

DIANE SCOTLAND – WRITTEN EVIDENCE (EUC0128)

The economics of Universal Credit

1. The objective of Universal Credit, as someone who is on it, and in my own opinion, has NOT been met. Universal Credit has in fact made the lives of millions worse, why? To begin with, in order to claim the claimant MUST have internet access and either a PC, Laptop or smart phone, already it is unfair as not everyone can afford this. The objective to make things easier for claimants is also affected due to the need for internet and either PC, Laptop or smart phone therefor making it HARDER for claimants rather than easier. Is it helping people back to work? No, in many cases it would appear it is FORCING people back to work, fit or not, as claimants are being sanctioned regularly leaving them penniless! I found myself with almost 6 weeks of rent arrears, I had NO rent arrears, in fact, I was just slightly ahead with my rent, however, due to my partner moving in and then having to then wait the 5 weeks before finding out if we would receive a payment I lapsed on my rent which was previously paid as Housing Benefit, I believe I am not the only person who has found themselves in this position across the UK. Furthermore, I wasn't entitled to the "transition period" meaning I then also owed £110 to the council for overpaid Housing Benefit, which was removed in its entirety from a Universal Credit payment leaving us with just £12 ! Universal Credit is plunging people into debt, the 5 week wait is ridiculous as previously those, like myself who were on Income Support would have been given a 6 week extension period for Income Support, Housing Benefit and Council Tax benefit, this period now, if eligible is just 2 weeks.
2. The objectives and assumptions were clearly NOT the right ones, yes, the system DID need to be changed to make it easier for claimants, easier for DWP and to reduce the amount of different bodies paying out benefits, this I understand and agree with, however, the changes have gone too far and in fact it is now more complicated and harder for claimants, in particular those who are not au fait with the digital age, do not have internet, smart phones etc. I am actually worse off now than I was, I struggle each month to make sure my bills are paid and I am falling further into debt with my council tax. I was assessed and awarded LCWRA in September following an assessment, my doctor knows the health issues I endure, yet, I have to prove them to an assessor who doesn't know me or my medical history, this isn't right! due to me being assessed as having LCWRA I lost the Carers Element of £160, why? I still have to care for my son, not physically, but, I do still do what I have

always done as his carer, on top of this, the Carers Allowance I receive each week is classed as "income", the LCWRA is also classed as "income" so although I am given money due to me being unfit to work, some of it is deducted, and being a carer, I am also punished for that and every single penny taken into account for deductions.

3. I can see NO positive effects for claimants, nor can I see any for DWP, not when you consider the numbers of cases taken to court in which the claimant has won, DWP is losing money rather than saving it, this is NOT how it should be. I read so many things on the internet regarding claimants who have been sanctioned for mistakes made by DWP and not the claimant, I read of families who have been sanctioned as 1 of the parents must attend a Work Capability Assessment, this punishes not only the parents but the children, are there not enough families living in poverty, surely these people need help and understanding not sanctioning ? If a claimant falls ill and can't attend meetings, sanctioned, if a claimant is unable to use the internet, sanctioned, more and more people are suffering. I myself have mental health issues, and, since the start of mine and my partners claim in June last year, I have really struggled with my mental health, to the point I told my partner I would rather be dead, and, with the amount of medication I am on, taking my own life would not be difficult, thankfully though I'm still here, but, find it so very difficult just getting through the day, moreso than previous to claiming Universal Credit THAT is how incredibly unfair the system is. I don't expect more, I want to work, I miss working desperately, it is NOT my fault I am unable to work, I live in constant pain, suffer chronic fatigue, no employer would ever take me on as I do not know how my health will be from 1 day to the next, I already feel awful, I don't need to be made to feel worse, however, being a claimant of Universal Credit makes me feel worse. I want to be treated as a human being, not just some scrounger with a number, sadly, Universal Credit makes people feel like nothing but a number! People NEED to be able to talk NOT type some words on a screen and have to wait, at times days, for a reply. So, my opinion is that Universal Credit has NO positives for claimants and none for DWP or the government either, It is over complicated, for some unreachable due to techno phobias or lack of understanding of the internet, add to that the fact you MUST have internet access, which of course costs money, and a smartphone/PC HOW can claimants be expected to afford this ?
4. Fiscal Retrenchment. Well, as I have said previously, it would appear DWP are in fact wasting MORE money due to claimants taking DWP to court, apparently a new computer system will also be needed, so, training for the

original system, payment for the original system, then, we move on to payment for a NEW computer, more training for staff I presume too, how can THIS be saving money ? surely it can't be ? I personally believe it is time for government to step back, work out the costs of rolling out UC and exactly how effective it has been in saving money, I feel it would be found that in fact money has been lost, not saved.

