



turn
2us

Reporting on social security

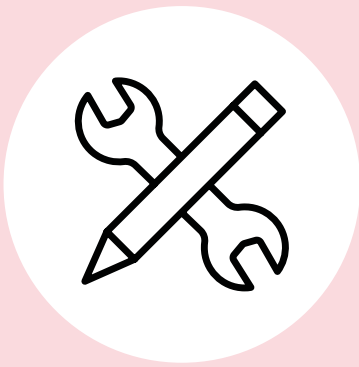


A toolkit for
media professionals

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We believe everyone in the UK should have financial security so they can thrive.



This toolkit has been developed with people who have experience of claiming benefits. It offers key facts, expert insight, and practical tools to help journalists report on social security fairly, accurately, and confidently.



Introduction

Turn2us is a national charity that helps millions of people navigate the social security system each year.

Social security is a vital public service. Most of us will use it at some point – when we have children, claim a pension, lose a job, or become unwell.

The media plays a key role in shaping how social security is seen and understood. Reporting influences public attitudes, policy decisions, and how people feel about claiming the support available to them.

We know journalists are often working under tight deadlines, and the complexity and changing nature of the social security system can make it difficult to cover accurately – especially without access to expert insight. But how it is reported matters.

Through our work, we know many people struggle with accessing support because of stigma, complex processes, and confusion. We hear from people who feel ashamed or fearful after reading negative coverage – particularly stories that focus heavily on fraud or portray people claiming support as a burden.

This stigma isn't just harmful. It contributes to the fact that billions of pounds in benefits go unclaimed each year. For example, **recent changes** to Winter Fuel Payments have left over 800,000 eligible pensioners without financial help to heat their homes.

That's why we've created this toolkit – to help journalists cut through complexity, avoid harmful framing, and report on social security in a way that reflects its importance and impact in people's lives.

10 tips for reporting on social security

Developed with people who have first-hand experience of the system.

1

Clear up misconceptions

- **Universal Credit** is often reported as solely an out-of-work benefit, but it also supports many people in low-paid work.
- **Pensions** are often left out of debates about the size of the welfare budget, even though they make up the largest share of spending and are protected with the 'triple lock'.
- **Many assume people are supported adequately**, but the standard allowance of Universal Credit does not even cover the cost of life's essentials, such as food, utilities and toiletries¹.

2



Avoid repeating harmful language – even to challenge it

Stigmatising terms like 'benefit scrounger' or 'benefits cheat' fuel negative stereotypes. Research shows that even quoting these terms when trying to challenge them can reinforce harmful ideas.² Use language that accurately reflects the realities of financial hardship, without echoing hostile or misleading narratives.

3



Be accurate with data and provide context for big numbers

Social security stats are complex and easy to misinterpret. Always check sources, clarify what figures mean, and consult trusted experts if needed. Big numbers can also seem alarming without context – give comparisons, explain why they're high and what the numbers represent in real terms.

4

Be careful with misleading headlines

Social security stories attract high traffic because they affect people's lives. But inaccurate or exaggerated headlines can fuel confusion and anxiety. Make sure a story's headline is fair and accurately reflects the story.

¹Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times - Joseph Rowntree Foundation

²'Scrounger' stigma puts poor people off applying for essential benefits - Benefits | The Guardian

³DWP benefit expenditure and caseload tables

10 tips for reporting on social security (continued)

5

Fact-check benefit amounts and entitlements

Misreporting benefit amounts, like Universal Credit or PIP, gives a false picture of the support available. Always cross-check with official sources or trusted charities before publishing. (We've listed some of these below on page 11)

6



Signpost to support

Stories about social security can be distressing, especially for those directly affected. Where appropriate, link to support services like mental health helplines so readers know where to turn. We've listed some ideas below.

7



Report speculation responsibly

Leaks and policy speculation can cause unnecessary fear. Clarify what is confirmed and provide context to avoid amplifying uncertainty without evidence.

8

Be thoughtful with imagery

Photos of Jobcentre queues or cash can reinforce stigma and harmful stereotypes. Instead, look for images that show people in everyday settings - chatting over a cup of tea, walking kids to school, reading the post, or doing life admin. Aim to reflect the full, ordinary reality of people's lives.

