

NUJ guide to reporting poverty



Church Action
on Poverty



Introduction

Why do we need guidelines on reporting poverty?

This pack has been created using the words of people relying on benefits and living in poverty, in response to media representations which they feel stigmatise them and make their lives even more difficult.

The UK media is saturated with stereotypes and misinformation, creating a persistent persecution of the poor. Assumptions are being made about the type of people who receive benefits. Derogatory language is used to describe those in receipt of benefits. Misunderstandings lead to unfair representations, stigmatisation and discrimination.

Profits are made by media companies, newspapers, websites, and television channels on the back of these stereotypes, demonising and alienating those receiving benefits to which they are entitled.

It is the duty of journalists to report fairly and accurately.

This information pack is intended to help journalists achieve that when reporting on poverty.

It provides information which people in receipt of benefits recognise, and journalists need, in order to understand unemployment, low pay, poverty, sanctions, food banks and the realities of the day-to-day existence of living in receipt of benefits, whether in work or not.

It provides quotes, statistics, facts, and ways in which journalists can tackle and avoid the stereotypes and discriminatory language now all too familiar in the British media.

These are not 'case studies'; to think of people's stories in this way devalues the experiences and challenges real people face on a daily basis, and removes the responsibility that should be shouldered by the journalists and the media outlets they work for in the telling of these stories.

These are the experts on poverty and, like experts you may draw upon from any other field, their views, opinions and experiences should be treated as being valid, trustworthy and of value to the overall story.

Rachel Broady, Equality Officer Manchester and Salford Branch NUJ

Jackie Cox, Poverty Media Programme Coordinator, Church Action on Poverty

"Nothing about us without us" has been adopted as a slogan by Scotland's Poverty Truth Commission as they work for better representation of people in poverty in public life



Things to know

- **Sanctions can result in benefit recipients losing their homes.** There is increasing evidence to suggest that sanctions may contribute towards people coming becoming homeless, Housing Benefit is stopped when people are sanctioned so people are unable to pay their rent and end up in arrears or facing eviction.
- **Weekly benefits for jobseekers have to cover all bills, travel expenses to interviews, food, clothing, sanitary items, haircuts, internet access, mobile phone payments, etc.**
- **Social housing is provided by council and housing associations and is usually for people who would not be able to afford to buy property.** Housing Benefit can be paid directly to the tenant. The rate of Housing Benefit is worked out according to financial need and the size of the family.
- **People who lose their job suddenly and don't have savings are likely to need benefits, even if they have redundancy payments.** You can have up to £6,000 in savings and still receive benefits. People with saving between £6,000 and £16,000 may be entitled to some benefits. People with savings over £16,000 are not entitled to Housing Benefit or Council Tax support unless receiving Pension Credit (the guaranteed element).
- **Anyone on low pay, who cannot make ends meet, can be in receipt of benefits.** Entitlement to benefits is calculated according to income and circumstances, e.g. size of family, childcare costs.
- **Benefit recipients can be sanctioned for finding work that is for too few or too many hours.**
- **Some people who need to claim benefits are in employment but on low pay.** The Government's new 'National Living Wage' is not in fact a Living Wage – it is not enough to cover the basics which most people regard as essential.
- **Poverty has an emotional impact on individuals and families** – being called a burden or a scrounger when desperately trying to get off benefits adds to that impact.
- **You can't stereotype.** People with university degrees, PhDs and years of work experience can be in receipt of benefits.
- **Being on benefits and being denied much-needed financial help can cause depression.**
- **You can't judge.** Someone on benefits might well have a plasma TV but they may have bought it while they were in work, received it as a gift, or bought it through a hire-purchase agreement from a store like BrightHouse or PerfectHome (where expensive 'luxury' items are sometimes the only option available, and interest rates are extremely high). Benefit payments don't stretch to new TVs.
- **Children can suffer for a long time as a result of experiencing poverty,** mentally, physically and in terms of their life chances.
- **Poverty can lead to family breakdown.**
- **Moving home for work is not as simple as it sounds.** Benefits won't pay for a removal van, a month's rent up front, food and other expenses before you get your first pay. It often doesn't cover expenses to the job interview.
- **Sanctions mean the withdrawal of all support** – leading to destitution, homelessness, hunger and even death. You can apply for a hardship payment – but this is then deducted from future benefit payments.
- **Someone in financial need is not the enemy.** People in poverty feel there is a war on the poor.

It's important that journalists know the facts but it's just as important that they realise they're writing about people. Statistics don't have a human face.

The voice of experience

People living in poverty ask journalists to report fairly and accurately.