5. Have ANY claimants fared better financially, I don't believe so, many have found themselves, like me, in debt which they didn't have, to rent and or council tax, many have asked for advance payments to help them through, then found that the repayments are SO high that they are getting into debt in other ways, whether that be asking friends and family for help, selling things, getting pay day loans etc. Many find themselves turning to foodbanks, I'm lucky, I've not had to do that.... yet, but, I have had to cut back in many ways, less food shopping, lower quality foodstuffs, ie, shops own brand, poorer quality meats, and I have to and want to look after my health the best I can, now though I find I am less able financially. I have to pay back the debt accrued with my rent and council tax, I now find myself on full council tax payments of £160 per month because LCWRA is a means tested payment, and a further £20 each week towards council tax debt to clear it and have to pay £30 each week to the debt I have in rent arrears, I'm cutting back on all I can, I no longer support the charities I used to, I've cut back on my internet access to reduce payment to that, changed my mobile phone package etc etc .My partner only works 16 hours per week, he helps care for me, we have discussed giving up my pets, a cat and a dog, to try and save more money, I just can't do it, I don't want to give my pets away if I have to go hungry to feed them I will. I just can't see where else I can save money, I haven't bought anything new to wear in a long time, I need new shoes, but, the £15 I would spend on shoes is needed more for the electricity, so I'll go without, it's things like this people are being forced to do across the country, go without essentials such a heat, light, clothing and food, we live in the 21st century, the UK is the 5th richest country in the world and people like me are being treated with what it seems is contempt, I, like millions more, have worked hard, paid our dues and, through no fault of our own, find themselves needing to claim benefits, we are treated unfairly and made to suffer due to being incapable of working and providing for our families, when, like me, many hate knowing they are no longer the provider they were, feel they have lost their pride and dignity in themselves,I know it's how I feel

6. Does UC reflect low pay and how has the world of work changed. I'm seeing

the numbers of people taking zero hours contracts rise, and, the number of people unfit for work being forced to return to work, in some cases leading to their death, what kind of society are we living in when a claimant dies due to having to return to work, or having sanctions placed on them, it is utterly disgraceful and I'm sure many in government or the HoL see this themselves, so, speak out about it, take the government to task on it, being in the situation where claiming benefits can happen to ANYONE, tomorrow, it could be any member of Parliament who finds themselves out of a job, it is THAT easy to be in that situation, we do not need punishment, looked down upon, we need help. Zero hours contracts may work for some, but not everyone, not when they do not know from 1 day to the next if they will have any hours to work in any given week, they need security, and, of course, UC is paid dependant on the wage in the previous month, a person could have say £100 wages for that month, still have the bills to pay, and UC doesn't reflect that pay, but, the pay previously, which may have been £500, so, they may receive nil payment in a month they earned £100 forcing them to take out a loan, advance payment etc, which then of course has a knock on effect on the next UC payment, and so on it goes. UC does not reflect low wage earners as it should, for instance, my own partner works within homelessness and addictions, stressful and at times dangerous job, he has to travel by train to work, not cheap, around £80 per month and is paid the minimum wage, as a couple we are entitled to, by law, £498.89 due to our age bracket, and, our rent paid, though we have the bedroom tax applied as I have a spare room, the bedroom tax being yet another cruel cap, I moved into this house needing 3 bedrooms, 1 son moved out, but I am penalised ? I don't want to leave my home, I plan to live my life out here, from the £498 we must pay £160 council tax, pay back the debt incurred via the 5 week wait for UC decision, electric at £80 per month, gas £40 per month, internet £29 per month, phone bill, TV licence at £13 per month, 2 mobile phone bills etc etc in other words, almost ALL our UC award goes towards bills and debts, from my partners wage he needs £80 per month for travel, leaving us very little for food and clothing, replacing white goods, carpet, linoleum etc if needed too, and in honesty, I'm someone who is happy with simple things, I don't have expensive tastes and if I can't afford something, I can't have it and right now, there is very little I can have, not even decent meals. Previous to our UC award this month, we had just £30 left to last a whole week with, I went without lunches as it was more important my partner had food to take to work with him, this IS the reality of UC, we are now going without vital things, essentials like food and many are being forced into deciding whether heating their home comes before having a meal !!

7. Universal Credit, in the opinions of millions, doesn't need reforming, it needs

to be scrapped completely, it needs to be more accesible for those who are NOT tech savvy, right now, if you can't use a Laptop, smart phone or PC you just can't claim, the sanctioning of people for being ill, having phones disconnected, missing appointments for whatever reason, forgetting to log the details of job searches, awaiting appointments for Work Capability and the deciion on it, for DWP mistakes and more, these sanctions are CRUEL and INHUMANE, no matter what those who are better off believe, we ARE human beings, animals are treated better than benefit claimants ! If people are to get back to work, if able of course, then encouragement is the way it needs to be, give them some hope, dignity, HELP people back to work, do not force them into it because they can't afford to feed themselves and pay their bills, for those unable to work, once an assessment has been done, no more of them, they are a complete waste of money, I will never be able to work again, my doctors confirm that, will I be called in for another assessment, probably, and how much do these assessments cost the government each time? and when the assessment is put through the mandatory reconsideration, which in many cases it is, then it just costs the government more, it is NOT cost effective. The cost of living is NOT what it was 10 years ago, it has risen, benefits haven't risen in reflection of this, claimants are under so much stress that they are becoming unwell, underweight and less able to work, it is causing many to end up with mental health issues and physical health issues, as can be seen in the case of Errol Graham, who, sadly passed away after sanctions were placed on him, he is not the 1st and will NOT be the last person to die in this horrible way , a life lost due to DWPs cruel benefits reform, and, as an added insult to this poor man's family, the MP behind the benefits reform is given a knighthood !!

WE ARE HUMAN BEINGS!! we are NOT just national insurance numbers and we surely deserve to be treated with dignity and respect, UC does not treat us in this way, it's unfair and inhumane, scrap the need for internet access, let us talk to people and feel we are being helped, not punished.

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