9



Clarify the differences between benefits

Benefits like PIP, ESA, and Universal Credit are often confused in reporting. Where possible, include a brief description. See our glossary below for more details.

10



Use people's stories responsibly

Personal stories can be powerful, but people sharing them need to understand the risks. If you're concerned, check they're safe to speak out and signpost to support where needed.

What the public thinks

50%

Half of people claiming benefits (50%) say media coverage makes people feel ashamed to claim

49%

Half of people claiming benefits (49%) think the media and politicians should speak about people claiming more positively



65%

believe media language can decrease trust in social security



9 in 10

UK adults (88%) support the social security system



"Everyone gets lumped in using that language - tarred with the same brush."

What people tell us about their experience of the social security system

Alongside the polling, we've spoken with people who have direct experience of the social security system and helped shape this guide. They told us how harmful the current language and narratives can be – not just to individuals, but to wider society.

The way social security is described in the media can make people feel invisible, ashamed and even undeserving of support. It shapes how people see themselves and how they are seen by others. **Here's what they told us.**



On how the system makes people feel:

"It makes you **feel worthless.**"

"You're constantly made to **feel that you're a burden.**"

"**Not a part of the society** or the right part of society, the right group."

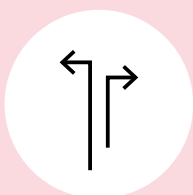


On the impact of current narratives:

"**Very harmful** and very damaging as so many people are reluctant to seek help already."

"...so damaging on a **personal level**, but it is it is absolutely destructive on a societal level."

"**Everyone gets lumped in** using that language – tarred with the same brush."



On what needs to change:

"Journalists should report on social security with the **same care they would on the NHS.**"

"There is a **perception that fraud is rampant**, when in reality, it's a tiny percentage of cases."

"**Focus on people first**, not just their conditions or circumstances."

Terms to avoid or use with care

Developed with people who have first-hand experience of the system

✕ Terms to avoid or use with care	! Why this matters?	✓ Alternative approaches
Economically inactive	This official term refers to people not in paid work and not looking for work. Without context, it risks hiding who is included such as unpaid carers, parents of young children, students and people with severe health conditions.	If using, explain who's included (e.g. carers, retired people, students, people with health conditions). ⁴
Worklessness	Refers to individuals or households where no one aged 16+ is in paid work, due to unemployment or economic inactivity. Though common in policy and statistics, it can reinforce harmful perceptions that people are unwilling to work. This risks isolating those facing financial hardship and stigmatises people who are unable to work, including unpaid carers.	Where possible, describe the barriers that people face to provide context.
Workshy	This stigmatising term unfairly ignores barriers to work like disability, caring responsibilities, or a lack of suitable jobs.	Try "people facing employment barriers" and describe the barriers people face.
Benefits cheats	Suggests fraud is widespread, when it accounts for less than 3% of benefit spending. The vast majority of claims are legitimate, and millions of people in the UK are missing out on support available to them. ⁵	Use accurate figures and explain the proportion of fraud.
Benefits culture	Often used to suggest that claiming benefits is a lifestyle choice, ignoring the real reasons why people need support - such as ill health, caring or low-paid work.	Talk about social security as a lifeline or safety net that people turn to when they need support.
Benefit dependence	This reinforces the stigmatising idea that our social security system is something to be ashamed of - rather than something most of us will need at some point in our lives. 'Dependency' implies needing support is a failure on behalf of the person claiming support and ignores the structural issues of ill-health, high-costs, low-pay and lack of flexible jobs.	Try "people using the social security system" or provide examples of why people might need support, such as ill health or because they are caring for someone.
Handouts	Implies support is undeserved, rather than part of a safety net people contribute to and rely on when needed.	Try "financial support" or "social security payments."

