Expert blog: Why cut off the poorest before reforming the pension system?

Associate Professor Liz Curran, Nottingham Law School, discusses the need for reform before cutting benefits for some of the most vulnerable people in society.

By Associate Professor Liz Curran | Published on 25 March 2025



The Department for Work and Pensions (DWP) is in desperate need of reform. Yet, instead of fixing the system first, the government is taking the easy route - cutting off financial support for the poorest and most disabled individuals before meaningful changes have been made. The planned cuts to disability benefit leave vulnerable people without a lifeline, struggling to survive while waiting for an improved system that may never come.

A broken system: poor assessments and a culture of refusal

My research across multiple projects has highlighted the deep flaws in the DWP's decision-making processes. Poor assessments, arbitrary refusals, and a culture that prioritises denial over fair treatment are rampant at both the initial and review stages.

The statistics are telling: if an applicant is able to challenge the decision - despite illness, trauma, or financial constraints - tribunal reviews overturn DWP decisions at rates between 75% with an increase in recent figures for judicial review and tribunals anywhere in the range 87%-93%. The courts have also expressed concerns about the lawfulness and impacts of DWP decisions in cases.

This raises a serious question: if so many of the department's decisions are being reversed, why not fix the process in the first place? Instead of spending vast sums on <u>expensive private</u> <u>lawyers to defend often indefensible decisions</u>, the government should invest in properly training decision-makers who can apply the law correctly from the outset.

Scapegoating the most vulnerable

It's all too easy for those in positions of privilege to make decisions that negatively impact the most disadvantaged. Stereotypes about benefit claimants make it easier to justify cuts, while the reality is that many of these individuals are struggling just to survive. This kind of policymaking is not reform, it's scapegoating. Where are the promised pathways to work when financial support is removed? How can someone attend a job interview if they can't afford the bus fare? How can they gain employment if they can't afford food, let alone repairs for a mobility aid? The approach being taken is akin to putting the cart before the horse - cutting lifelines before ensuring viable alternatives exist.

Research evidence

The evidence is overwhelming. The Central England Law Centre has documented numerous cases of people with significant, obvious disabilities being cut off from benefits. My own research highlights the same issues repeatedly:

The report Knowledge is Power details poor experiences with the DWP from the frontline.

The report it notes 'The amount of compensation recovered for clients for example in the year of the data under examination in this study has been significant and NLS Legal provides an important service to Nottinghamshire that is not as widespread in some other regions of England. NLS Legal recovered £995,240 in compensation, settlements, and benefits for clients in 2021-2022 (the year examined in this research), bringing NLS Legal's cumulative total to £5.5 million.' After data analysis for this report and to date £7 million has been recovered by NLS Legal 2016 until now. As one participant describes it:

The problem is that the authorities take it very personally. The authorities use their resources to thwart these families from getting the entitlements that they often deserve. We gather a whole lot of professional and medical recommendations, but they refuse to budge, concede, or even examine the evidence. They will pay for a barrister to go to court, rather than admit they might have actually got it wrong. This can take 13 months or longer and this time lag means that the families have no provision of support in this time. The other issue is the authority does not have to provide reasons or, if they do provide reasons, they do not have to be sound. For example, they ignore all the independent expert evidence which may be important in establishing the client situation. So, this legal service is critical in identifying where the authority is wrong, so we can educate people that it's wrong. We can educate people and empower people to not accept what the authority says is correct as final, particularly when they are entitled and struggling. (Interview with Trusted Intermediary. Page 67)

<u>Voices from the Frontline</u> is a UK study which explores accountability and trust, showing how people are losing faith in government due to its broken processes, including data on people's experience of the DWP.

The interviewees spoke of a dearth of accountability from leadership (local or national) for mistakes and ongoing policy issues, with particular dissatisfaction expressed about the lack of accountability for wrong decisions being reached by the DWP and for their failure to follow proper processes. They report that service users felt judged and demoralised. (Page 13)

A call for fair and effective reform

While reform is necessary, it cannot come at the expense of society's most vulnerable. A truly fair system would focus on correcting inefficiencies, ensuring fair decision-making, and holding those who exploit the system - often wealthier individuals - to account.

The Labour government has an opportunity to change direction, moving away from policies that punish the poor and instead creating a fairer, more effective welfare system. There is also a question as to whether the DWP should be reforming itself when it is part of the problem.

Reform should start with fixing the DWP - not cutting lifelines before its reformed and leaving people to fend for themselves.

Dr Liz Curran, Associate Professor of Clinical Legal Education, Nottingham Law School

Stereotypes about benefit claimants make it easier to justify cuts, while the reality is that many of these individuals are struggling just to survive. This kind of policymaking is not reform, it's scapegoating.

Liz Curran

https://www.ntu.ac.uk/about-us/news/news-articles/2025/03/expert-blog-why-cut-off-the-poorest-before-reforming-the-pension-system