

## Coping on a low income – Denise’s story

Denise is a single parent with two children. She’s not a lazy woman – she actually works 16 hours a week, and her Working Family Tax Credit is paid by BACS directly into her bank account. I just wanted to explain to you why this is a real concern to those women who are living on benefits.

Denise got up one Monday morning and both of her children needed some money to go to school, but Denise didn’t have any money. She has her benefit paid directly into her bank account, in which she had three pounds. There isn’t a cash point machine near to her home, and even if there was one, it may actually cost her £2 something, to actually access that £3 in the first place. That’s if she was allowed to take £3 from a cash point, because, as we all know, in many machines you can’t get less than £20 out, never mind £10.

There’s often a ceiling on bank accounts as well, and if you don’t leave a minimum amount in that bank account – possibly £5, £10 – they actually close the account. So there we have this mum, with her two children needing to go to school – they need some money, and she’s got £3, but she can’t get at it.

She doesn’t have the bus fare to go and fetch it. So she rings her mum, who is a pensioner, and lives some 12 miles and 2 buses away and says – can you help me mum? Can you get over here, and lend me a pound to get into Birmingham so I can get my £3 out of the bank? – because she has got to go directly to the bank and get in a queue.

The mum scrapes around and finds the pound, and she takes the 12 mile journey – the kids are still waiting to go to school remember – she gets over there (which cost herself £1), and she gives Denise £1 to take the bus to the bank. Denise gets to the bank, and takes out her money. To do this, she suffers humiliation knowing that she either would not be able to withdraw her £3 because of the possible minimum ceiling to keep her account open.

Instead, she is able to withdraw it, but still suffers the humiliation of the teller knowing she only has £3 in her account. She uses £1 to get home, gives her mother £1 for the bus and gives her children £1 for food at school.