⁴Understanding statistics on employment, unemployment and earnings - House of Commons Library

⁵Fraud and error in the benefit system - GOV.UK

Common social security misconceptions

✗ Misconception	✓ Reality
'Anyone can claim benefits'	<p>Claiming benefits depends on work history, immigration status and NI contributions</p> <p>Most non-contributory and means-tested benefits require an immigration status that allows access to public funds. Contributory benefits are based on National Insurance payments, so those who have worked and paid in may qualify. In some cases, contributions from other EU states can be combined with UK contributions.</p>
'The two-child limit and the benefit cap are the same thing'	<p>The two-child limit cuts child support - the benefit cap limits total support</p> <p>The two-child limit means families on Universal Credit or Tax Credits don't receive extra financial support for a third or subsequent child, unless exemptions apply (e.g., multiple births, children born before April 2017).</p> <p>The benefit cap sets a limit on the total benefits a household can receive, including Universal Credit, Tax Credits, and Child Benefit. It varies depending on location and household type, with some exemptions and a nine-month grace period for certain claimants.</p>
'Applying for PIP is easy'	<p>Applying for PIP is a lengthy and complex process</p> <p>The form is over 50 pages long, and it can take up to 20 weeks to receive a decision - sometimes longer. Around 14% of applicants drop out, and 7 in 10 appeals are successful, indicating the initial decisions are frequently wrong. Many need support to complete the process.⁶</p>
'Benefits fraud is widespread'	<p>Fraud is low, particularly for PIP</p> <p>In 2023-24, fraud accounted for just 2.8% of total UK benefits spending. For disability benefits like Personal Independence Payment (PIP), the reported fraud rate was 0%.</p>
'Benefits pay too much'	<p>Millions are going without essentials</p> <p>Around five in six low-income households receiving Universal Credit are going without essentials such as food or heating.⁷ Decades of erosion mean the basic rate is at one of its lowest levels relative to average earnings.</p>
'Too many people claim benefits'	<p>Billions remain unclaimed each year</p> <p>Far from too many people claiming, billions of pounds in benefits is estimated to go unclaimed each year. Many eligible households miss out due to complex application processes, lack of awareness, and stigma. Rather than an excess of claims, the real issue is that too many people aren't getting the support they're entitled to.⁸</p>

⁶7 in 10 PIP appeals won on the same evidence DWP already held | Disability Rights UK

⁷Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times | Joseph Rowntree Foundation

⁸Missing out 2024: £23 billion of support is unclaimed each year | Policy in Practice

Common social security misconceptions (continued)

 Misconception	 Reality
'Universal Credit is only claimed by unemployed people'	<p>Nearly 40% of people claiming Universal Credit are in work</p> <p>Many low-paid workers rely on it to top up wages that don't cover essentials. Universal Credit also supports those with caring responsibilities, disabilities, and fluctuating incomes.⁹</p>
'Housing benefit always covers rent'	<p>Local Housing Allowance (LHA) often falls short of actual rental costs</p> <p>LHA rates have been frozen or lag behind rising rents, leaving many struggling to cover the gap. Crisis found that just 2.5% of private rented properties listed in England were affordable for people on housing benefit between April and October 2024.¹⁰</p>
'All benefits are means tested'	<p>Not all benefits are means-tested</p> <p>The UK system includes contributory benefits, based on National Insurance contributions (e.g., New Style Jobseeker's Allowance), and non-means-tested benefits, like Personal Independence Payment (PIP) and Child Benefit (for most claimants). Means-testing applies mainly to benefits like Universal Credit and Housing Benefit, which assess income and savings.</p>
'National Insurance contributions affect benefit entitlement'	<p>National Insurance contributions affect some benefits</p> <p>National Insurance (NI) contributions affect entitlement to contributory benefits like State Pension, New Style JSA, and Contributory ESA. However, many benefits aren't linked to NI contributions—PIP, Child Benefit, and Attendance Allowance are non-contributory, while Universal Credit and Housing Benefit are means-tested.</p>
'Employment Support Allowance and Personal Independence Payment are the same thing'	<p>Employment and Support Allowance (ESA) and Personal Independence Payment (PIP) are different benefits</p> <p>ESA supports people who cannot work due to illness or disability, based on either National Insurance contributions (New Style ESA) or low income (income-related ESA, now replaced by Universal Credit). PIP, on the other hand, is a non-means-tested disability benefit that helps with extra living costs for those with a long-term illness or disability, regardless of income.</p>
'You can get benefits just with a sick note or fit note from your GP'	<p>A sick note is only the first step</p> <p>Getting a sick note is just the first step towards an assessment to determine whether the DWP will treat you as not being fit for work. Plenty of people have sick notes from their GP saying they can't work, but are being required to spend 35 hours per week looking for and applying for jobs.</p>

⁹Universal Credit statistics, 29 April 2013 to 9 January 2025 - GOV.UK

¹⁰Inside Housing - News - Just 2.5% of private rented homes affordable for people on housing benefit, Crisis finds

Where to get help on your story

Government reports & public data sources

DWP Stat-Xplore – Detailed benefit statistics.

