

ADVOCACY INFORMATION

Understanding the DWP's New Bank Account Checking Powers

Many people with ME/CFS rely on benefits for financial support and security. Recent news reports about new powers being given to the Department for Work and Pensions (DWP) and Social Security Scotland to check bank account information have understandably caused concern and raised questions about what these changes could mean.

It is important to separate fact from speculation and to understand what the changes are intended to do.

The government has introduced measures designed to help identify benefit fraud and reduce errors in the benefits system. Under these powers, banks and financial institutions may be required to share limited information with the DWP in certain circumstances. The purpose is to help identify cases where someone may no longer meet the financial eligibility rules for a benefit, such as where savings have exceeded the permitted limit.

One of the most common misconceptions is that the DWP will be able to see every purchase or monitor how people spend their money. This is not the case. The powers are not intended to give the DWP unrestricted access to bank accounts or a detailed view of day-to-day spending. Instead, the focus is on identifying situations where information held by a bank suggests that a claimant's circumstances may need to be reviewed.

For many people receiving benefits, especially those who have reported their circumstances accurately and continue to meet the eligibility requirements, there may be little or no impact. If a potential discrepancy is identified, the DWP would normally contact the individual to request further information before making any decisions about their claim.

People living with ME/CFS often face additional challenges when dealing with official paperwork, assessments and benefit reviews. The uncertainty surrounding changes to the benefits system can increase stress and anxiety, which may in turn worsen symptoms. It is therefore understandable that some members of our community may feel worried about these developments.

It is worth remembering that entitlement to disability-related benefits such as Personal Independence Payment (PIP) is based primarily on how a health condition affects daily living and mobility, rather than on the balance of a person's bank account. Different benefits have different rules, and some are not affected by savings in the same way as means-tested benefits.

If you receive a letter or enquiry from the DWP, try not to panic. Read the information carefully and seek advice if you are unsure what is being asked. We can assist or you can reach out to any other local organisation in your local area specializing in either ME or benefits.

Where to Get Help

If you are concerned about your benefits or receive correspondence that you do not understand, consider contacting a welfare rights adviser or seeking support from a trusted advice organisation. Independent advice can help you understand your rights, your responsibilities, and any action you may need to take.

Remember that you do not have to deal with benefit issues alone. Family members, carers, friends and support workers can often help with paperwork, phone calls and gathering information when your symptoms make these tasks difficult.

As a community, it is important that we stay informed using reliable sources and avoid unnecessary alarm. Changes to the benefits system can feel daunting, but understanding what the new measures do—and do not do—can help reduce anxiety and ensure that people are able to access the support they are entitled to.

We will continue to monitor developments and share information from trusted sources as it becomes available.

Please note: *This article is intended as general information only and should not be considered legal, financial or welfare rights advice. Benefit rules can change, and individual circumstances vary. If you are concerned about your own situation, seek independent advice from a qualified welfare rights adviser or appropriate support organisation. We at the 25% ME group can assist if you come up against any concerns.*