



The Rt Hon Liz Kendall MP
Secretary of State for Work and Pensions

By email

19 November 2024

Dear Liz,

I am writing regarding the Government's recent proposals in the Autumn budget to give Department for Work and Pensions (DWP) investigators new 'search and seizure' powers, via the [Fraud, Error and Debt Bill](#), alongside measures which allow for surveillance of the bank accounts of those who claim benefits, including Disabled people.[1]

Figures suggest that that fraud affects less than one per cent of Personal Independence Payment (PIP) claims. It is clear that the Government is keen to reduce the overall funding needed for social security provision, but it is vital that any new measures that affect people who receive benefits are proportionate. Introducing legislation which allows mass surveillance of bank accounts, is not.

From details communicated to date, the Government's proposals include an 'eligibility verification measure' allowing banks and financial institutions to investigate customer accounts and to report details to the DWP. In your recent written statement you said:

"Through our eligibility verification measure, to require banks and financial institutions to examine their own datasets to highlight where someone may not be eligible for the benefits they are being paid. This will help DWP identify incorrect payments, prevent debts from accruing for the claimant and help identify where there may be fraudulent activity."

I agree that there is a need for robust measures to prevent overpayments from accruing and for tackling fraud, but I have heard of multiple cases where overpayments happen because the DWP has been slow to act when claimants have reported a change of circumstance. With years of austerity under the previous Government creating a staffing crisis in the DWP, and the [PCS Union noting](#) that: "At the heart of the problems facing the DWP is staffing, with conservative employer estimates identifying staffing levels at least 20% below minimum requirements to deliver this crucial public service," tackling this should be the government's priority.[2]

To me, it is very disappointing that your new Government has apparently repackaged the previous Government's much slated Data Protection and Digital Information Bill under a new name, and is seeking to create legislation which places an expectation on banks to undertake suspicionless surveillance of Disabled people.

Under the [Social Security Fraud Act 2001](#),[3] the DWP and local authorities already have powers to get information from listed organisations about specific customers when needed to help deal with fraud against the benefit system. By addressing systemic issues within the DWP, alongside the existing legislation the DWP has available, the Government should



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already have the ability to achieve the outcomes it is seeking in relation to tackling overpayments, errors and fraud.

I have received multiple messages from constituents in receipt of Personal Independence Payments (PIP) who are fearful about these plans, who tell me that: “how people spend their money is a private matter that shouldn’t need justifying to anyone.” They raise concerns that the Government’s plans threaten the dignity and privacy of all benefit claimants.

I therefore urge you to reconsider the plans that would allow provision for the mass surveillance of bank accounts, to listen to the concerns of campaigners, and remove this proposal from the Bill.

Yours sincerely,

A handwritten signature in black ink that reads "Siân Berry".

Siân Berry MP, Brighton Pavilion

1. <https://questions-statements.parliament.uk/written-statements/detail/2024-10-08/hcws114>
2. <https://www.pcs.org.uk/news-events/blogs/austerity-has-triggered-dwp-staffing-crisis-research-finds>
3. <https://www.gov.uk/government/publications/social-security-fraud-code-of-practice-on-obtaining-information>