House of Commons Library – Policy briefings and statistical analyses.

Local Government Association (LGA) – Reports on local welfare assistance and funding.

National Audit Office (NAO) – Reports on government spending, including welfare.

Office for National Statistics (ONS) – Data on income, employment, and poverty.

Public Accounts Committee (PAC) – Scrutiny of welfare policy implementation.

Trusted charities & non-profits

These charities provide research, data, and real-world insights into social security poverty, and financial support:

Turn2us – national charity supporting people facing financial insecurity.

Barnardo's – protects and supports the UK children and young people.

Carers UK – national charity carers, providing information, support, and campaigns.

Child Poverty Action Group (CPAG) – national charity campaigning for an end to child poverty in the UK.

Church Action on Poverty – national ecumenical Christian social justice charity, committed to tackling poverty in the UK.

Citizens Advice – network of charities that provides free, confidential advice and information including debt, benefits, employment, and housing.

Disability Rights UK – leading Disabled People's Organisation led by, run by, and working for Disabled people.

End Furniture Poverty – campaign to raise awareness and find solutions to the lack of furniture in homes in the UK.

Gingerbread – supporting single parent families.

Joseph Rowntree Foundation (JRF) – social change organisation researching poverty, housing, and inequality.

Where to get help on your story (continued)

Mind – mental health charity offering information and advice to people with mental health problems and lobbying government and local authorities on their behalf.

Money and Mental Health Policy Institute – research charity working to break the link between financial difficulty and mental health problems.

National Energy Action (NEA) – working to end fuel poverty in England, Wales, and Northern Ireland.

Refugee Action – advice and support to refugees and asylum seekers in the UK and campaigns for a fairer asylum system.

Scope – disability charity in England and Wales providing practical information and emotional support and campaigns.

Shelter – national housing and homelessness charity.

StepChange Debt Charity – debt advice charity offering advice.

The Children's Society – helping young people facing abuse, exploitation, and neglect.

The Money Charity – financial capability charity, providing education, information, advice, and guidance to help people manage their money.

Trussell – anti-poverty charity and community of food banks.

Women's Budget Group – independent network of academic researchers, policy experts, and campaigners that analyses the gender impact of economic policy.

Z2K (Zacchaeus 2000 Trust) – providing expert frontline advice and representation services and campaigning for change.

Think tanks & independent analysis

Institute for Fiscal Studies (IFS) – Independent research institute analysing economic and social policy.

Institute for Public Policy Research (IPPR) – Progressive think-tank shaping policy for a fairer, sustainable future.

New Economics Foundation (NEF) – Think-tank working towards a fair, sustainable economy.

Resolution Foundation – Think-tank focused on improving living standards for low-to-middle-income households.

Social Market Foundation (SMF) – Cross-party think-tank developing policies for a fair society and strong economy.

Signposting to support

These resources help journalists direct people to appropriate support, whether for financial assistance, urgent needs, or broader crisis help.



Turn2us – Emergency information

Provides guidance on accessing benefits, grants, and other financial help when struggling to meet essential needs.

[Turn2us Emergency Information](#)



BBC Action Line

Links to support for various issues, including mental health, housing, and financial difficulties.

[BBC Action Line](#)



Mind

Offers a mental health support line on **0300 102 1234** for a safe and confidential place to talk. Also offers a benefits line – **0300 222 5782** – supporting anyone with mental health problems who is navigating the benefits system.

[Mind](#)



Samaritans

Support line available 24/7, 365 days a year for free. Call **116 123** or email [**jo@samaritans.org**](mailto:jo@samaritans.org).

