# New DWP monitoring plans spark alarm among low-income pensioners



In an alarming move that risks exacerbating the plight of low-income pensioners, the Department for Work and Pensions (DWP) in the UK has unveiled plans to closely monitor the bank accounts of thousands of vulnerable individuals relying on financial support such as Pension Credit, Universal Credit, and Employment and Support Allowance. This invasive policy allows the DWP to scrutinise the financial transactions of these individuals without any need for prior suspicion of fraudulent activity, effectively declaring them guilty until proven innocent.

The implications of this initiative have sparked significant outrage from campaign groups and civil liberties advocates, who argue that such intrusive actions represent a gross violation of privacy and exhibit a distressingly punitive approach towards some of society's most disadvantaged members. Activists have condemned this as a dangerous precedent, warning that it could lead to erroneous accusations, inflicting further financial strain on those already grappling with economic hardship.

Disability Rights UK has expressed grave concerns over the DWP’s reliance on algorithms to sift through vast datasets, undermining the presumption of innocence among recipients. Their statement highlights the threat this practice poses: “Using algorithms to trawl a large number of accounts at once removes our right to be presumed innocent. False positives could leave innocent claimants without vital income." This alarming sentiment resonates deeply among those who fear being unjustly labelled ineligible for support.

Furthermore, civil liberties campaigners from Big Brother Watch have underscored the dangers associated with this extensive surveillance initiative, alerting that it could set a dangerous precedent for mass monitoring, jeopardising the lives of vulnerable individuals wrongfully targeted for investigation.

In a feeble attempt to justify such draconian measures, the DWP claims the new monitoring system is designed to safeguard public funds, which they allege were impacted by £8.3 billion in fraud and error last year. Despite assurances of “human oversight,” scepticism prevails among critics, who see this as a thin veneer over an otherwise punitive approach.

While notable exemptions exist for the state pension—a tactical maneuver to mitigate potential backlash—many elderly individuals rely on additional support like Pension Credit to sustain their livelihoods. The DWP's focus on tracking low-income pensioners, while ignoring the broader fiscal mismanagement, raises critical questions about their priorities.

Against this backdrop, the DWP has reported a surge in claims for Pension Credit, with around 50,000 new applications since last summer, indicative of the mounting financial pressure from the current cost-of-living crisis. The recent increase in Pension Credit payouts from £332.95 to £346.60 per week for couples may seem generous on the surface, yet this does little to alleviate the systemic issues facing beneficiaries who now live in fear of unwarranted scrutiny and oversight.

Despite the DWP's assurances that the new protocols will not impede the processing of new claims—citing that 78% are handled within 50 working days—experts warn that the heightened scrutiny could deter many eligible seniors from seeking the assistance they desperately require. As the benefit distribution landscape continues to evolve, the uncertainty surrounding public trust and financial security for the elderly looms larger than ever, reflective of a broader trend of punitive governance that increasingly targets those in need.

Source: [Noah Wire Services](https://www.noahwire.com)

## References

* <https://www.gbnews.com/money/dwp-bank-accounts-state-pensioners-intervene-remove-benefits> - This URL corroborates the DWP's plan to monitor bank accounts of low-income pensioners, focusing on benefits like Pension Credit and Universal Credit, and highlights concerns from privacy and disability campaigners about the potential for surveillance and errors.
* <https://www.disabilityrightsuk.org/news/dwp-plans-bank-account-surveillance-likely-breach-privacy-law-and-could-amount-unlawful> - This URL supports the claims of Disability Rights UK regarding the DWP's use of algorithms potentially breaching privacy laws and mistakenly identifying innocent individuals, which could lead to benefits being withheld.
* <https://mitigationguide.com/dwp-to-begin-monitoring-bank-accounts-of-state-pensioners-and-may-intervene-to-withhold-benefits/> - This URL explains the DWP's initiative to monitor bank accounts for benefits with high rates of overpayment, emphasizing human oversight while noting concerns about privacy and potential false positives.
* <https://www.youtube.com/watch?v=v_7PKpUEBBQ> - This URL provides insights into the DWP's checks aimed at ensuring accurate pension payments and reducing fraud, discussing the importance of maintaining accurate bank account details and the impact on pensioners.
* <https://www.youtube.com/watch?v=pb0XFWFiCO4> - This URL outlines the DWP's new bank account monitoring system, focusing on preventing undeclared income and identifying time spent abroad while receiving UK benefits, and discusses the need to keep financial records up to date.