Don't contribute to the idea that there are deserving and undeserving poor people – no one wants or deserves to live in poverty

It's patronising to think people in receipt of benefits just need to be taught how to budget – limited money can only stretch so far



Poverty is not just a lack of money, food, jobs, and so on, it's also about a lack of opportunity

People living in poverty do not put themselves there by choice. There is no joy in going without meals, or not having holidays, or seeing your kids go without new things



Don't assume poverty is due to people's choices – recognise the national and global economic situation

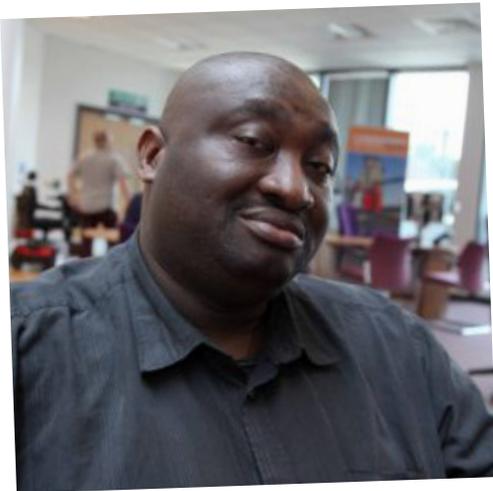
Judging people who claim benefits as lazy is unfair and inaccurate – full-time workers can need financial help too

See me as an individual, a person, a human being. Don't think because I'm on benefits you can judge me or make your mind up about me without talking to me

Reporting should emphasise that people who work have to receive benefits to make ends meet – in a wealthy country

Words hurt. Reports can exacerbate problems and increase hate crimes

Recognise that people living in poverty are human beings. People living in poverty have dignity. That humanity and dignity is taken away because of how the media portrays them



It's expensive being poor

Unfair prices and systems make it hard to escape poverty.

- Save the Children estimate that the 'Poverty Premium' (the extra costs incurred because of being on a low income) is as much as £1,300 every year for an average low-income household.
- People on low incomes often have to use prepayment meters – which charge up to £226 a year more for energy, according to Citizens Advice.
- If you can't afford to pay for expensive items such as white goods and furniture, you have to rely on 'rent to own' companies that allow you to pay weekly, but inflate the price of their goods. For example, an electric cooker on sale at a high street store in March 2016 was retailing at £483. The price at one of the biggest 'rent to own' companies was a total of £1,092 (£7 per week over 156 weeks, representative APR 69.9%).
- People on low incomes often depend on high-cost lenders for credit – particularly payday lenders, the most expensive way of borrowing 'small' amounts of money. For example, a £200 loan repayable after 30 days will cost £248 from one of the best-known payday lending companies – which equates to an interest rate of 1,221% APR. Delayed repayment incurs an extra £15 fee plus additional daily interest.
- A poor credit record can mean you're restricted from the best deals.
- Poorer areas can have fewer facilities such as shops, banks and transport links. A lot of people are faced with cash machines in local shops that charge £1.75 to withdraw money. The higher transport cost means they cannot easily access free cashpoints.
- If you go just £1 overdrawn you can face bank charges. These charges then eat into what little money you have coming into your bank account, and you end up overdrawn again and face more charges.

Poverty is not just a lack

of money, food, jobs, and so on –

it's also about a lack of opportunity

Interview respectfully

When you interview me, remember I'm a person not a case study.

How will you put me at my ease and help me trust you?

- Where are you meeting me – is it somewhere I feel comfortable?
- If I have to travel, will you pay my travel costs?
- How will you put me at my ease and help me trust you?
- Have you considered that I may have less confidence than some other people you may be used to interviewing?
- Can I stop the interview if I feel uncomfortable?
- Are you interested in my opinions?
- Are you planning to record the interview? Are you planning on taking photographs, if so, how will they be used? Can I choose what the photograph will show (location, pose, activity etc)?
- Have you explained the context of the full story and told me who else you are interviewing?
- If the story changes, will you let me know and allow me to withdraw the interview?
- Will you let me know when the story will be printed or broadcast, and let me know if you decide not to use it?

Statistics stigmatise

Don't mislead – use statistics accurately.

News stories about poverty often use statistics in very misleading ways. Here are some of the examples which people supported by benefits are most concerned about.

'Troubled Families'

A Government policy aims to focus resources on 120,000 'Troubled Families' – essentially people in severe poverty. The way this policy has been promoted and reported has led to some of the worst stigmatisation of people who are already struggling.

