand for “local welfare” can only increase. That's the added kick of the bedroom tax, replacing DLA, child tax credit cuts, or universal credit delays: just as the government brought in policies that pushed families into crisis, it abolished the emergency fund designed to help them.

In many ways, the erosion of the local welfare fund is the definition of austerity at its worst: the state should be stripped back and the poorest and ill must go cap in hand to survive. But how we respond to it can define the sort of society we want Britain to be: whether in a crisis there should be a safety net to help a family get by or whether, ultimately, we are all on our own – families with disabled children included.

*** We had a safety net for the poor. Now they fall to earth, 21st September 2017*

<https://www.theguardian.com/commentisfree/2017/sep/21/remove-safety-net-disabled-toddlers-dirty-clothes-social-fund>

- Frances Ryan writes the Hardworking Britain column for the Guardian