



Welfare Policy

We will scrap the bedroom tax.

The Universal Credit system should not be implemented until a fully independent and comprehensive review is carried out. If the Universal Credit is introduced, then Plaid Cymru support the provision of weekly, rather than monthly, payments, direct to individuals, rather than households, without requirement for internet access or IT skills. We are also concerned that the tax rates for Universal Credit act as a barrier to work, and we will change this.

Plaid Cymru will prepare for the further devolution of welfare by developing a Welsh employment and benefits system that supports individuals to find suitable jobs. We will involve disabled people and groups that represent the interests of disabled people in designing and developing such a system.

Plaid Cymru will work to remove the need for food banks, whilst supporting the good that they carry out in the face of economic pressures placed upon people from government.

Plaid Cymru will ensure an independent review on the use of benefit sanctions to ensure a humane and effective social security system.

Helping people into work

Plaid Cymru's proposals for a Welsh JobCentre Plus system will put the focus upon helping people into work rather than punishing them for disadvantages that they face.

With an increase in in-work poverty, child poverty will be best tackled through better-paid and full-time work rather than simply finding a job. We will also investigate how tax credits can be better used to reduce child poverty.

A fair deal for pensioners

Plaid Cymru will stand up for the needs of pensioners.

To bring about an end to pensioner poverty, we would ensure that the new single-tier pension is a Living Pension for all, set at least at the rate of Pension Credit, and support moves to allow early access to pensions.

We have opposed increases in the state pension age and have grave concerns about the increase in the retirement age for frontline services.

We will investigate flexible pension access rights for self-employed workers so that they can save for a pension without sacrificing liquidity.

Tackling Fuel Poverty

High energy bills are hitting many people hard. Plaid Cymru will

ensure that Winter Fuel Allowance is paid to off-grid households during the summer so that they can get better value for money.

We will continue to press our 'Get on the Grid' Campaign to increase the numbers of people on the national grid, regulate off-grid prices and support community bulk energy purchasing to lower bills.

We will ensure that cold-winter payments are based on accurate local temperatures.

Penalties for using pre-payment meters for energy bills will be removed to help those on lower or fixed incomes.

We will also start a new 'Claim It' campaign so that everybody entitled to their benefits claims them, working alongside the Citizens Advice Bureau, Local Authorities and the third sector to promote this.

Financial Inclusion

We have long supported a credit cap on payday lenders to prevent a vicious circle of lending that cannot be repaid. We will closely monitor the effects of new legislation upon the market. We will investigate a windfall tax on payday lenders that can be used to promote credit unions and responsible lending.

By teaching people of all ages about dealing with money, we hope that future generations will be better prepared to deal with their financial situation, so people will depend less on unnecessary debt.