

## Universal Credits

Sarah Wollaston Chair, Health Committee

I support the principles behind universal credit. My question is this: why are we undermining a policy with the potential to change lives for the better by not addressing a fundamental flaw at its heart?

We have heard many compelling cases today, and we cannot ignore them. Siobhain McDonagh set out one of the flaws, but we have seen that a policy of test, learn and rectify can work. Today there have been universal congratulations for the Government on the introduction of a free helpline, and the bringing forward of access to advances has also improved the policy, but that does not get us away from the fundamental problem of a minimum six-week wait. That means that our constituents who are living on the edge—we are talking about real people's lives here—are going to start this process in debt and in arrears, as we have heard.

It is possible to apply test, learn and rectify to this process. I want to hear from the Minister in the winding-up speech that Front Benchers recognise that and that they are going to address the six-week wait. The advance does not solve the issue; it does not cover the entire amount. Those of us who represent our constituents have a cushion and we would probably manage, but many of the people I used to look after when I was in clinical practice and the people I represent now who come to my constituency surgeries have no cushion whatever. This is devastating for them, and we cannot ignore the very real, compelling case histories that we have heard. We cannot allow those to continue.

There are things that we can do. Bringing forward the initial payment would mean that fewer people needed advances in the first place. That would save us a complicated bureaucracy, allowing people to say for themselves when they start universal credit, "Please would you pay my landlord direct, because I know I am going to find that complicated? Please would you give me payments every fortnight, because I don't currently receive monthly payments?" Once they are established on the system, give them, with their advisers, the option to transfer to taking over their own monthly payments for their rent.

Heidi Allen Conservative, South Cambridgeshire

Does my hon. Friend agree that that would be sensible not only from an administrative point of view, but because work coaches could be helping people get into work, rather than helping them to deal with debt, stress and mental health issues?

Sarah Wollaston Chair, Health Committee

I absolutely agree. I say to the Minister, please, can we hear an assurance at least that there is a recognition of this fundamental flaw and that it will be addressed?

I know that Members on this side of the House will be abstaining tonight. Personally, I do not

agree with that. The House should have an opportunity to express its view, and there have been occasions on which these debates, even though they are advisory, have led to changes in policy. If there is no way for me to express my view, on behalf of my constituents, that I think this fundamental flaw must be addressed before the policy is rolled out to the Totnes constituency next year, I am afraid that I will have to vote against the Government. I do not wish to do that because I support the underlying policy of universal credit—we have heard about many of its benefits—but, I say again, we are undermining it by not addressing the fundamental flaw at its heart. I hope the Minister will give an assurance from the Dispatch Box so that I do not have to vote against the Government.