

SHARON HIGGINS – WRITTEN EVIDENCE (EUC0117)

The economics of Universal Credit

Judging from comments from friends, family, from within my community and on social media the consensus seems to be that UC is not meeting its original objectives.

I do not know what the objectives of UC were.

There may be positive effects but I am not personally aware of them.

I don't know that fiscal entrenchment is, unless this means UC was originally designed to be a money saving exercise to put all benefits together.

I'm not sure which claimants benefit most. My sister is on fixed hour contract and is a part time worker. She does not complain about UC. Those who lose out are those on zero hour contracts and fluctuating working patterns, hours. My niece is affected by this as well as by child care costs which must be paid up front. This is causing problems.

Judging from the horror stories I am hearing I think the best outcome for Universal Credit is for it to be scrapped. Tinkering will just cost more money.

I would like to share my own experience and that of others who have informally shared their stories of UC with me and those who share experiences on social media.

The Impact on Women over 65 (WASPI)

On January 26 Rosie, a 64 year old lady finally took her own life. Rosie was one of the women born in the 1950s who are being impacted by a sudden 6 year hike to their state pension age. She had made 2 attempts on her life over the Christmas period and finally committed suicide on 26th January. She left a note saying that the "terms and conditions of JSA were too much for her". Currently women in this group are being transferred from ESA to UC. I am one of those women. I am 65.

On 2nd February Sandra replied to me on twitter in response to this call for evidence. She said:

"it's a sad affair when you almost die before you get what you are entitled to. I just hope I live long enough to see my pension". She says "I went to the ESA assessment. I was instantly put in the support group. I never spoke, I just cried because I did not want to live anymore. The assessor was at a loss, I had a complete nervous breakdown, 3 cardiac arrests and a defibrillation implant.

Angel is 65 and had worked all her life. She was transferred to UC. She was without money for weeks and forced to complete a journal about job

searching. She posted screen shots on twitter of her work journal which showed

"0 payment" after "0 payment. She had to borrow money from her brother. Her circumstances were dire. No heating, no food. She now has her pension.

My Experience

As for me I likewise dread the prospect of UC which is being rolled out here in Salford. I'm 65. I started work in 1970 aged 15. The World was a very different place then and so was the world of work.

I feel I am not equipped mentally emotionally or physically for tackling Universal Credit at this stage of my life.

I feel it is too late, too harsh and inhumane to treat older women who have contributed to society for 50 years to be treated in the same way as 16 year olds. UNiversal Credit is not fit for purpose for the over

I am waiting for a decision about UC. I am afraid my income will drop to £73.00. I am currently in ESA support group. I am terrified of losing my home and embarrassed about having to phone my landlord to warn him about my change of circumstances.

Universal credit is not helping women like me. At the moment I contribute to my community but feel too distraught to carry on if I am forced into this new regime. I have a good credit rating and it distresses me to think i might lose that because of the 5 weeks without income. I am not far behind Rosie and Sandra and it seems a great pity that that my older years should be this way.

In my lived experience the threat of, the thought of UC is causing me great distress. It is not suitable for over 65s, There must be some kind of transition to mitigate the steep pension age rises and consider the impact that these are now having on us.

I sincerely hope it can be reformed and I hope it comes in time to save the lives of people like Rosie, Sandra and I.