For example, a research paper presented 16 case studies and said "The prevalence of child sexual and physical abuse [and sometimes child rape] was striking and shocking". This was presented in many news stories as being representative of all 120,000 'Troubled Families'. The *Sun* ran a story titled "Child Abuse Rife in Hell Families – report exposes 120,000 worst households". The *Daily Star* referred to all 120,000 families as "Britain's worst scumbags".

The Press Complaints Commission required a number of newspapers to publish corrections to their reports.

Case studies are not necessarily representative of wider issues, and shouldn't be presented as if they are.

Expenditure on benefits

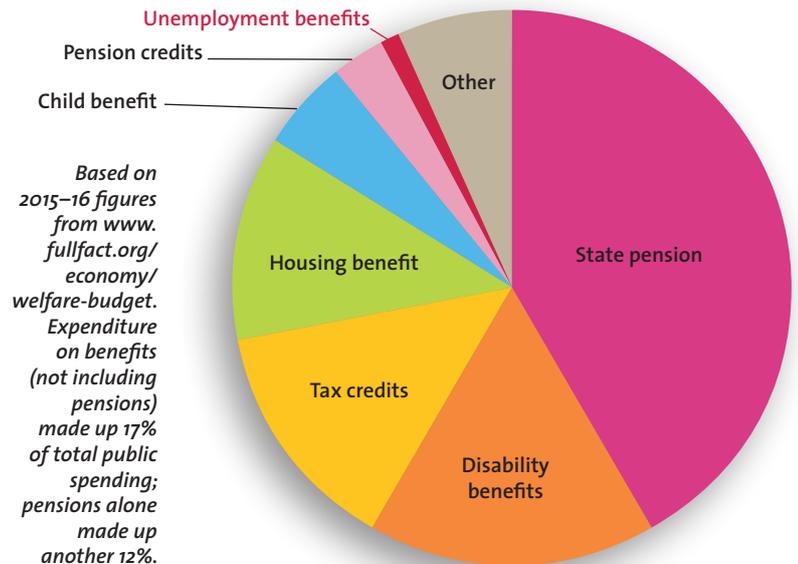
A common theme in policy and news coverage is that the benefits bill is "out of control" and represents a significant portion of national public spending.

The figure is often inflated by including pensions, housing benefit (which goes direct to landlords) and tax credits (which go to working people) alongside other benefits (see the chart).

Partly because of this misleading reporting, polls found in 2011 that on average people thought that 41 per cent of the entire welfare budget was going on benefits to unemployed people (Jobseekers' Allowance and income support), while the true figure was 3 per cent.

As the NUJ guidelines state: "News reports should make every effort to report statistics accurately so it is clear that benefit payments are not the country's biggest public spending outlay."

The benefits bill



Benefit fraud

Media coverage suggests that benefit fraud is a much larger problem than it really is, due both to the number of stories covering the issue and the way it is presented in those stories.

One common way of misleading people is to conflate the figures for fraud and for error (which includes errors made by government as well as claimants). Chancellor George Osborne did this in 2010, claiming that £5 billion was being lost through benefit fraud each year when the actual figure was £1.5 billion.

In recent years the Government's reported rate of benefit fraud has been historically low, below 1%. The estimated fraud rate for taxation is four to seven times higher. But benefit fraud appears constantly in news stories and policy initiatives.

All this has a major impact on public attitudes and trust. On average, people think that 27 per cent of the welfare budget is claimed fraudulently – almost 40 times the actual rate. The benefit fraud hotline receives over a quarter of a million calls a year; in the past five years, more than 85% of those accusations turned out to be false.

News reports should not exaggerate the scale of benefit fraud or present cases of fraud as typical or representative.

NUJ guidelines on reporting poverty

- The NUJ believes that the development of discriminatory language and the demonisation of the working poor and benefit recipients, through the use of stereotypes and misinformation, is an insult to workers, trade union organisations and readers.
- The NUJ believes that its members as trade unionists cannot avoid a measure of responsibility in fighting stereotypes of the working poor and benefit recipients as expressed through the mass media.
- The NUJ reaffirms its total opposition to censorship, but equally reaffirms its belief that press freedom must be conditioned by responsibility, and a resolution by all media workers not to allow press freedom to be abused to slander a section of the community.
- The NUJ believes that newspapers and magazines should not originate material which encourages discrimination on grounds of being working poor or a benefit recipient.
- The NUJ believes that editors should ensure that coverage of social security stories should be placed in a balanced context.
- The NUJ will continue to monitor the development of media coverage in this area and give support to members seeking to enforce the above aims.



Download additional copies of this guide, and other resources on reporting poverty, at www.church-poverty.org.uk/press