[Samaritans](#)



Scope

Disability charity with a supportive online community to chat with others experiencing similar situations.

[Scope Online Community](#)



Help Through Hardship Helpline (Trussell Trust & Citizens Advice)

Offers advice and support for those facing financial crises.

[Help Through Hardship](#)

Key terms and commonly confused benefits

Reporting on social security often involves terminology that can be unclear or easily misunderstood. Here are a few core terms and benefits that frequently cause confusion.

This section was developed with input from Turn2us Welfare Benefits Specialists, who support people every day to navigate the social security system. They're also available as expert media spokespeople for interviews, briefings or background insight. To get in touch, contact media@turn2us.org.uk

Common terms

Means-tested

A benefit that depends on your income and savings. Examples: Universal Credit, Housing Benefit.

Non-means-tested

A benefit that doesn't depend on your income or savings. Examples: Personal Independence Payment (PIP).

Contributory

A benefit based on your National Insurance contributions. Examples: New Style JSA, New Style ESA, State Pension.

New Style

Used for updated versions of contributory benefits available alongside Universal Credit. Examples: New Style Jobseeker's Allowance, New Style Employment and Support Allowance.

Local Housing Allowance (LHA)

The formula used to calculate how much rent support someone can receive through Housing Benefit or Universal Credit. Often falls short of actual rent.

Passported benefits

Extra help someone gets automatically because they're receiving another benefit. Examples: free school meals, Healthy Start vouchers, Cold Weather Payments.

Conditionality

The rules and expectations people must meet to receive or keep a certain benefit – for example, job search requirements or attending regular appointments. Breaching these can lead to sanctions, where payments are reduced or stopped.

Legacy benefit

A benefit that existed before Universal Credit and is being phased out. Includes benefits like Income Support, Tax Credits, and Housing Benefit.

Minimum Income Floor

A rule in Universal Credit for self-employed people, assuming they earn at least the minimum wage – even if they don't. This can reduce the amount of UC they receive.

Mandatory Reconsideration Notice

The DWP's written response after someone challenges a benefit decision. You need this letter to take the case to an independent appeal.

Managed Migration

When someone on a legacy benefit is formally informed that their benefit is ending and that they need to claim Universal Credit. This is being rolled out gradually, and people usually have three months to make a new claim.

Natural Migration

When a person moves onto Universal Credit from legacy benefits due to a change in circumstances – for example, moving house or a relationship change. They won't be able to return to their old benefit.

“Journalists should report on social security with the same care they would on the NHS.”

Lived experience expert

Commonly confused benefits

Universal Credit

A monthly benefit for working age people on a low income or out of work. It replaces six older benefits and includes help with housing, childcare, and costs of caring responsibilities.

Pension Credit

A means-tested top-up for people over State Pension age on a low income. Often confused with State Pension, but they are separate. Pension Credit can also unlock access to other support like free TV licences or Winter Fuel Payments.

Personal Independence Payment (PIP)

A non-means-tested disability benefit paid to people aged 16 to 66 who have extra care needs or mobility needs (difficulty getting around) as a result of a disability. Not affected by income or employment status.

Attendance Allowance

A non-means-tested disability benefit for people over pension age with care needs due to illness or disability. Not the same as PIP – it doesn't include a mobility component.

Disability Living Allowance (DLA)

A disability benefit for children under 16. Adults previously on DLA have mostly been moved to PIP. In Scotland, DLA is being replaced by the Child Disability Payment or Scottish Adult DLA depending on their age.

Employment and Support Allowance (ESA)

Supports people unable to work due to illness or disability. Can be contributory (New Style ESA) or income-related (being replaced by Universal Credit).

Jobseeker's Allowance (JSA)

A benefit for people actively looking for work. Most new claims are for New Style JSA (contributory), not income-based JSA.

Child Benefit

A regular payment for people raising children. Not means-tested for most, though higher earners may pay some or all of it back via tax.

**"Focus on people first,
not just their conditions
or circumstances."**



At Turn2us we have 'Welfare Benefits Specialists' that helped pull this all together AND are potential spokespeople/experts media can rely on



Thank you for reading and for your support.

Contact the Turn2us media team: media@turn2us.org.uk

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